PN-ABZ-960

World Education

Participatory Workshop

in

Business Management & Marketing

February 13 - 18, 1993

Designed & Implemented by the Center for Development Services

for

World Education\SWAY:
Support for Women's Associations of Yemen

USAID\Sana'a Project No. 279-0080-C-00-0003-00

CDS
Small Business Services Unit
4 Ahmed Pasha Street, 6th Floor
Garden City
Cairo, Egypt

210 Lincoln Street • Boston, Massachusetts 02111 U.S.A. • (617) 482-9485 • Telex 200178 JSI UR • Fax (617) 482-0617

INDEX

I. Acknowledgement

II. Consultancy Tasks

III. Consultancy Action Plan

IV. Field Visit Report

V. Business Management & Marketing Workshop

DAY ONE

Session One:	Inauguration & Introduction of the Workshop
Session Two:	Generating Business Ideas
Session Three:	Analyzing Business Ideas

DAY TWO

Session One:	Determining Project/Product Cost
	Business Profit & Loss
Session Two:	Break Even Point
	Cash Flow Projection
Session Three:	Bookkeeping & Business Records

DAY THREE

Session One:	Managing Group Enterprise
Session Two:	Planning for Implementation (I)
Session Three:	Planning for Implementation (II)

DAY FOUR

Session One :	Let's Go to the Market
Session Two:	What is Effective Marketing
Session Three:	Improving Our Marketing & Products

DAY FIVE

Session One:	Adapting Products to Customer Needs
Session Two:	Preparing Our Marketing Plans
Session Three:	Program Recap & Final Evaluation

Acknowledgement

I would like to thank **USAID/Yemen mission and World Education/SWAY Project** for taking the risk of allowing me a MALE trainer to prepare, design and implement this training program.

From having this magnificent opportunity to work with the **SWAY/Project - Taiz** staff members, I've experienced the wonderful feeling of working within a family - since group would be an understatement.

Completion of this program from it's early stages of planning the field visits to documenting the training program in both Arabic and English would never been done without the major assistance and help which sometimes extended beyond the working hours and job descriptions of all the **SWAY/Project - Taiz** family.

Gratitude and recognition is essential for all the family members, naming, **Om Zeinab,** (Office Keeper) who without her care and attention this task would have been hopeless. **Mohammed Ba Matraf** and **Mansour Mohammed Abed El-Wahed** (drivers) of the **SWAY/Project - Taiz** who without their high skill in mounting driving especially on the unpaved roads of the field location on which the most crucial and essential part of this consultancy depended on.

Muluk Zeid, SWAY/Project - Taiz (Secretarial Support) the persistent person who continuously under short deadline pressure fought modern technology to type, print and photocopy all the training materials and took the immense task of typing the Arabic training module (a major goal in this consultancy).

Arafa Sahel Amer, SWAY/Project - Taiz (Financial and Administrative Officer) who without her, I would have never been able to accomplish my resource acquisition needed to complete this task.

Elham Abdel Wali SWAY/Project - Taiz (Project Officer) who planned, prepared, facilitated and coordinated the field visits, as well as trained and did all most every thing required and not required by taking initiative to assist in completing this consultancy.

Soad El-Qadasi SWAY/Project - Taiz (Training Officer) who took the advantage to observe the process that made this training come true learning as much as possible thus, enhancing her knowledge and skills to improve her work efficiency. Making my task smooth as possible by educating me on all the issues related to the Yemeni Women characteristic and norms. Also reduced the expected tension of a male outsider performing this training program.

Anisa A. Hadi, SWAY/Project - Taiz (Project Coordinator) who relieved me from the tension of working under sever deadline by take responsibility for all the tasks that would have taken me ages to complete and performed them efficiently in super timing. Credit for the translation must solely be for the family coordinator (ANISA).

The **SWAY/Project - Taiz Project Director and Team Leader (Family Leader) Magda Mohammed Ali** whom I owe a special thanks and admiration for her managerial abilities which coordinated and facilitated the completion of this task in an unexpected smooth manner. Her guidance and continuous input during all phases of this consultancy were the light house which guided my thinking and performance enabling me to fulfill the requirements expected from this consultancy.

I repeat my thanks and gratitude to all the women whom participated in the workshop and the **SWAY/Project - Taiz** Family Om Zeinab, Mohammed, Mansour, Muluka, Elham, Soad, Arafa, Anisa and last but not least Magda Mohammed Ali.

Ali Mokhtar
Deputy Management Team Coordinator and
Small Business Services Unit Manager
Center for Development Sevices

Consultancy Tasks

The CDS Consultant (Ali Mokhtar) will be carrying out the following tasks as stated in the **SWAY** Project Scope of Work during the duration of three weeks starting February 5 and ending February 26, 1993.

1. Hold an initial meeting with **SWAY** Project staff to review the training materials used in the small business workshop last year, and to study the feasibility plans prepared by the women participants.

2. Spend approximately five days making site visits with **SWAY** staff to small businesses that women are just starting, in order to discuss their specific training needs.

3. Design, conduct and evaluate a six day workshop, using participatory training methods to achieve the following training objectives:

- **To build on the basic business skills that women acquired during the Faidika workshop last year.**

- **To develop business management skills and tools, including record keeping and bookkeeping, so that women are able to run successful small businesses that generate income for themselves and their associations.**

- **To introduce concepts of marketing products and services, so that participants are able to survey potential clients, adapt products to the tastes of different clients or changing markets, advertize and sell goods and services.**

- **To assist women participants and SWAY Project staff with the formulation of a plan to monitor the progress of small businesses.**

- **To identify needs for follow-up training and technical support.**

Participants are expected to produce management tools that they will use to monitor the progress of their businesses and solve marketing problems.

4. Write a report documenting the field visits and the workshop, including a full set of training materials and training instructions that will allow **SWAY** staff to repeat the workshop in the future. All written materials would be produced in both English and Arabic, and submitted to the **SWAY** office and to **USAID** prior to departure.

Consultancy Action Plan

The following plan of action was prepared in accordance with the Scope of Work and the training objectives prepared by World Education and the **SWAY** Project Coordinator.

DATE	ACTIVITIES
Feb.05.93	Arrival to Sana'a. Initial meeting with **SWAY** Project Coordinator.
Feb.06.93	Meeting with **USAID** for debriefing and presentation of consultancy implementation plan. Travel to Taiz.
Feb.07.93	Meeting with **SWAY** Project staff members for debriefing and planing the field visits. Conducting the first field visits.
Feb.08.93	Discussion and Recap of the previous day field visit. Continuing the field visits.
Feb.09.93	Discussion andMwecap of the previous day field visit. Continuing the field visits.
Feb.10.93	Discussion and Recap of the previous day field visit. Continuing the field visits. Starting the **SWAY** Project staff TOT (if field visits are completed and the staff TOT would require the additional time than planned)
Feb.11.93	Conducting the TOT training necessary for the **SWAY** Project staff members.
Feb.12.93	**Friday** Preparation for the implementation of the workshop.
Feb.13.93	First Day of the Workshop.[3]

[3] The workshop content will be based upon the findings from the field visits and in consideration with the agreed Scope of work training objectives listed in Page Six.

Feb.14.93	Second Day of the Workshop.
Feb.15.93	Third Day of the Workshop.
Feb.16.93	Fourth Day of the Workshop.
Feb.17.93	Fifth Day of the Workshop.[4]
Feb.18.93	Sixth Day of the Workshop.[5]
Feb.19.93	**Friday** Setting the report design and outline.
Feb.20.93	Report Writing
Feb.21.93	Report Writing
Feb.22.93	Report Writing
Feb.23.93	Presentation and discussion of the Draft Report with **SWAY** Project coordinator. Finalization of the Report.
Feb.24.93	Travel to Sana'a. Meeting **USAID** for debriefing and submission of report.
Feb.25.93	Consultancy Rap-up.
Feb.26.93	Departure Sana'a.

The above plan is prepared for discussion and upon approval will be implemented by Mr. Ali Mokhtar, Small Business Services Unit Coordinator in the CDS and the consultant to the **SWAY** Project.

---

[4] Due to the difficulty of inviting Local Officials on Thursday it is suggested to conduct the final ceremony in the end of the fifth day.

[5] Workshop Recap and Final Evaluation will be conducted on the sixth day.

FIELD VISIT REPORT

Field Visit Report

After meeting with **SWAY Project** Staff[6] to present the consultancy preliminary plan of action and discuss the measurements of its implementation. The importance of conducting a series of field visits for the projects implemented in the **SWAY/Project** was agreed by all the tram members, since the field visits will give a better understanding of the environmental circumstances that these business projects have to deal with.

A major benefit from the field visits will be to determine the training requirements related to the skills and tools needed for the Women's Associations to implement their business projects to achieve their goals and objectives.

Prior travelling to the field the team agreed to conduct all the visit bearing in mind the following objectives:

1) To gather as much information about the environment of the area bearing the project;

2) To determine the capabilities of the women responsible for the project precisely in terms of management and marketing;

3) To understand the external forces whether positive or negative affecting the project.

4) To identify the training requirement for the women responsible for the Association.

The team to conduct the field visits presented the types of businesses for each Women Association which are listed below. The consultant took responsibility of reviewing the feasibility studies either prior or after the visit of each Women Association.

---

[6] **SWAY Project** Staff attending the meeting were:

- Magda Mohammed Ali (SWAY Project Director)
- Soad Mohammed Al-Qadasi (Training Officer)
- Elham Abdel Wali (Program Officer)
- Arafa Sahel Amer (Financial Officer)

Women Association Business Projects[7]

-	Taiz Women Association	Computer Training
-	Al-Qabaita Women Association	Bakery
-	Al-Turba Women Association	Catering
-	Al-Makha Women Association	Typing Training
-	Al-Azaez Women Association	Sewing Training
-	Al-Akahela Women Association	Vegetable Farm
-	Al-Qareisha Women Association	Knitting Training (In Process)
-	Al-Raheda Women Association	Goat Farm (In Process)
-	Ibb Women Association	Kindergarten

The team agreed to make the best use of time available for field visits and an immediate visit would be useful. Therefore, the team headed for the First visit of businesses in Al-Turba. The business intended to visit was the catering project to be conducted by the women association of Al-Turba.

