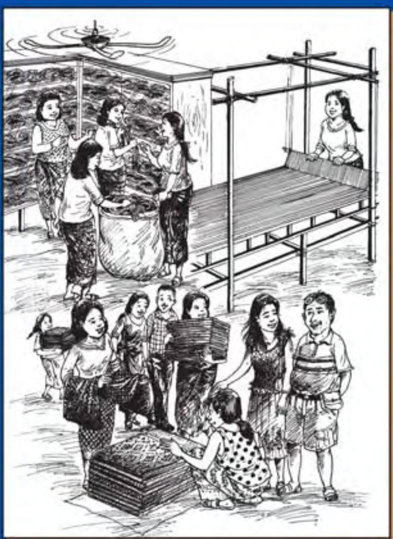
International Labour Organization

BUSINESS GROUP FORMATION



Empowering Women and Men in Developing Communities

TRAINER'S MANUAL

Subregional Office for East Asia

International
Labour
Organization

BUSINESS GROUP FORMATION

Empowering Women and Men in Developing Communities

Trainer's Manual

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INTRODUCTION

Forming business groups is a way for women and men in poor communities to enhance their income generating activities and thereby improve the quality of life of their families and communities. Business groups can also address inequities and power imbalances between men and women of various income classes by helping to strengthen the members' self-confidence, status and voice.

While group formation initiatives abound, challenges remain:

- Men and women who are interested to start a business group do not always know how to set up, organize and manage their group effectively. Enabling group members to acquire the necessary skills and knowledge as well as access to adequate support structures is key to building viable business groups.

- When the group formation process overlooks existing social and economic relations in a community, it may only benefit those who are already in a privileged position. The development impact of group formation can be strengthened by ensuring that it does not perpetuate existing power structures and unequal patterns of wealth distribution.

- Sometimes decision-making, responsibilities, rights and resources may not be equally distributed within business groups. Women members often do not benefit to the same extent as men or female leaders. If the process of group formation is inclusive and gives equal opportunities and treatment to all members, it can become an effective means of empowering women by enhancing their self-confidence, social status and economic well-being.

This manual helps trainers to promote group formation as a way to empower women and men in low income communities. It is designed for use in workshops to facilitate the process of group formation and development for joint production, business and/or social activities, such as buying raw materials together, sharing business premises, joint marketing and mutual assistance in coping with family emergencies.

The manual is based on a participatory learning approach which aims to enhance the trainees' – members or potential members of informal business groups – capacity to set up, manage and strengthen their groups. It consists of two parts: a user guide explaining how to use this manual as part of an effective group formation strategy and a series of sessions for use during training. The latter cover a range of topics on the technical aspects of business group formation, as well as on core work and life skills such as working together and problem solving.

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USER GUIDE

This manual is for trainers from organizations who work with women and men in developing communities to start or strengthen business group formation initiatives.

This user guide gives trainers tips on:
- How organizations and trainers can maximise the impact of the training
- How to design the training programme to ensure it fits the needs of the target group
- How to plan and deliver training sessions.

I. PREPARING YOUR TRAINING STRATEGY[1]

This trainer's manual gives guidance on how to conduct workshops in communities. Such training should be part of a holistic process for the development of marginalized groups and be part of a larger support strategy. Therefore, in addition to planning workshop logistics, organizations need to design an overall support strategy to make sure that the programme achieves the desired impact. Carrying out the following steps will help to design an effective training programme:

1. Integrate gender concerns

This training programme is meant for families in poverty and not targeted exclusively at women. Group formation, however, can have important economic, psychological and social effects which contribute to women's empowerment through more self-confidence, a higher status and enhanced skills. Groups increase the negotiating power of individuals, which is of particular importance to women and other disadvantaged groups in interactions with more powerful groups.

However, group formation will not automatically enhance gender equality:
- Within the group itself, decision-making, responsibilities, rights and resources may not be equally distributed. For example, women may be absent from the leadership structure of mixed-sex groups. Even if the group is a women-only group, the benefits generated can be controlled by other family or community members.
- Group formation may lead to an increase in women's workload and to overburdening of women without necessarily empowering them, unless there is a simultaneous balancing of household work with economic activities.

[1] Adapted from ILO. *Managing Small Business Associations. Trainers' Manual.* ILO Cambodia, 2006 and ILO. *3-R Trainer's Kit. Empowerment for Children, Youth and Families*. ILO, Bangkok, 2006.