Due to bad weather conditions ranging from heavy rain to fog with a visibility of not more than 20 meters the trip to the site was extremely prolonged. After arriving to the site we found that the women in responsible for the project were not there due to the weather conditions and our late arrival. Never-the-less the field visit team were able to inspect the location for the potential project.

In order to make the long trip fruitful the program officer suggested to head to the Al-Azaez Women Association whom are currently implementing a sewing training program as their project.

The team met with Ms. Aqebale Al-Azazy, responsible for the project, who introduced the Association's project to the team indicating the objectives required to achieve through the project. Stressing on increasing the funding of their project to generate profit for the Association, assured that without the additional funding requested they would not be able to produce sample's of their production which are needed for marketing their products/services.

The field visit team used various techniques ranging from of indirect interviews, direct question and answer and most important observation and analysis to gather basic data about the area which are briefly listed as:

1) Most of the population who could be considered potential clients for the business prefer to buy ready made clothing and some of them in fact take the trouble to travel to Taiz for that purpose (Travel Time One Way: 160 minutes).

---

[7] Women Associations projects feasibility studies are included in the appendixes.

2) The existence of several seamstress in the area who are working on a fixed fee for service basis.

3) Number of women participating in the sewing training program ranges from 21 to 25.

4) Clothing purchases has an identifiable pattern.

By using the earlier mentioned information gathering techniques to achieve the training assessment objectives. The team identified several training requirement relevant to the workshop objective. The training requirement identified assisted in formulating the overall training requirements listed at the end of this report to be used as a guideline for preparing the workshop.

The meeting did not extend for long due to weather conditions and sun set which meant that the women had to be heading for their homes.

Following the field visits according to the prepared schedule the team traveled to meet and discuss the bakery business taking place in Al-Qabaita Women's Association.

By using the sequence agreed upon to conduct all the visits the team asked the women responsible for the Women's Association in Al-Qabaita on the reasons for implementing their project, the team understood that their idea was developed to fulfill an essential need for their community by establishing the bakery.

Since the normal family's ration of the local bread "ROTEY" is only available two days a week (Sunday and Wednesday) and has to come from the road side village of AL-RAHEDA located at the bottom of the mountain road leading to Al-Qabaita (Travelling Time: 90 minutes) Taking into consideration that commuting between AL-RAHEDA and Al-Qabaita could only be done by use of **Four Wheel Drive Transport.**

From the teams observation it was apparent that the bakery will not have any competition. Although the women indicated that they were approached from one community member who could afford to build a bakery for himself, fortunately after he accurately calculated his expenses he did not have enough to carry the venture out. So for the mean while the women seem to have a monopoly for the "ROTEY" market not only for their village but for the villages around them as well.

The women demonstrated extreme confident and understanding for the project especially when questioned about the form of measurement they will take in case of future competition. The women explained that currently the "ROTEY" is sold for 4 pieces for 5 YR. By selling their production to the community they will be saving the travel time and also providing the "ROTEY" throughout the week.

From that we can easily deduce the women's USP[8] could be as following:

- The provision of the necessary "ROTEY" through out the week, baked on a daily basis.

- Saving the time necessary in travelling to acquire any family's requirement of the "ROTEY".

- The buyer's of "ROTEY" are mostly women whom are members of the Women's Association which has currently more than 350 members. The members are currently participating in either Illiteracy programs or sewing and stitching training programs taking place directly in front of the planned site for the bakery (conveniently located as well as highly affiliated to the Women's Association).

Although the team was totally convinced that Al-Qabaita Women's Association needed no form of training in terms of marketing and managing their market problems, but their participation would be of extreme importance to demonstrate as well as to encourage them as well as other participants.

The management of the business very well described by the women would be improved or strengthen through the training, since the team did not see the women in an actual working situation. Therefore, the team found it necessary to invite the Al-Qabaita Women's Association for the training to enhance their management skills emphasizing on business management.

Continuing the field visits the team travelled to Ibb Women's Association whom are implementing a kindergarten for the women members and the local community in Ibb.

The director of the kindergarten a very bright, dynamic woman showed the team around the kindergarten, presenting the facilities as well as demonstrating the expansion capacity of the project.

Currently the kindergarten is hosting Forty Seven (47) child each paying YR 200.00 per month. Although the director confirmed that some of the parents had not paid the January fees till today the project still continues.

---

[8] Although the women did not know that at the time of this meeting they proved their full understanding for the market mechanism by listing their Unique Selling Point (USP) to the team.

Presenting the facilities the director emphasized the lack of experienced nursery teachers in Ibb therefore the use of primary school teachers was a must, this solution is not perceived by the director as the best since school teachers deal with the children as they do in schools (inappropriate for kindergartens).

The director acknowledges the problem but has no means of solving it but to send potential kindergarten teachers to the appropriate training where ever it will take place or train them herself.

The team in questioning the director of the possibilities for expansion of the project understood that the facility could easily accommodate from 90 to 100 child. This measurement has not taken place yet since the project has not taken it's share of advertizement in the local community nor has it been officially opened by the governor of Ibb.

Impressed by the highly equipped facility, the team inquired about how the price of YR 200 per month was determined and suggested that it could be raised since this project is the only one appropriately equipped to host children. (There is another kindergarten in Ibb with a maximum capacity of 25 child).

A demonstration of the demand for the project was apparent by the number of application forms awaiting to be reviewed for admission permission. Although impressed by these facts the team found that the filing system used in the project is not practical, especially when followed by no financial record or bookkeeping. The lack of administrative records and control measurements was apparent when inquiring about the total cost for establishing the project.

In discussions held later on the team came to the conclusion that it was an essential must for the project to acquire the skills of managing the project with special emphasis on financial management and project funds control.

Throughout this period the assessment of the feasibility studies had been made and several issues were noted by discussing these issues with the SWAY staff there was no need for continuing the field visits. Since most of the apparent needs were either a replication of the findings concluded by the visits or necessary to initiate the projects.

Therefore, the training field that would be of importance to the Women Association's could be identified as:

1) Generating Ideas from the local community.

2) Planning for Implementation.

3) Costing and Pricing of training programs.

4) Determining the Break Even Point in training enterprises.

5) Business Management:
   a. Financial Management
   b. Production Management
   c. Marketing Management

6) Dealing with Competition in the business environment.

7) Project Management and Control with all the management related items and business records.

8) Effective marketing skills.

9) Marketing Planning.

10) Cash flow projection as a tool for problem solving and future financial planning for expansion of their projects.

From the above list the team identified the main points to be covered through out the training program meeting the previous set scope of work and expressed in the training program schedule.

Introduction to the Workshop

This training manual was prepared in both Arabic and English as part of the consultancy for **World Education - SWAY/Project - Taiz** to enable the SWAY project field staff to replicate the workshop when and where ever the need required doing so.

This manual is designed to enable any one with very little training experience to implement this workshop, by following the steps set in each session and also reading the notes written in each step to assure achievement of the session objectives.

The sessions should not - although they can - be used as they are but they are merely a starting point for the process of designing and implementing a workshop with similar objectives.

The material needed for implementing the sessions are attached in sequence of usage after each session. It is necessary to repeat that also the session materials could and should be adapted to suite the target group intended in any future training.

Workshop Objectives

By the end of this workshop the following training objectives will have been achieved:

- To build on the basic business skills that women acquired during the Faidika workshop last year.

- To develop business management skills and tools, including record keeping and bookkeeping, so that women are able to run successful small businesses that generate income for themselves and their associations.

- To introduce concepts of marketing products and services, so that participants are able to survey potential clients, adapt products to the tastes of different clients or changing markets, advertize and sell goods and services.

- To assist women participants and SWAY Project staff with the formulation of a plan to monitor the progress of small businesses.

- To identify needs for follow-up training and technical support.

Workshop Target Group

The target participants for this workshop as intended by the **SWAY/Project - Taiz** are the women members in the Women Associations implementing business projects funded by the **SWAY/Project - Taiz.**

BUSINESS MANAGEMENT AND MARKETING WORKSHOP
PARTICIPANTS LIST FEBRUARY 13 - 18, 1993

	NAME	CENTER
1.	MALEKA MOHD.AHMED	AL-AZAEZ
2.	EQBAL AL-AZAZI	"
3.	MUNA MOHD.MAHMOUD	"
4.	NAGIBA SALEH AHMED	"
5.	FAEZA ANAM SAIF	AL-QBAITA
6.	SAFIA AHMED SAEED	"
7.	SHROOD ALHAG	"
8.	FATHIA ABDUL HAI	"
9.	ASIA MAHDI HADI	AL-RAHEDA
10.	ASIA ABDO SAED	"
11.	FATIMA A/ALHAQ	"
12.	AMAL MAHYOUB	"
13.	NABILA SAED QASSEM	"
14.	MUNA SAED MOHD	AL-AKHELA
15.	ENTISAR SALAM MOHD	"
16.	ZAFARAN HAYEL SAED	"
17.	KHADIGA A/ALRAHMAN ALSAQAF	AL-MOKHA
18.	KHADIGA MOQBEL HASAN	"
19.	MULUKA KHAMIS SALEM	"
20.	TAHANI AHMED MOHD.YAHYA	"
21.	RUKAYA KHADAM ABDO	"
22.	ADILA MOHD.ALI	T A I Z
23.	SUAD A/ALSAMAD	"
24.	SUAD MOHD.GHALEB	"
25.	NABILA MOHD.ABDALA ALSAQAF	"
26.	AFRAH JAFAR ZAGHIR	"
27.	BALQIS YAHYA	"
28.	ALWAFA SAED QASSEM	"
29.	SHEIKHA MOHD.ABDALA	"
30.	FAWZIA AHMED MOHD	AL-QAREISHA
31.	ADELA AHMED MOHD	"
32.	ASRAR ABDULWALI	"
33.	SURUR "	"
34.	HURIA AHMED ALI WABEL	I B B
35.	SINA SAED A/RAHMAN (MISA)	SANA'A

Workshop Schedule

Date	Session One 9:00 ---> 10:30	Session Two 10:45 ---> 12:00	Session Three[9] 1:00 ---> 2:30
Feb 13	Inauguration of the workshop. Workshop Objectives	Generating Business Ideas	Analyzing Business Ideas. Daily Evaluation
Feb 14	Financial Management: Determining Project/Product Cost. Profit and Loss	Profit and Loss Break Even Point Cash-flow	Bookkeeping and Business Records Daily Evaluation
Feb 15	Managing Group Enterprise	Planning for Implementation	Planning for implementation Daily evaluation
Feb 16	Let's Go To The Market	What is effective Marketing	Improving our Marketing Practices Daily evaluation
Feb 17	Adapting Products to Customer Needs	Preparing Our Marketing Plans	Program Recap and Final Evaluation
Feb 18	Graduation Ceremony	Graduation Ceremony	

[9] Session Three is divided into three part:
Part One : An energizing activity.
Part Two : The session
Part Three: Daily Evaluation

Workshop Summary [10]

The outcome of the field visits and analysis of the feasibility studies in consideration of the scope of work and the workshop objectives earlier mentioned. The training team started to prepare the workshop content and events as summarized.