To make sure the training leads to equitable outcomes and sustainable results, the training strategy should take into account and address possible gender inequalities within the target group. Tips on how to do this are given in each of the steps relating to planning the training strategy as well as in the session plans (see also User Guide Training Aid 2 on key gender concepts).

2. Carry out a stakeholder analysis

Training is one way of capacity building. Other forms of capacity building include access to technical assistance, infrastructure, equipment and financial services. Synergies and links with ongoing initiatives need to be created in order to increase the training impact. Therefore, it is necessary to think about the overall capacity-building setting in which the group formation training will take place. A mapping of ongoing initiatives and key players will help to complete the picture.

3. Identify your target audience

The intended beneficiaries of this training programme are men and women in low-income communities who are engaged in small-scale business activities and who would benefit from carrying out business activities related to production or marketing together, with a social/community development dimension.

Likely trainees are:

- Families engaged in the same line of business, but who do not work together in a group
- Families engaged in single purpose groups, such as credit or savings groups, with the potential to extend their common activities to include business
- Newly formed/existing groups with the need and potential to develop.

While the training targets both women and men, particular attention should be paid to the needs of women and to their capacity to participate and benefit from the training (see Gender Tip 1 on selecting participants).

The selection of the training audience should also take into account the viability of strengthening the (future) business groups which participate in the training. In particular, selection criteria should include a strong interest and motivation on the part of the groups, as well as the capacity of your organization and your partners to offer follow–up support.

Gender Tip 1: Selecting participants

It is important to ensure equality between men and women in terms of access to training, and encourage participation of all:

When training is offered in sectors in which women have traditionally not been active, their participation may be limited because of different reasons, such as discrimination, attitudes on women’s roles, women’s lack of knowledge or access to training opportunities or their inability to attend because of location, timing or price.

On the other hand, the participation of men may be low in certain cases, for example, if the training is viewed as being primarily focused on gender, which is often perceived as an issue which “concerns women only”. Men’s presence may also be limited when the participating groups are women-only groups, which is often the case when the business involves traditionally “female” activities such as weaving. However, even in such cases, it is recommended that men (spouses or other relatives of the group members, village leaders for example) are also invited to attend the training. The participation of men is crucial because:

- The support of male villagers in a prominent position, such as village chiefs, is a pre-condition for the successful inclusion of women in the group.
- The support of male family members is crucial to enable women to participate in the group, and ensure the quality of their participation.
- Training only women on gender equality issues will not lead to successful changes in the household in areas such as the division of work and decision-making. Such training should also be offered to their husbands and other male members of the community.

For these reasons, it is often helpful to set **numerical targets** for selecting participants when planning mixed training:

- When ***training trainers***, it is good to train **both female and male** trainers at the same time.
- If women role models are needed among the target groups or if the capacity of female training professionals or leaders needs to be built, set a target of training **two-thirds of women and one-third of men** for both ***training for trainers*** and for the ***target groups***. In general, you may consider having more women to make sure that they have confidence to speak up and participate actively. This is because girls and women tend to keep quiet while boys and men are usually socialized to speak up. Men tend to dominate group dynamics, even if they are in the minority.
- Generally, the **male/female ratio** of representation should range between **40 and 60 per cent** in mixed groups to allow for adequate voice and balanced representation of male and female views. Ensure a representation rate of **one-third of each sex at the minimum,** otherwise it becomes difficult for those in the minority to effectively have a voice.

4. Carry out a training needs assessment

A structured training needs assessment among representatives of your target audience will improve the focus of the training. This will help you to make the training as useful as possible for the participants. You can assess training needs through consultations, focus group discussions or by using questionnaires.

Gender Tip 2: Training needs analysis

The training needs analysis should reveal the existence of possible inequalities and any possible differences in the situation of women and men in areas such as:

- Level of literacy, skills, knowledge, and education
- Sectors they operate in and the nature of their activities
- Differences in workload and decision making opportunities
- Attitudes towards training and willingness and ability to attend and to pay for training
- Previous participation in training, and its impact in their daily work and life.

The level of gender awareness and commitment towards gender equality among the support organizations participating in Training of Trainers (TOT) workshops should also be established prior to training.

5. Identify partner organizations

Which institutions and organizations will need to be involved in the adaptation of the training material, training delivery, evaluation and quality control?