Day I: February 13, 1993

The main objectives of the first day was to enable the participants to:

- Understand the purpose for this workshop.
- Determine their training objectives.
- Determine the source of business ideas
- Understand the ingredients required to turn ideas into reality.
- Assess new business ideas.
- Determine whether an idea has potential for success or not.

The day started with a very short reading of the Koran from the participants followed by explaining the main purpose for this workshop. An exercise to gather all the participants expectation of the program and present the workshop objectives followed.

During the second session the participants experienced how find and business ideas by identifying the sources and types of ideas and where they could be found. This was the main point for the remaining period of days in this workshop.

The final session of the day started by an energizing activity which the participants themselves took responsibility for preparing and implementing. I had to be excused out of the room so the women could implement what they wished since I was informed that they usually prefer to dance and sing during this part of the day. This event of leaving the room didn't repeat itself since I was asked later on to participate in the dancing with the women (Day III).

The analysis of the business ideas generated in the second session using the SWOT analysis technique was presented since most of the women were subjected to this technique in earlier training activities it took very little time for the women to analyze their ideas.

It was agreed upon with the training team that the events of the day to be ended by a brief recap of the content and a daily evaluation form.

---

[10] A full copy of the training program including the training material used is attached in the appendixes section of this report.

Day II: February 14, 1993

The second day of training had the following training to enable the participants to:

- Determine the cost of their businesses.
- Determine the profitability of their businesses
- Identify actions that could lead to the failure of their businesses.
- Determine the point were their businesses are not loosing nor profiting.
- Use the cash flow projection sheets to forecast their business future.
- Understand the importance of bookkeeping.
- Identify the main components for controlling cash.
- Determine the most appropriate recording system for their business.

The field visits was the main source for these objectives thus a concentration on the financial management of their business projects was the main focus of the day.

The day started by summarizing the events of the previous day and focused on assisting the participants to determine the cost items related to their projects and introduced the theory used in calculating the profit or loss for their businesses.

From that point the Break-Even-Point was introduced followed by the Cash-Flow-Projection two points covered in previous training activities most of the women attended, therefore the time allocation dedicated for these issues was limited to it's minimum.

Although it was apparent later on from the daily evaluation forms that these issues had to be clearly explained and most of the women demanded more time for them. This was achieved by starting the third day of training with an elaborative recap of these topics.

The final session of the day was dedicated for bookkeeping and business records that should be kept in any business establishment, through this session participants designed their own financial books that would serve their purposes each taking into consideration the types of their businesses.

Day III: February 15, 1993

The third day of training had the following training to enable the participants to:

- Efficiently work together in groups.
- Understand the importance of group work.
- Set a goal related to a need.
- List the steps required to achieve this goal.
- Determine the required resources needed to achieve the goal.
- Prioritized the actions to achieve the goal.
- Sequence the actions realistically.

The third day started as agreed every day would start by summarizing the events of the previous day while emphasizing on the topics and issues that the women hadn't not totally grasped. To determine these topics the training team assessed the daily evaluation forms as well as used their observation as well as the night activity which was given to the women to do and present in the morning.

The third day stressed on the importance of group work and group dynamics and interactions as the basis for any group activity. the use of a group building exercise which also indicates the importance of cooperation among the group was used in the first session.

Building on the first session the second and third sessions were to assist the women in acquiring the planning skills with keen determination to separate between the process of planning and the events of the sessions.

Day IV: February 16, 1993

The fourth day of training had the following training to enable the participants to:

- Identify the forces affecting marketing of their products/services.
- Understand the marketing principals effecting their businesses.
- Understand the importance and usages of the marketing mix.
- Define effective marketing procedures.
- Study their marketing practices.
- Identify marketing problems.
- Find solutions to their marketing problems.

The market and how it functions was an important issue determined in the field visits. The marketing problems that the women have and foresee in the future.

The day started as every day with summarizing the events and activities of the previous day. Followed by a practical realization of a buying and selling situation by having areal market place in the training room to identify the market forces that control the marketing process of any product/service.

This exercise although long but assisted the participants to realize the difference between the process and the activities taking place in the training room. Marketing practices were emphasized and helped in starting the marketing topics determined by the field visits and seen as an objective for the workshop.

The third session of the day assisted the women in identifying the problems related to marketing their businesses in terms of the marketing "P's". Through this identification process and group work to solve these problems the women and their association found creative solutions to their existing and potential problems.

Day V: February 17, 1993

The fifth day of training had the following training to enable the participants to:

- Discover new methods of expanding their businesses.
- Determine their customer's needs and desires relevant to their businesses.
- Design a marketing plan for effectively marketing their business products/services within the coming months.
- Relate the program content to the original program objectives.
- Evaluate the program.

The fifth and last training day emphasized on different ways to expand their business activities using different parameters for expansion.

The second session was mainly an activity conducted by the participants themselves to design a marketing plan for their businesses that could be followed and monitored by the SWAY/Project field staff. Participants were given a planning form to guide them in the process of marketing planning, but they had every write to adapt change or develop their own forms or sequences as long as the main objective of the exercise was achieved, which is to design a marketing plan that could be followed and monitored.

The final session in the day was used to give an elaborative summary of the workshop linking the women's expectation written during the first session and the workshop objectives announced to the actual events of the workshop. This was followed by the Final Evaluation Forms which assisted the training team to evaluated the entire program.

Assessment and Suggestions

Workshop Assessment:

Through out the workshop a Daily Evaluation Form [11] was the final event ending each training day. Daily evaluations assisted in pin pointing the issues that were not totally covered or understood by the participants.

Examples of such cases was apparent when introducing the Break-Even-Point and the Cash Flow Projection. Participants requested that these issues be reinforced this deduction was clear from the daily evaluation forms, thus the training team started the following day by these issues in the daily recap and summary of previous events emphasizing on these issues.

Other examples of change noted, in methodology used to deliver the sessions where group interaction proved to be the leading method to assure delivery. It is from observation that not only group work proved to achieve better results, but it was clearly noted that most if not all participants enjoyed the presentation of their work afterwards.

At the end of the workshop a Final Evaluation was distributed to assess the overall program. This evaluation after analysis showed the following statistics:

1. 82% of the participants had achieved their expectation from the program.

2. 81% of the participants clearly indicated that their work efficiency will improve through using what they've learnt through out the program. It is important to mention that participants hold different job responsibilities in their Association's thus, different issues presented during the workshop if not interesting to some were totally helpful to others.

3. The preparation of the workshop content was evaluated to be over 90% from the average number participants, although for some cases it was evaluated more.

4. One of the most impressing figures that came out from this evaluation was the Trainer's Evaluation. Where the average of 95% was determined from the participants reactions in the forms.

---

[11] Daily Evaluation Forms are attached as a part of each day's material (see workshop material).

5. Training material handed to the participants was favored with highest score in the evaluation it nearly reached perfection and was evaluated from the participants with an impressing 98%.

6. Most of the evaluation forms stated that their most benefit was from the practical sessions such as the Let's go to the Market, analysis of their businesses, actual planning for the business finance and market. Financial bookkeeping and cash control was most favored by participants engaged in such activities as well as opened venues for others reluctant to accept such tasks.

7. In asking participants to rank the issued covered in the workshop. It was apparent that most ranking sequences either started by the Marketing issues ending by the Financial management sessions and vice versa. This could be relating to the relevancy of these topics to the work and responsibilities of each participant.

8. The participatory approach was favored by all the participants with the exception of only 2 whom to my observation and understanding are within the Islamic Fundamental Movement. This was clear from their reactions towards the presentation of their findings in the group as well as towards energizing activities held after the lunch break.

9. Some of the criticism that was repeated several times in the evaluation was the length of the training day which ranged from 5 - 6 hours daily, although these same participants suggest that the program range from 10 - 12 days they did complaint from the work hours. It is believed that the financial honorarium is one of their principal motivation and objective from the workshop.

10 Most women indicated at least one activity they will perform upon their return to their respective Associations. these activities ranged from re-evaluating their business to adding some of what they've learnt in the workshop as a means of improving their work efficiency.

11. On an overall evaluation participants rated the workshop from 65% to 100% with an average of 84% from all 32 evaluation forms collected at the end of the workshop.

Training Staff Assessment:

After enjoying every minute working with the training team in a super team manner, I do have to thank them for all the effort they have dedicated through out this period of time. This effort would have never been possible if there wasn't full belief and commitment to the goals and objectives of the SWAY Project in Taiz.

Although the core training team consisted of only 2 members of the SWAY/Project - Taiz (Elham Abdel Wali and Soad El-Qadasi) and myself, we were assisted by all the staff members in the SWAY/Project office.

Both SWAY/Project staff assisting in the training showed and proved high potential in training in the near future but, to achieve this they would both require a complete Training for Trainers program preferably outside of Yemen. This would enrich their experience as well as their knowledge of conducting training programs and help them in terms of broader thinking of training.

Since their exposure of training was very limited and only through the project they are in total need for a TOT this would save both time and money for the project taking into consideration the cost of external trainers.

This assessment and suggestion for improving the training staff capabilities might be considered non relevant from some who consider their previous experience prior to joining the project a tool for decisions about further staff training.

A total argument could be clear when knowing the fact that Ms. Soad Al-Qadasi was a school teacher, a job which is totally contradicting to participatory training. Also Miss Elham Abdel Wali previously worked in teaching deaf and dumb children and illiteracy a job experience which during the current training gave her a clear advantage over Ms. Soad in dealing with women.