The following considerations are helpful in selecting partners:

- *Expertise*. Group formation training partners need to have or be committed to enhance their expertise in both micro-enterprise development and gender equality promotion (see Gender Tip 3). Expertise in other areas such as micro-finance services, agricultural extension services, vocational skills training or marketing support is an asset.
- *Scaling up.* Which organizations have the capacity to use the training material in their ongoing programmes for low income families?
- *Funding.* Which organizations support micro and small enterprise development, community development and/or organization building? Would they be interested in (co-) financing the training event or its follow-up? National and international NGOs, governmental and donor agencies are the usual partners in group formation training events.
- *Political support.* It is useful to inform relevant ministries and local authorities on the training objectives and outcomes. They could, for instance, facilitate follow-up activities.

Gender Tip 3: Selecting the training team

When selecting the training team, you should:

- Make sure the team has sufficient knowledge and experience not just in micro enterprise development and group formation but also on gender issues.
- Make sure that the composition of the team is balanced in terms of the numbers of men and women. In some contexts, however, it may be necessary to include more women trainers on a team to provide role models and help overcome stereotypes on gender roles.
- Avoid stereotyping. For example, do not arrange to have a senior man as lead facilitator supported by junior female assistants.

6. Plan follow-up

In addition to training, the intended beneficiaries will usually require further support that is specific to their needs and situation in order for them to fully benefit from the training.

For groups which have not yet been set up, such support measures might include facilitating the setting up of a management committee and holding elections or setting up a common fund. Additionally, support on marketing or on facilitating access to other support organizations or business networks is often necessary. Before undertaking training, organizations should therefore identify ways of offering further targeted support to the participating groups and assess the financial and logistical implications of doing so.

II. DESIGNING THE WORKSHOP PROGRAMME

The training programme aims to increase the participants' knowledge on the technical aspects of setting up and managing of groups, including the identification of joint activities, division of work, responsibilities and decision-making within a group, and financial organization. In addition, the training programme gives participants a range of core work and life skills that can be applicable in a variety of situations. Topics such as communication, teamwork, interpersonal skills, and problem solving are given attention throughout the course as these skills strengthen the participants' ability to operate successfully in their group and in their community.

This manual contains session plans for an introductory and a closing session and 12 technical sessions, which cover the following topics:

- The process of business group formation
- Self-assessment
- Gender equality in groups
- Advantages and disadvantages of working as a group
- What can we do together? (identification of joint activities)
- Who does what? (identification of ways of organizing the division of work, responsibilities and decision-making in a group)
- Group rules and principles
- How to be a good leader
- Working together
- Communication

- Problem solving
- Financial aspects of doing business together

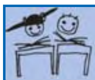
The sessions are designed for use in a three- or four-day workshop. A sample workshop programme for (potential) group members for 3 days is given in User Guide Training Aid 1.

For Training of Trainers courses, it is recommended to extend the duration to a minimum of four days and to have a combination of demonstration, practicum and discussion to enable future trainers to acquire a sufficient level of familiarity with the technical contents of the material and with the training methodology.

III. PREPARING AND DELIVERING THE SESSIONS

The training methodology used in the sessions is participatory, and is based on learning by doing through the experiential learning cycle (see User Guide Training Aid 3). Each session has the following structure: an introductory step containing questions which allow participants to share their experiences on the topic; an exercise or game; and discussion in order to analyze and extract the key learning points from the exercise.

Given the importance of empowering disadvantaged groups – usually women – when strengthening business groups, the session on gender equality is complemented by advice on how to ensure that gender concerns are adequately addressed in other sessions throughout the course (see Gender Tips 4 and 5 below and User Guide Training Aid 2 on key gender concepts and messages).



Gender Tip 4: Training Contents

One session specifically addresses the issue of gender equality in groups. However, it is important that gender equality promotion is not just dealt with in the session on gender, but is carried out throughout the course. Tips on how to address gender issues are included in several of the session plans.

Facilitators should use opportunities as they arise to clarify or expand on issues relating to gender equality promotion. Depending on the session, this may consist of asking the participants whether in the area in question there are any differences in the situation of women and men, what impact this has, and whether they think anything should be done to address this. Examples of possible entry points include:

- Session on "Advantages and disadvantages of working in a group": discuss how group formation can help to promote gender equality.
- Session on "Who does what": discuss whether the activities should be done by women or by men or by both.
- Session on "Group rules and principles": discuss whether gender equality should be one of the principles according to which their groups operate.
- Session on "How to be a good leader": discuss whether there are differences between women and men leaders, and who should be the leaders in their group.

When planning the sessions, the trainers should take into account the needs of the participants. **Alternative session plans** and tips on how to adapt the sessions are given in the manual, in particular with respect to the following:

- A different option is sometimes given for **low-literacy participants** and **literate participants**, where steps involving writing or reading are replaced by other methods, such as drawing or storytelling.
- In most sessions, one of two steps needs to be selected depending on whether the participants already **belong to a business group or not**. Different questions and learning points to be emphasised are given in the session plans in these cases. Trainers should be prepared to adapt the sessions further as necessary.
- In some sessions, trainers are given the choice between **two different exercise formats** to ensure there is no overlap in the exercises for participants who have participated in other training courses (some of the exercises are based on exercises from ILO courses such as GET Ahead for Women in Enterprise[2]).

Gender Tip 5: Training Process

It is important to make sure that the quality of participation is equal. In training situations, sometimes representatives of one sex – usually women – may not participate fully. In particular, women may take on a more passive role during the training when the men present are in a powerful position in the community, e.g. village leaders, or are more literate, as is often the case in group formation training. It is therefore particularly important to pay attention to the interaction between participants, and to:

- Ensure enough ‘speaking time’ for both sexes, especially women. Sometimes certain individuals or groups of individuals may dominate the discussion. Men will usually be more used to speaking in public and tend to respond faster and longer. It is important to stress the need for equal participation and voice to participants by setting group rules or to intervene during the training to give a chance to everyone.
- Avoid antagonizing participants, and creating a divide between men and women – ensure that there is respect for the opinion of all participants, and make sure that the perspective of both men and women is heard. Avoid generalizing or using stereotypes that are not necessarily in line with reality and that can contribute to tension between participants (e.g. “men are aggressors”/“women are victims”; “men are against equality”/ “women are for equality”).
- Sometimes sexist jokes or negative comments on gender equality, and other difficult situations may complicate the delivery of training. Address this type of behaviour immediately by asking the persons in question whether they really believe what they say and why they believe this. Ask other participants whether they agree or not and start a discussion on the subject.

[2] ILO. *GET Ahead for Women in Enterprise*. ILO Bangkok, 2006.

User Guide Training Aid 1: Model for a Workshop of Three Days

Time	Day 1	Day 2	Day 3
09.00-10.30	Opening Ceremony Introduction of Participants and Training Programme	What Can We Do Together?	Communication
Break 10.30-11.00			
11.00-12.30	Self-Assessment and Inventory of Needs	Who Does What?	Problem Solving
Lunch 12.30-14.00			
14.00-15.30	Gender Equality in Business Groups	Group Rules and Principles	Financial Aspects of Doing Business Together
Break 15.30-16.00			
16.00-17.30	Advantages and Disadvantages of Working as a Group	How to be a Good Leader	Action Planning Closing Ceremony

Note: In this model, the sessions "What is Business Group Formation" and "Working Together" were omitted.

User Guide Training Aid 2: Key Gender Concepts and Core Messages[3]

Key concepts and core messages on gender

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

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

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

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

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

Gender equality refers to the equal rights, responsibilities, opportunities, treatment and valuation of women and men both at work and in the relation between work and life.

In the process of business group formation it is important to make sure that women and men have equal rights, responsibilities, workload, decision-making power and income.

During group formation training, **basic principles of gender equality promotion** should be highlighted:

- Achieving gender equality is the ***responsibility of all***, requiring contributions and inputs from both men and women.

[3] Adapted from ILO. *GET Ahead for Women in Enterprise*. ILO Bangkok, 2006 and ILO. *3-R Trainer's Kit. Empowerment for Children, Youth and Families*. ILO, Bangkok, 2006.