This might also could be related to the fact that Miss Elham is originally a villager which make's her communication with the women totally effective since she uses the terms and vocabulary they understand and are familiar with.

Although Ms. Soad showed better usage of the English language in comparison with her colleague, she needs a lot of improvement in her reading and writhing efficiency. Miss Elham who in my assessment has higher potential and commitment to the project lacked the knowledge of the English language which is an essential must to enable her to become one of Yemen's best women trainers.

Suggestions:

Suggestions for improving the program which could be achieved through training for both the Women Associations and the SWAY/Project Staff could be listed as follows:

I. Women Associations:

By the completion of this workshop the Associations would not require any further training until their business activities begin and the women start dealing with the day-to-day problems of having a business.

An assessment of their performance would be required to determine the type of training needed after assuring their business start-up.

Some Associations might require specialized training in the activities they have chosen such as (Agro-business training, Adult teaching for Associations having training as their business projects).

Technical training depending on the associations business is foreseen as a future training activities required to enhance these associations performance in their chosen businesses.

II. SWAY/Project - Taiz:

As earlier mentioned the main element for advancement of the SWAY training Staff would be through English language studies for Ms. Soad and an intensive English Language program preferably in an English speaking country for Miss Elham.

Both Staff members would tremediously gain from participating in a Training For Trainers program to take place in an Arabic speaking country for maximum benefit.

If the SWAY Project to expand its activities to incorporate a credit program, Ms. Arafa Sahel the project's financial and administrative officer would be the most suitable participant since she already has the commercial banking experience to carry out the process of issuing and collecting loans to the women. Ms. Arafa's involvement in the development activities was clearly noted and was totally unlike other financial and administrative officers in some organizations.

This commitment from her behalf will enrich the credit program if implemented by allowing Ms. Arafa to participate in a Training Program dealing about "Credit Programs in the Developmental Context".

Inauguration and Introduction of the Workshop

Session Objectives:

By the end of this session participants will be able to:

- Understand the purpose for this workshop.
- Determine their training objectives.

Material:

1. Sets of cards two pairs each (the number depends on the size of the group).
2. Flip Chart Paper
3. Markers
4. Tape
5. 8"x 5" cards

Time: 1.5 to 2 Hours

Steps:

1. Begin the session by explaining the need for the workshop as well as conducting the normal inauguration procedures.

2. Pass out the cards making sure that there is only two pairs of each.

   NOTE: Cards are made by drawing or writing duplicate words, figures or colored drawings then cutting the card into two identical pieces.

3. Ask the participants to go around and find the other person who has the same card.

4. After finding their partners they should find out what their partner has done since they last meet (in case they already know each other) or the most significant thing about their partner (in case it's their first time to meet).

5. Allow the participants 5 to 10 minutes to discover their partner. Then request each pair to present what they found out about each other. (give each participant from 3-5 minutes to present).

6. Ask participants to write their expectation from this workshop on the 8"x 5" cards provided to them. (they can use as may cards as they wish). Time allowed from 5-10 minutes.

7. Collect the cards and place them on the board so they are clear to all the participants. Give the participants 5 minutes to allow them to read other's expectations.

8. Ask the participants to identify similar cards and sort all the cards related together. Then probe.

9. Reveal the objectives of the workshop while reading it to the participants. Then ask the participants whether or not they feel that by the end of the workshop they will achieve their expectation.

10. Reveal the workshop schedule while passing it out if possible. Then probe.

Workshop Objectives

- To BUILD on the basic business skills that women acquired during the Faidika workshop last year.

- To DEVELOP business management skills and tools, including record keeping and bookkeeping, so that women are able to run successful small businesses that generate income for themselves and their associations.

- To INTRODUCE concepts of marketing products and services, so that participants are able to survey potential clients, adapt products to the tastes of different clients or changing markets, advertize and sell goods and services.

- To ASSIST women participants and SWAY Project staff with the formulation of a plan to monitor the progress of small businesses.

- To IDENTIFY needs for follow-up training and technical support.

Generating Business Ideas

Session Objectives:

By the end of this session participants will be able to:

- Determine the source of business ideas
- Understand the ingredients required to turn ideas into reality.

Material:

1. Paper Clips
2. Flip Chart Paper
3. Markers

Time: 1.5 to 2 Hours

Steps:

1. Start the session by dividing the participants into groups of five. Then distribute paper clips to each group.

2. Ask each group to prepare a list of the products and the usages that can be made out these paper clips and if possible make at least one sample. (Announce that there will be a prize for the group with the longest list of products and usages). Allow the participants to work for 10 minutes then motivate by asking them have they finished or not, if not give them an additional 5-10 minutes.

3. Ask each group to present their list of products and usages. Place the charts so that all the groups can view them. Count the number of different items written and announce the winning group. (if you do not have a prize give them the paper clips).

4. Ask the winning group how did they develop the items on their list and how they started. Then Probe.

5. Ask each participant to call out one type of business he/she is interested in or know's (while writing them on the charts). Stop and ask them to repeat the same process as fast as they can without committing them to order (continue for as long as their is momentum). Count the numbers of business called out while adding to them the number of ideas generated by the paper clip exercise. Probe on the number of businesses available and why aren't they doing them.

6. Explain the sources of business ideas while asking the participants to give examples of each:
   - Need
   - Environment
   - New Trends or Fashion
   - Support industries

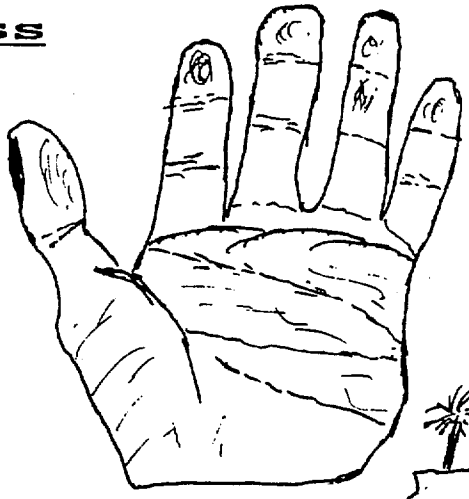
7. Ask the participants of the types of businesses that could generate from these sources, then probe by giving the following types:

   - Gap to fulfill a Need
   - Copying a successful business
   - Developing an existing business
   - Creating a new business

8. Summarize and end the session.

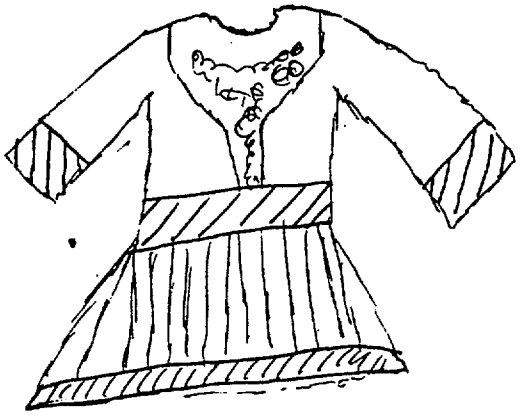
Sources of Business

- Need



- Environment

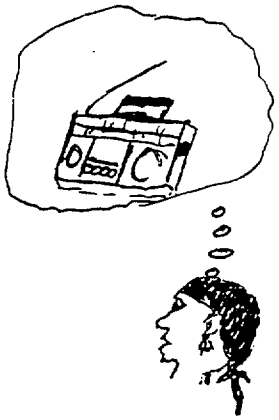
- New Trends or Fashion



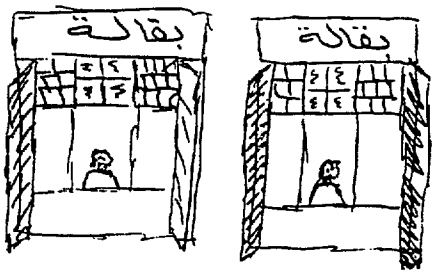
- Support industries

Types of Business

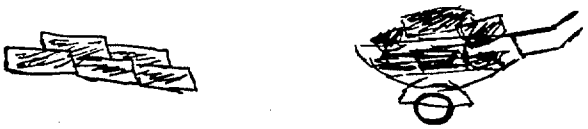
- Fulfilling a Gap or a Need



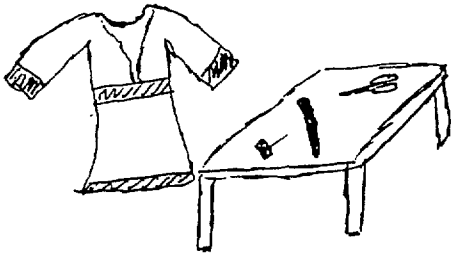
- Copying Successful Businesses



- Developing Existing Businesses



- Creating New Business



Analyzing Business Ideas

Session Objectives:

By the end of this session participants will be able to:

- Conduct new business ideas assessments.
- Determine whether an idea has potential for success.

Material:

1. Flip Chart Paper
2. Markers
3. Handouts

Time: 1.5 to 2 Hours

Steps:

1. Ask each group (division should be according to Women's Association) to prepare a 10 minutes presentation of their business covering the following areas:

   a. Name and Type of business. (Product or Service)
   b. Reasons for choosing this business.
   c. Location and beneficiaries of the business.
   d. Cost of the business.
   e. Sale price
   f. Number of expected clients.
   g. Who will manage the business.
   h. What are the roles of each member in the group.

   NOTE: The above information should be written on charts.

2. Explain the SWOT analysis technique (Strength, Weakness, Opportunity and Threat) as one of the tools used to understand overall business performance and improve it.

3. Pass out the SWOT sheet (2 per participant) then read out the examples while allowing participants to note their assessment on each. Probe the answers.

   SWOT Examples

   The sales girl sells baskets to her friends at half price.(W)

A Hotel is being built near the grocery shop.(O)

The secretary records sales every day in the group's cash book.(S)

Three other women Association in the area have started the same business.(T)

Some group members are careless in making their products.(W)

The sales girl always smiles and is friendly to customers.(S)

Next door to the group business there is a shop which sell's the same products.(T)

The group has fallen behind in paying the rent for the business.(W)

The women leader has visited a number of shops in town and secured orders.(S)

A non-government organization in the area has a program of business training and loans for women associations.(O)

A businessman wants to build a restaurant on the site of the group's business.(T)

4. Assign each group to conduct a SWOT for one of the businesses displayed (Each group has to assess a different businesses than their own).

5. After allowing the groups to present their assessment, summarize and end the session. (the group assessment should be placed on the bottom of each business description earlier written).

6. Distribute the daily evaluation sheet.

Group Exercise Requirements

a. Name and Type of business. (Product or Service)

b. Reasons for choosing this business.

c. Location and beneficiaries of the business.

d. Cost of the business.

e. Sale price

f. Number of expected clients.

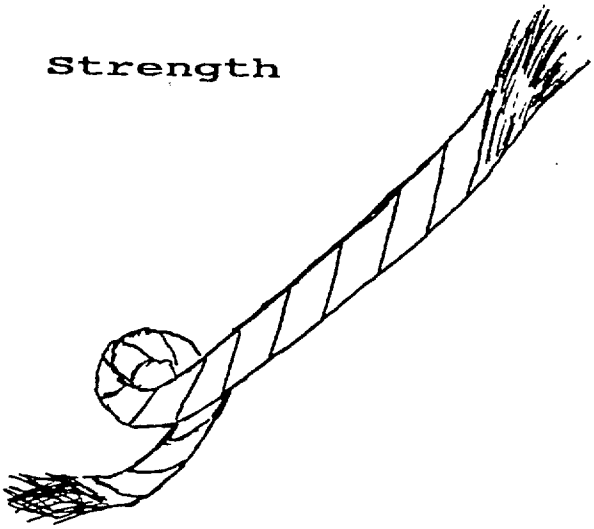
g. Who will manage the business.

h. What are the roles of each member in the group.

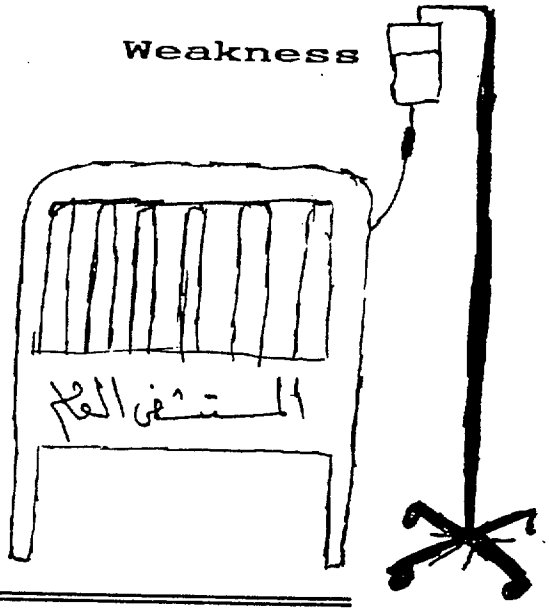
Day 1 Session 3
Attachment # 2

SWOT Analysis Sheet

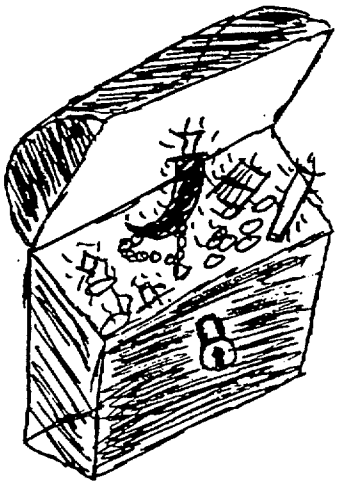
Strength



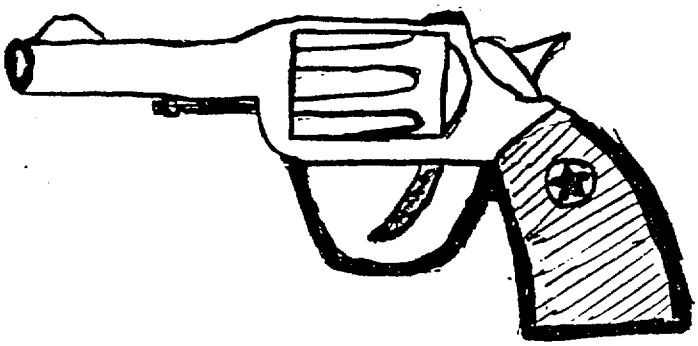
Weakness



Opportunity



Threat



DAILY EVALUATION FORM

Date: _____

1. What were the training objectives of today?

2. Did they match your own objectives or not? and why?

3. What was the most interesting thing you've heard/seen today?

4. What was the thing you disliked most today?

5. What are the most important issues covered today?

6. In your opinion what are the issues that should be omitted in today's program?

7. What are your suggestion to develop today's program?

8. If you have any comments please add them below.

Determining Project/Product Cost
Business Profit and Loss

Session Objectives:

By the end of this session participants will be able to:

- Determine the cost of their businesses.
- Determine the profitability of their businesses
- Identify actions that could lead to the failure of their businesses.

Material:

1. Flip Chart Paper
2. Pens
3. Tape
4. Profit and Loss Exercise Handout (40)
5. Markers

Time: 1.5 to 2 Hours

Steps:

1. Open the session by asking participants the following questions:

   * Why does anyone operate a business?
   * What is Profit?
   * Can you give an example of making profit?
   * How do you make profit?

2. Ask the participants to decide whether the following statement is true or false:

   "A business person has to spend money to make money"

   Ask a volunteer to explain why she chose her answer.

3. Choose a sample business that is familiar to the participants (i.e. poultry raising, a vegetable stand, or one of the businesses mentioned by the women before). Brainstorm with participants the expenses for that business. List their responses.

4. Using the same business example, ask participants:

   * What is the source of income for this business?

   * Is this income the same as profit?

   * What is the difference between income and profit?

   * How can we know our profit?

5. Present the following formula and ask participants to explain it:

   Income - Expenses = Profit

6. Divide participants into small groups of 2 or 3. Give each group the profit and loss exercise to solve. Review answers with the whole group.

7. Explain that sometimes business owners act in ways that can reduce or increase their profit without realizing it. Ask participants to consider each of the following situations and decide whether the person is increasing profit or loss.

   SITUATION 1

   A group of women running a sewing business give free service to their relatives, neighbors and friends. Whenever a new customer walks in they give her a 50% discount.

   SITUATION 2

   Ask participants to think about a privately owned women's bakery and ask them to tell you whether or not the following actions will bring a profit or loss to the business:

   - The women take bread for free.
   - The bakery is requested to bake a cake.
   - Police take bread for free as a bribe.
   - The local village chief gets curtsy bread whenever he passes.
   - The women take flour for their houses from the stock.
   - The women eat while they work.
   - The generator breaks down and is repaired by the leader's husband free.

SITUATION 3

Women managing a grocery store take what they need free. While selling with a 50% discount to their relatives and a 25% discount to their friends.

SITUATION 4

Group members are granted money to build a location for their business. They reported that it costed more and took the difference.

8. Summarize and end the session by asking the following questions:

* Do you know any business owners or groups who do similar things?
* How do you increase your business profit?
* How will you know if your business is making a profit or a loss?
* What have you learnt from this exercise?
* Does it apply to your work?

Profit and Loss Exercise

1. Khadiga bought a goat from her neighbor for 300 Rials. The next day she took it to the town market and sold it for 600 Rials. She spent 50 Rials for transportation and 65 Rials on her lunch. What was her profit?

2. One day Fatma bought three tin cans of beans for 25 Rial each. Then she went to the market to sell them for 30 rial each. After she sold two of the tins her sister came by and persuaded her to give her the third and last tin of beans for 12 Rial. Did fatma make a profit that day?

3. Zeinab spent 1000 Rials on supplies to begin a cold drink business. By the end of the week she had sold everything. Her sales totalled 1200 Rial. During the week she spent 50 Rial on transportation and 150 Rial on her own food. Did she make a profit or loss this week?

Break Even Point & Cash Flow Projection

Session Objectives:

By the end of this session participants will be able to:

- Determine the point were their businesses are not loosing nor profiting.
- Use the cash flow projection sheets to forecast their business future.

Material:

1. Flip Chart Paper
2. Pens
3. Tape
4. Break Even Point Chart
5. Markers
6. Cash Flow Projection Sheet (40)

Time: 1.5 to 2 Hours

Steps:

1. Start the session by asking the following question:

   If a business did not make profit nor did it accrue any losses, what would happen to the business?

   Write the following equation:

   Income - Expenses = Profit (or Loss)

2. Explain to the participants that when the income of a business is exactly the same as the expenses (i.e. the total money coming into the business equals the money going out of the business). This is what is called the Break Even Point.

3. State that the Break Even Point is used to determine the following:

   - **The needed income for the business to start making profit.**
   - **The required number of sales to start making profit.**
   - **An effective tool in planning the desired profit for any business.**

4. Read case # 1 to the participants and help them find the break even point in the case. Then request that they work in groups of 2 to 3 to solve case # 2 . Allow for 10 minutes, then collect the answers from the groups.

5. ask a volunteer to list out the expenses of her business as well as to state the income for the same business.

> **NOTE:** It is better for the participant to write the information on the board so all the participants could see.

6. Give the participants from 10 to 15 minutes to figure the solution (the break even point)

7. Ask the participants how could they use this information in their businesses. They should state that it can help in planning the size of their business.

8. Inform participants that this information alone is not very helpful, but followed with a projection of the state of their business in the future will complete the overall picture.

9. Introduce the participants to the Cash Flow Projection Chart, while distributing it to them. Explain that this sheet can help the managers of the business in determining the amount of work required to achieve their desired profit from the business.

10. Use the information written earlier to determine the Break Even Point of one of the participants business's and fill in the chart. Then change some of the information to achieve profit for that business.

11. Allow the participants to work in groups (related to each other) to drive their businesses Break Even Point and to set a profit goal and work on the Cash Flow Sheet to determine how to obtain it.

Break Even Point Case Studies

Case 1

Hamida makes straw baskets spending the following for each:

- Straw	YR	50
- Colored Plastic	YR	75
- Wooden Frames	YR	100
- Rope	YR	25
- Leather Handles	YR	50

Hamida sells the baskets for YR 400.
Hamida's elder son needs some cloth for school which will cost YR 1200.

How many unit does Hamida have to sell?

Case 2

The Saber Women's Association thought of having a traditional sewing business for the area. The group to implement the project consisted of 4 women who have the skill as well as the desire for the project.