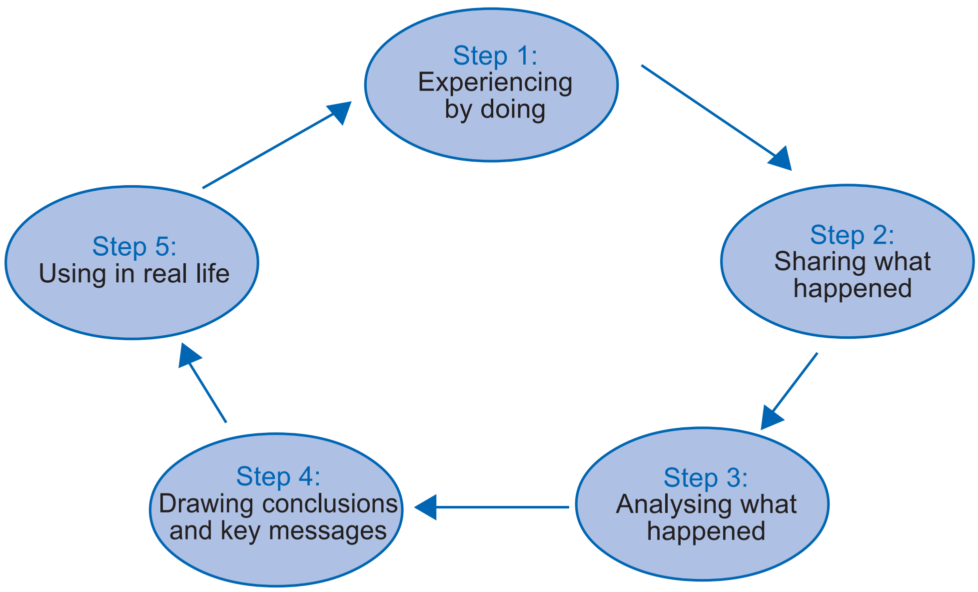
- Promoting gender equality ***will also benefit*** all in society. It does not imply giving more power to women and taking away power from men, but creating a win-win situation which will lead to a higher quality of life for all.
- Is not only the ***right*** thing to do, but also the ***smart*** thing to do – giving equal chances for men and women to benefit from development is not only just and fair, but it also makes good economic and business sense to utilize all talents and resources in families and societies.
- Gender equality ***needs to be addressed in all aspects of life*** and in all fields of activity, even when there is no "obvious" connection to gender. For example, when people think about business groups, they might not see a connection to gender – however, there can be significant differences between the situations of men and women members in groups which need to be taken into account.
- ***Special measures*** to assist those who are in a disadvantaged situation are often needed to bring about change in situations of inequality.

User Guide Training Aid 3:

What is the Experiential Learning Cycle?[4]

The experiential learning cycle concept on which this manual is based draws on the idea that people learn best by 'doing', not by 'being told' or lectured. In everyday life people go through the experiential learning cycle the whole time. The cycle is a continuous process that builds on the sum of earlier experiences. Experiential learning in a training means doing exercises and then drawing the key messages, learning points or lessons for application in the future, rather than passively receiving messages.

The cycle consists of the following steps:



[4] Adapted from ILO. *GET Ahead for Women in Enterprise*. ILO Bangkok, 2006.

Experiencing by doing	Inviting participants to play a game or another practical exercise such as building a paper tower.
Sharing what happened	Inviting participants to discuss and exchange information on what happened during the practical exercise in the first step. All results are shared with everyone before interpreting them.
Analyzing what happened	Reviewing and processing the experience in order to grasp what happened during the first step of 'doing' something, for example: why did the paper tower not turn out as desired – what went 'wrong', and what was surprising?
Drawing conclusions and key messages	Drawing learning points, findings and conclusions from what happened. For example: in group work it is necessary to plan together and communicate effectively.
Using in real life	Discussing how the participants can use the learning points, findings and conclusions in their own lives.

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

User Guide Training Aid 4: Session Plan Icons

To help trainers in the preparation of sessions, the following are given for each session:

Objectives (gives an objective or a list of objectives of the exercise)

Duration (gives a recommended duration of training for the exercise)

Seating Arrangements (describes how to set up the room and seating for participants)*

Materials (gives a list of training materials needed for the exercise)

Training Aids (lists any training aid(s) and briefing note(s) provided at the end of the exercise)

Session Plan (gives a step-by-step guide for training delivery)

- In each step, guidance is given both on the training **content** and the training **process**.
- **Key messages** to conclude each exercise are given in the final step of each session plan.
- ***Notes for the trainers*** are occasionally included to deal with expected challenges or to provide alternative training techniques.
- **Gender Tips** give guidance on how to make sure that gender issues are taken into consideration in the sessions.

*Also specifies whether group work during the session should be done in groups which are composed of members of the same (existing or future) business group, or a random mix of participants. In many of the sessions group work can be done in randomly mixed groups; however, especially for sessions 3, 6, 7, 8, 13, and 14, groups should be based on existing groups or of participants from the same locality and line of business who could potentially form a business group.