They took the responsibility for estimating the cost of each dress and came to the following figures:

- 3 Meters of Cloth	YR	250
- 4 Roles of Colored Thread	YR	170
- One Zipper	YR	30
- 6 Buttons	YR	50
Total	YR	500

Each dress will take four hours to complete. The association decided to give a bonus of YR 100 for each dress made to be divided on the 4 women.

The women have agreed between them that they would like to achieve a profit of YR 500 each month.

How many dresses do the women have to make to achieve their goal?

Cash Flow Projection Sheet

Period	1	2	3	4	5	6	7
Beginning Balance (1)							
Income Total Income (2)							
Expenses Total Expenses (3)							
Period Total (2-3)=4							
Ending Balance (1+4)							

Bookkeeping and Business Records

Session Objectives:

By the end of this session participants will be able to:

- Understand the importance of bookkeeping.
- Identify the main components for controlling cash.
- Determine the most appropriate recording system for their business.

Material:

1. Flip Chart Paper
2. Pens
3. Tape
4. Markers
5. Large size bookkeeping charts (Expenses & Income)

Time: 1.5 to 2 Hours

Steps:

1. Begin the session by asking the following questions:
   * What do you think bookkeeping is?
   * Why does a business need bookkeeping?
   * What happens to a business without books?
   * Who should keep the books?

2. Read the first case story to the group.

3. Ask the following questions about the story:
   * How did the saleswomen keep track of sales?
   * Did she know how the shop was doing?
   * Who purchased goods for the shop? Was this a problem?
   * Why were the group members angry at the end of the month?

NOTE: In discussion guide the participants to identify the main reasons for bookkeeping: 1) to provide basic financial information, 2) to ensure financial control, 3) to assist in the management of the business, and 4) to help increase profits and reduce losses.

4. Ask participants if they know what a simple bookkeeping record looks like? What information should it show? Present 2 sample bookkeeping sheets on flip chart, one for income and another for expenses. Ask participants t give examples of a shop business income and expenses and fill in the sample sheets as they do so.

   At the end of the month how would group members know whether they had a profit or loss? Refer back to the profit equation:

   Income - Expenses = Profit (or Loss)

5. Read the second case story.

6. Review the story with participants and ask the following questions:

   * Did the treasurer steel the money?
   * What steps did the group take to control it's cash?
   * What steps did they not take?
   * What do the records tell us?

7. Ask the participants to fill in the sample record sheet given to them using entries from their own businesses (if they do not have a running business they can assume entries).

8. Summarize the session by asking the following questions to assure that participants have fully received the message?

   * What kind of information does bookkeeping help you keep track of?
   * How will this help your business?
   * What can happen if you do not keep records?

9. Distribute the Daily Evaluation Form and end the day.

Bookkeeping Case Stories

Case Story 1

A Women's Association ran a bakery shop to fulfill the villager's needs. Awatief, their saleswomen, did not record any of the daily sales. Salaam, the women's leader and Naglaa's husband would purchase goods for the bakery shop whenever either of them went into town. Sometimes they both came back with the same things.

There was no purchasing plan for the shop. One day Naglaa's husband found a very good and cheap mixer, so he bought it with all the money he had to buy flour for the bakery. When returning very proud of his purchase the women found that their stock of flour would only last for two days. After the two days finished the bakery stopped production. With no money left to buy stock, many customers turned away disappointed. At the end of the month members wanted to know what the bakery was earning. Nobody had any idea. Group members were upset and accused Naglaa of taking the money from the business.

Case Story 2

Three members from the local Women's Association joined together to open a sewing business to serve the local women. they distributed the work among them in the following order:

1. Amina : Treasurer as well as a working member.
2. Safaa : A working member.
3. Mona : The administrative and financial member.

They agreed that amina would deposit the revenue from the business each month in the village bank and to give Mona the receipt as soon as she makes the deposit since Mona is too busy with her work as a school teacher.

During the month of August were the women have the most work since school is about to open. Amina deposited the money in the bank and forgot to take the receipt. At the end of the month the women wanted to know whether they are making profit or not. After Mona calculated all the money that Amina had at home and all the expenses they had written, they were surprised to find that half of the money they thought with Amina had disappeared. The women were very angry and accused Amina of steeling the money.

Bookkeeping Sample Sheets

Income Book

No.	Date	Description	Amount
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
		T O T A L	

Bookkeeping Sample Sheets

Expenses Book

No.	Date	Description	Amount
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
		T O T A L	

DAILY EVALUATION FORM

Date: _____

1. What were the training objectives of today?

2. Did they match your own objectives or not? and why?

3. What was the most interesting thing you've heard/seen today?

4. What was the thing you disliked most today?

5. What are the most important issues covered today?

6. In your opinion what are the issues that should be omitted in today's program?

7. What are your suggestion to develop today's program?

8. If you have any comments please add them below.

Managing Group Enterprises

Session Objectives:

By the end of this session participants will be able to:

- Efficiently work together in groups.
- Understand the importance of group work.
  (These objectives should nor be discussed until the end of the session).

Material:

1. Flip Chart Paper
2. Pens
3. Tape
4. Markers
5. Eight sets of Broken Square Puzzle (Sketch of one set attached)

Time: 1.5 to 2 Hours

Steps:

1. Explain to the participants that today they will discover the ways group enterprises are managed. Do not say anything about the game until it's over.

2. Divide the participants into groups of 5 then assign an observer to each group. (Each group should sit separately). Distribute the puzzles to each group so that each member in the group receives 3 pieces of the puzzle.

   NOTE: The set of puzzle consists of 5 parts to be given to the group after shuffling.

3. Ask the participants to open their envelopes and put the pieces in it on the table in front of them. Read the following instructions to them emphasizing that they are to be followed:

   * No one in the group is allowed to ask any questions.
   * No one is allowed to point at the pieces desired.
   * Group members are allowed to exchange pieces of the puzzle.
   * Observers are not allowed to talk for any reason.

4. Indicate that with following these instructions they have 20 minutes to complete the five puzzles. Observers have to make sure that the instructions are followed. They are only allowed to talk to point out to a group member not following the instructions.

5. After the puzzles are completed start the discussion by asking the following questions:

   a. Was any of you ready to give all the pieces that she had to another member?

   b. Did any of you complete her puzzle and then separate herself from the group?

   c. Did any of you destroy her complete puzzle to give a piece to a member?

   d. Did any of you insist to complete her puzzle without giving part or all of it to the other members?

   e. Who felt frustrated?

   f. What did you do when you felt frustrated?

   g. When did the group start cooperating together?

   h. Who did not follow the instructions totally?

   i. How did the rest of the group feel?

   j. What made the work hard?

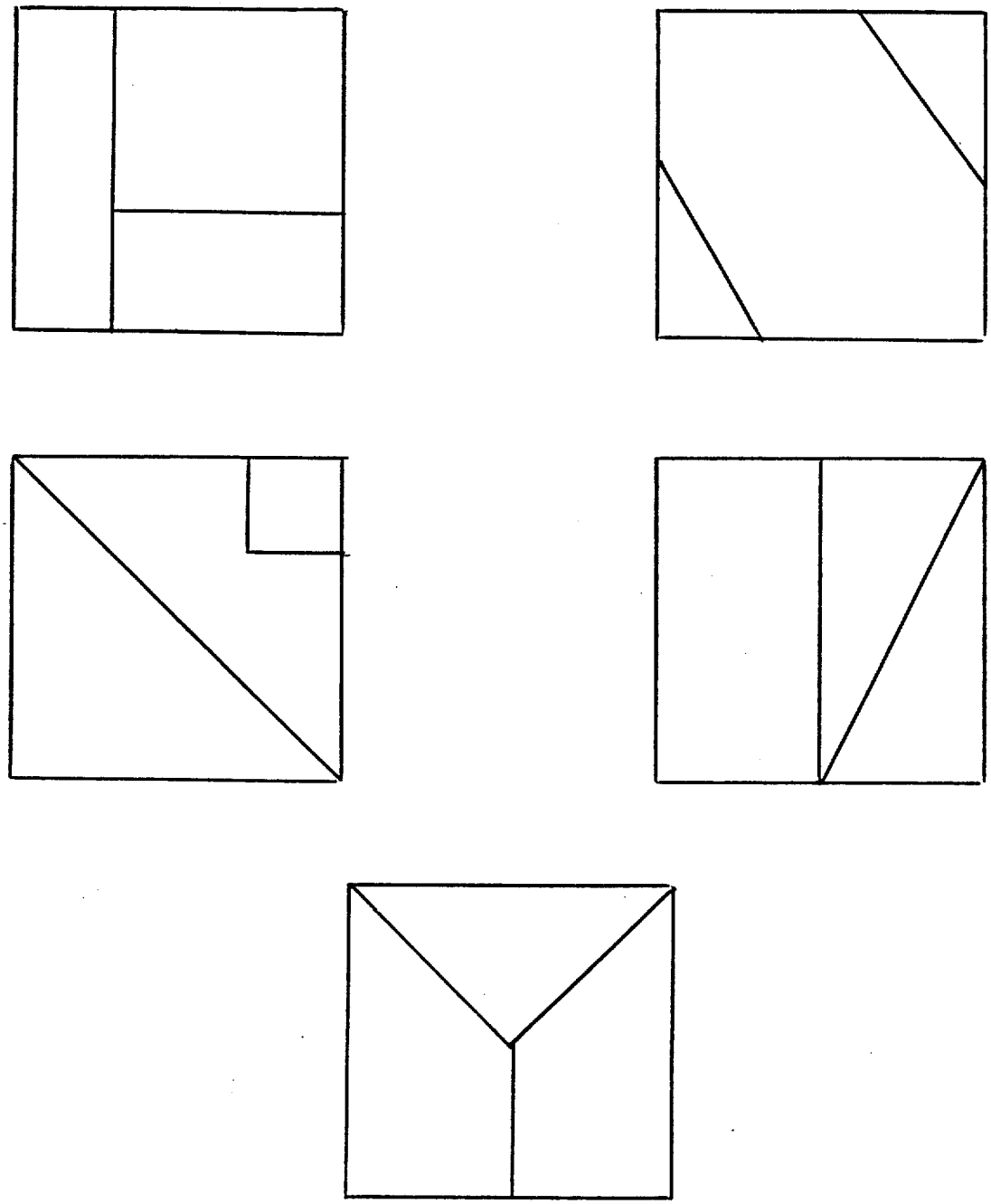
   k. What do you think the purpose of this exercise?

   l. What is the relevancy between this exercise and your project?

   m. What could happen in your project if the group members refused to cooperate? (Each member should write her answer separately).

6. Collect their responses and conclude by indicating that without working in the group as a part of it, their projects will never succeed.

Broken Squares Puzzle



Planning for Implementation [12]

PART ONE

Session Objectives:

By the end of this session participants will be able to:

- Set a goal related to a need.
- List the steps required to achieve this goal.
- Determine the required resources needed to achieve the goal.
- Prioritized the actions to achieve the goal.
- Sequence the actions realistically.

Material:

1. Flip Chart Paper
2. Pens
3. Tape
4. Markers
5. 8" x 5" cards

Time: 1.5 to 2 Hours

Steps:

1. Introduce the session by explaining the 5 essential steps in any planning activity (Needs Assessment, Goal Setting, Actions Required, Needed Material & Resources, Prioritized). Indicate that today we will be looking at an activity familiar to most of us and usually done daily. Which is; Preparing a cup of tea. Probe by stating that whenever we do familiar things we perform a set of actions in a mechanical manner (i.e. we implement an action plan without thinking it is).

---

[12] This session is divided into two parts.

The First part is to assist the women in: Setting their goals/objectives, determining the necessary steps and resources and order them according to importance.

The Second part is to allow the women to practice what they learnt in the first part using real goals/objectives that could be monitored and evaluated in the future.

2. Write on the board these statements **"Need: I am Thirsty"** and **"Goal: Preparing a cup of tea"**. The main objective is anything we try to achieve in order to satisfy a need.

3. Divide the participants into groups of 5 or 6 ask them to list the actions necessary to achieve this goal. Indicate that one of the steps would be setting the fire and one of the preliminary steps would be determining the availability of the material and resources. Participants should write each step on a card.

> **NOTE: Give participants sufficient cards since one group earlier listed 26 activity.**

4. Allow for as much time as necessary for the groups to work on the cards. After each group has finished, ask the groups to list the actions as they would be done by pasting the cards on a flip paper.

> **NOTE: Explain that if there are actions that have to be done at the same time they should be pasted on the same line. (Participants usually find that they have forgotten one or two steps during this process).**

5. After the groups have finished ask one member from each group to read out the order (usually the order varies from one group to another). There will be a number of actions that have to be done in a certain order which without the goal will never be accomplished. (e.g. You could never make tea before lighting the fire).

6. After the presentation of the group charts, you can conduct a short discussion by asking the following questions:

   * Why do we have to determine the availability of the material and resources used?

   * What is the importance of ordering the activities properly?

   * What would happen if some material is missing or activities incomplete?

   * What have you learnt from this activity?

   * How did you feel during this exercise?

PART TWO

Session Objectives:

This part is very useful **when used after** plans have been already designed to help the participants in identifying the actions that have been ignored in implementing as well as the actions not written in the original plan.

If this part is **used before** plans are designed it helps the participants to practice planning as an efficient tool in business.

Material:

Same as PART ONE

Time: 1.5 to 2 Hours

Steps:

1. Repeat the same steps as in PART ONE with changing the goal, which will require a change in actions, materials and resources.

   NOTE: Participants have to choose a realistic goal (preferably their business project).

2. Make sure that the groups are divided according to business projects or Women's Associations.

3. It is very **IMPORTANT** that the participants themselves perform these steps, even if you feel that you can do it from your past field experience. **DO NOT** perform the steps for them, it is important that they learn from their mistakes. This does not mean you can not advise and suggest, but they have to perform the main tasks themselves.

DAILY EVALUATION FORM

Date: _____

1. What were the training objectives of today?

2. Did they match your own objectives or not? and why?

3. What was the most interesting thing you've heard/seen today?

4. What was the thing you disliked most today?

5. What are the most important issues covered today?

6. In your opinion what are the issues that should be omitted in today's program?

7. What are your suggestion to develop today's program?

8. If you have any comments please add them below.

Let's Go to the Market

Session Objectives:

By the end of this session participants will be able to:

- Identify the forces affecting marketing of their products/services.
- Understand the marketing principals effecting their businesses.

Material:

1. Flip Chart Paper
2. Pens
3. Tape
4. Markers
5. Different brand names of local products known to all participants.
6. Paper money

Time: 1.5 to 2 Hours

Steps:

1. Explain to the participants that they are about to experience the difficult feeling of marketing any product or service.

2. Choose 5 participants to act the role of business owners, and 2 participants to be as observers throughout the exercise. Then pass out the play money to the participants (Making sure that money is not distributed equally). Give each business owner double the amount given to the highest participant.

3. Explain to the participants that we are now going to have a real market place, with 2 prizes to give. The First to the business owner that makes the highest profit. The Second to the participant who buy's the most products with his money.

4. Explain that you will perform the role of the whole seller, selling the goods to the business owners. While another trainer will act the role of the bank for lending business owners any amount of money they require for a 15% interest throughout the period of the exercise.

5. Another facilitator will perform the role of the government, by requesting several things from the business owners (i.e. taxes, bribes, registration, location permit,...etc.)

6. The business owners can locate their business any where in the room and use any material they wish to advertize for their businesses.

7. Start the game by allowing the business owners to buy their stock.

8. Increase the prices for the goods that show a high demand from the business owners every 2 - 3 minutes. Also decrease the prices for the goods not selling by having a discount and NOT reducing their prices.

9. Allow sufficient time for the government representative to request several items from the business owners, by allowing the exercise to continue for 30 - 45 minutes, then stop the sales process.

10. Ask each business owner to submit his financial records which is essential to determine the winning business. (businesses without financial records are disqualified even if they achieve the highest profit).

11. Ask each business owner the following questions:

    * What was the most difficult thing that faced your business?
    * How did you determine the price to sell your products?
    * How did you choose the products to sell?
    * Why did you choose this particular location?
    * How did you feel buying and selling?
    * Did you advertize for your business? How?
    * How did you convince others to buy from you?
    * Did you cooperate with other business owners?
    * How did you feel towards them?

12. Ask other participants what did they see happening in front of them and collect their reactions about the exercise.

13. Conclude by summing the forces that affected the market **(Price, Place, Product, Promotion, Plan, People)** after listening to the observers notes

Market Play Money

1 ONE RIAL 1	5 FIVE RIALS 5
10 TEN RIAL 10	20 TWENTY RIAL 20
50 FIFTY RIAL 50	100 ONE HUNDRED RIAL 100

What is Effective Marketing

Session Objectives:

By the end of this session participants will be able to:

- Understand the importance and usages of the marketing mix.
- Define effective marketing procedures.

Material:

1. Flip Chart Paper
2. Pens
3. Tape
4. Markers
5. Case Studies
6. Marketing Mix Chart

Time: 1.5 to 2 Hours

Steps:

1. Ask the participants to name one of the businesses they thought about earlier in the program, then ask the following questions about these businesses:

   * Do you have a market for this product/service?
   * Who are your customers?
   * How will you set the price for your product/service?
   * Did you think of these things before you chose this business?

2. Read the first story to the participants and then ask the following questions:

   * What is my product?
   * Where will I sell it?
   * Who will I sell to?
   * How will I set the price for my product?
   * How will I attract customers?
   * How did I plan my work? Where did I get my idea for selling this product?

3. Read the second story and follow it with the same questions.

4. Discuss which business is preferable. List the advantages and disadvantages on the board.

5. Present the Marketing Mix Chart and explain each. Go over each story one at a time identifying each "P" in the story.

6. Now compare each "P" in the two stories. The following questions can serve as discussion guides.

   * What is the difference between the two products?

   * Which of these products will be more popular?

   * How will each location affect the business?

   * How will each saleswomen affect the business?

   * How has each owner determine the price of her product? How will the prices affect the business?

   * How will each person promote their business? Which will have greater impact? and Why?

   * Each of these business owners has a plan for her business. How did each develop her plan?

7. Divide the participants into groups according to Women Associations and ask them to analyze their businesses using the "P's"

8. Ask each group to present the results.

9. To end the session ask the following questions:

   * What did you learn from this session?

   * Which of the "P's" are you already familiar with?

   * Are there some that you haven't really thought about before?

   * How could you use this session to help your group increase their income and profit?

Marketing Mix Case Studies

Case Study 1

I am going to open a dress-making shop near my village. In it I'll make fancy dresses for people who want to go to parties, weddings, hotels and other social activities. In the city I noticed that these dresses fetched the highest prices so when I sell them I'll make big profit. To save costs I will use the spare room in my house as a shop. I live 4 kilometers away from the village so it will be nice and quite. It doesn't matter that this is a bit far because when people see that beautiful dresses that I wear they will be very excited and come to my shop. I will be very busy making dresses so I'll get my cousin to work as a sales lady. She is not very nice to people but she knows how to keep records properly. I believe I'm going to do very well.

Case Study 2

I have a different plan. What I need to do is see what kind of clothes people are wearing here, what their quality is, and find out where they are made. Then I can see if I can make better clothes for them at a better price. For example I think that I can provide better school uniforms at a lower price than the ones they buy now in town. Before I start, I'll ask all my relatives and friends to talk about my shop to their own friends. I'll also talk personally to the chief, school headmaster, and religious leaders because everyone knows them and they can recommend me. I'll hire a clerk in the shop, someone who is well-behaved and liked and who shows respect to my customers. I want to make enough profit and help the people in my village by providing good quality clothes at a reasonable price.

Marketing Mix Chart

Traditional P's

Product	Place
Promotion	Price

Expanded P's

Product	Place
People	Plan
Promotion	Price

Improving Our Marketing Practices

Session Objectives:

By the end of this session participants will be able to:

- Study their marketing practices.
- Identify marketing problems.
- Find solutions to their marketing problems.

Material:

1. Flip Chart Paper
2. Pens
3. Tape
4. Markers
5. Marketing Practices Forms

Time: 2 to 3 Hours

Steps:

1. Ask participants to think of all the people related to their businesses and who without their business could not continue. Ask a volunteer to present the people involved in her business. While stating each person in their business put a mark on the board.

2. Explain to the participants that there is no business that can depend on it's self totally. there has to be some one who delivers raw material or helps in the selling process (e.g. transport, bags,...etc.)

3. Indicate that all these middle men have to take some form of compensation for their efforts, which in turn increases their business expenses hence, reducing their profits. There are some middle men that business can not survive without the activities they provide, but it is very important to calculate whether it would be less costly to buy the service from theses middle men than do it our selves. Ask the participants to think of those who constitute a problem for their business. If possible to write them it would help the coming step.

4. Divide the participants into related groups.

5. Read the Marketing practices forms so that all the participants understand them. Inform them that we are about to make a list of the practices and problems related to the marketing mix. Before starting they should think of the marketing problems they have in their businesses and also the people related directly or indirectly to the business. Ask the participants to fill out the forms.

6. When all the participants have finished filling the forms and discussing the questions they should chose the most important problems they have for discussion.

7. Participants should remain in the groups to try and solve their problems by answering the following questions:

   * What is the cause for this problem?

   * What can each member do personally to solve this problem?

   * What can all the members of the group do?

   * What are the first steps to solve this problem?

   These questions should be answered for all the problems they need to solve.

8. Inform the groups that this might be the last chance they have all of this people to help them in solving their business problems. Allow the participants as much time as they need, since there will be no presentation afterwards.

9. Close the session by asking the groups to state their problems and the solutions they've reached.

10. Distribute the Daily Evaluation Forms.

Marketing Practices Forms

Name: _____

Project/Business: _____

HOW TO MARKET MY PRODUCT/SERVICE

Product/Service: What will I sell?

What will make customers come to me?

_____

_____

_____

How will I know about changes and new products that customers want?

_____

_____

_____

Do I have to improve my product/service?

_____

_____

_____

Do I have to produce more or less?

_____

_____

_____

How can I reduce my expenses?

_____

_____

_____

What are the problems that I am facing now?

_____

_____

_____

Product/Service Problems:

_____

_____

_____

_____

_____

_____

PLACE: FINDING THE BEST WAY TO SELL MY PRODUCT/SERVICE

Will I sell my product/service in the nearest and appropriate location to my customers?

How can I sell my product with the minimum expenses?

Could I reduce the cost of transport or storage? and How?

Do I need a middle man to sell my products? What other alternatives do I have?

Will my product sell better or not if I cooperate with other business owners?

What other problems that are not solved and are related to selling my product/service?

Selling Problems:

'ROMOTION/ADVERTISEMENT

ow will my customers know about my product/service? What are all
' alternatives?

I have a product name related personally to me?

t makes my product special?

can I make use of that?

there any way of making people visit my business? or stay
er when they come?

are the Promotion/Advertisement problems that I want to solve?

tion Problems:

:E: DETERMINING THE PRICE THAT WOULD MAKE PROFIT

Day IV Session 3
Attachment # 1.d

I set my price?

:.the prices that others sell my product?

ld happen if I increase my price? and if I reduce it?

: any other problems related to pricing that I should

f calculating the price is "Cost + Profit"

IT = PRICE

our monthly expenses:
terial
ortation

alaries
g
sement
t on Loans

---

umber of units that you will make every month:

l of number (1) by Total number (2) = Cost per unit

t percentage should be added as profit

fit margin you desire + Cost per unit to get the
unit.

PR

How
my a

Do I

What m

How can

Are the
longer w

What are

Promotion

DAILY EVALUATION FORM

Date: _____

1. What were the training objectives of today?

2. Did they match your own objectives or not? and why?

3. What was the most interesting thing you've heard/seen today?

4. What was the thing you disliked most today?

Adapting Products to Customer Need

Session Objectives:

By the end of this session participants will be able to:

- Discover new methods of expanding their businesses.
- Determine their customer's needs and desires relevant to their businesses.

Material:

1. Flip Chart paper
2. Markers
3. Tape
4. Prizes (7-8)

Time: 1.5 to 2 Hours

Steps:

1. Introduce the session by explaining that we are about to discover new ideas that are relevant to our businesses which can be used in the future expansion of the business. Before expansion we have to determine whether the market will accept these new products or not (i.e. will people buy) There are two ways we could do so, by:

   a. Asking or observing potential customers.

   b. Testing the market, through producing a small quantity to determine how much is the idea acceptable before producing large quantities.

2. Ask the participants the following questions:

   - How could they know what the customers like?
   - Would they consider selling something that has failed earlier?

3. Discuss the answers after hearing 2 - 3 and give examples.

4. Explain to the participants that in some times we can not start a new business or expand our current one due to the size of the market no matter what type of promotion we use. In this cases we have to look at other ways of expanding our current business. There are three ways of doing that:

   a. Changing desires into needs.

   b. Finding new ways to use our current product.

   c. Finding other products that would complete the usage of our current product.

5. Ask the participants whether or not our great grand fathers felt that they should own a T.V. , Radio, Tooth brush, Pen, Electrical fan, Car or any of the things we think are important today.

6. Discuss the participants reactions and ask for examples **(or give some your self)**

7. State the following phrase **"Can any product change to be come a necessary item? and what would we have to do to let that happen?"**

8. Give the following example to the participants as a new way of using an existing product **"Water bottles could be used as flower pots"** Ask participants to give some of their own ideas.

9. Then ask whether they could think of some thing similar for their businesses.

10. Give the following example to the participants as a new way of expanding current businesses that a lot of women did before **"Women selling milk made yogurt, ice cream and cheese from their production of milk".** Ask participants if they could think of doing the same with their businesses, and briefly discuss their ideas.

11. Divide the participants into groups of 3 to 4 and ask them to think of new ways to expand their businesses using the three guideline discussed previously. They should use all the creativity they have to think of new and innovative ideas.

> **<u>NOTE</u>: Do not forget to announce about a prize for the most creative and new ideas that would evolve. Prizes should be given to individual ideas not to all the group.**

12. Ask each group to present their ideas while stating the original business that it evolved from. Let the participants choose the winning ideas and distribute the prizes.

13. To end the session ask the participants to name the ideas that could really be implemented to expand their business.

Preparing Our Marketing Plans

Session Objectives:

By the end of this session participants will be able to:

- Design a marketing plan for effectively marketing their business products/services within the coming months.

Material:

1. Flip Chart paper
2. Markers
3. Tape
4. Marketing Mix Chart

Time: 1.5 to 2 Hours

Steps:

1. Introduce the session by telling the participants that through the past days we've learnt several issues about marketing and now it's time for them to identify the new ideas that they will use in their businesses. But before proceeding review the Marketing Mix Chart with them.

   NOTE: This step should not take more than a few minutes.

2. Divide the participants into small groups, then introduce the **"Marketing Plan Form"**. Each participant should receive a copy.

3. Ask one participant from each group to design a plan to improve the business using all the aspects of the Marketing Mix. The other partner should act as an advisor.

4. After this group has finished designing their plan, they should take the advisors role allowing their partner to do the same.

5. After both partners have finished their plans they should write them in the **"Marketing Plan Form"**

6. Ask volunteer participant to present his/her plan in not more

than 3 minutes, while encouraging the rest of the participants to ask questions and suggest changes.

<u>NOTE</u>: You should have at least one type of business to present.

Marketing Plan Form

Name: _____

Project/Business: _____

Major Marketing Problems: _____

_____

_____

_____

Product	**Place**
Promotion	**Price**
People	**Plan**

Program Recap and Final Evaluation

By the end of this session participants will able to:

- Relate the program content to the original program objectives.
- Evaluate the program.

Material:

1. Evaluation Puzzle
2. Final Evaluation Forms

Time: 1 to 1.5 Hours

Steps:

1. Read the program objectives to the participants while linking them to their expectation written in the begin of the program.

2. Distribute the pieces of the puzzle in random.

3. Ask each participant to write **ONE WORD** stating the most important thing he/she learnt from the program.

   NOTE: You should advise the participants to think very carefully about the one word they will choose before writing it.

4. After all the participants have completed ask them to complete the puzzle presenting to them how it should look like in the end.

5. After the puzzle is completed read out the **Final Evaluation Form** making sure that all the points on the form are understood and clear.

6. Collect the forms and inform the participants about the graduation ceremony events.

Final Program Evaluation

1. To what extent has the program objectives met your expectations?

------------------*---------*---------*----------*
0% 20% 40% 60% 80% 100%

2. To what extent do you think the program will help you improve your business?

------------------*---------*---------*----------*
0% 20% 40% 60% 80% 100%

3. How would you order the following issues according to importance and relevancy to you?

Business Ideas _____
Analyzing Business Ideas _____
Calculating Costs _____
Profit and Loss _____
Break Even Point _____
Cash Flow Projection _____
Bookkeeping _____
Business Records _____
Marketing _____
Marketing Problem Solving _____
Expanding the Business _____
Adapting Your Product _____
Market Planning _____
Managing Group Enterprise _____
Planning the Business _____

4. How are you going to benefit from this program?

_____
_____
_____
_____
_____
_____

5. What were the things that did not please you in the program?

_____
_____
_____
_____
_____
_____

6. What were the things that impressed you from the program?

_____
_____
_____
_____
_____
_____

7. How well do you think the issues of the program were prepared?

------------------*---------*---------*---------*
0% 20% 40% 60% 80% 100%

8. How would you rate the trainers in the program?

------------------*---------*---------*---------*
0% 20% 40% 60% 80% 100%

9. How would you rate the materials distributed to you during the program?

------------------*---------*---------*---------*
0% 20% 40% 60% 80% 100%

10. What were the training sessions that impressed you in terms of delivery style?

_____
_____
_____
_____
_____
_____

11. What will be the first thing that you will do when you get back home that you've learnt in the program? and why?

_____
_____
_____
_____
_____
_____

12. If a friend of your's will come to this program what will you say to her?

_____
_____
_____
_____
_____
_____

13. What are the issues that if taken out from the program will not change it purpose?

_____
_____
_____
_____
_____
_____

14. What is the one thing that you will never forget about this program?

_____
_____
_____
_____
_____
_____

15. How would you evaluate the program in general?

Excellent Poor

16. If we are to repeat this program what should we change?

_____
_____
_____
_____
_____
_____

17. If you have any comments about the program, Please write them:

_____
_____
_____
_____
_____
_____
_____
_____
_____
_____
_____
_____