SESSION 1:
INTRODUCTION OF PARTICIPANTS AND TRAINING PROGRAMME EXPECTATIONS

Objectives:

- To introduce the training objectives, programme and enable the participants to get to know each other
- To get an overview of the business activities they are involved in
- To explore and clarify the expectations and contributions of the participants and ensure the training matches their needs

Duration: 90 minutes

Seating Arrangements: U-Shape

Materials: Cards, markers, flipcharts with 3 or 4 main training topics as headers

Session Plan

Step 1 – 35 minutes

Welcome the participants and tell them that in this session they will get to know each other and discuss the training programme.

Divide the participants into pairs randomly (e.g. by distributing pairs of identical objects to them and asking them to find the person with the matching object). Tell the participants that they will be given five minutes to talk to their partner. During those five minutes, they should try to find out who their partner is, what types of business activities they are currently involved in, and whether they are or plan to be part of a business group.

When the five minutes are over, ask each participant to briefly introduce his or her partner (maximum 1 minute).

Step 2 – 15 minutes

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

Distribute yellow and blue cards (3 of each colour) to the participants. Ask each participant to write down their expectations and contributions as follows:

- Blue cards: what they expect from the workshop
- Yellow cards: what they can contribute to the workshop

Explain that there are some basic rules for using the cards:

- Write clearly in big letters
- Only one idea per card (take a new card for each new idea)
- Be clear and specific
- Maximum three lines per card
- Do not write your name.

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

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

Step 3 – 20 minutes

Discuss the expectation and contribution cards briefly proceeding from one subject heading to the next. Ask the participants for clarification if some statements are unclear or doubtful. Go over each of the clusters and explain to what extent expectations may be fulfilled during the training workshop. Usually the majority of expectations match the training objectives. Sometimes their expectations may be too high. For example, a group of producers may expect their profit to increase 10 times immediately after forming a group. In such cases, explain what the participants can expect.

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

Step 4 – 10 minutes

Give the participants a copy of the training programme.

Without going into detail, briefly explain what the main aim of each of the sessions is in easy-to-understand language.

Step 5 – 10 minutes

Establish ground rules as follows: Propose some rules (e.g. timeliness, respect for each other, listen when others speak). Ask the group to add do's and don'ts. Request two participants to list them on flipcharts and stick them on the wall for the duration of the course. Participants may even suggest penalties (such as a fine, dance or a song). Clarify logistics.

SESSION 2:
WHAT IS BUSINESS GROUP FORMATION?

Objectives:
- Understand what a business group is
- Understand how business groups are set up
- Understand what helps business groups to work well

Duration: 90 minutes

Seating Arrangements:
- Steps 1, 2, 4: U-Shape
- Step 3: Space for all participants to stand in a circle

Training Aids:
- Steps for Forming a Business Group (Training Aid 2.1)

Materials: Flipchart, markers, ball or other object to throw or roll

Session Plan

Step 1 – 30 minutes

Tell the participants that in this session they will learn about what a business group is, what steps are needed for setting up a business group, and what things make it successful.

Ask the participants whether any of them belong to a business groups. Ask members of existing groups to explain what their group is like. In particular, ask them:
- What the main business activity is?
- How many members they have? Are they men or women or both?

Discuss commonalities and differences between participants' explanations.

Make sure the remaining participants understand what a business group is. Usually a business group refers to a group of people working in the same line of business who do some business activities jointly.

Step 2 – 30 minutes

Ask the participants what steps they think are necessary for setting up a group. If there are members from existing groups, ask them to briefly explain what steps they undertook to set up their group.

Keep note of the steps mentioned.

Emphasise that there is no one right method for setting up a group, but that some or all of the steps that the participants mentioned are usually necessary. Distribute Training Aid 2.1. on the steps for forming a business group and discuss any differences between the discussion outcomes and the training aid.

During the discussion, emphasise that the order of the steps will be different for each situation.

Step 3 – 30 minutes

Point out that once business groups have been set up, some will be successful but others may face difficulties.

Ask participants why they think that is the case.

Tell them that they will play a ball game to brainstorm ideas on what helps business groups to become strong and successful. Tell the participants to form a circle. Tell them that a ball will be passed between participants, and when a participant receives the ball, he or she must give one idea on success factors for business groups.

If necessary, give a few examples to help participants from the list below:

- interest and commitment from all members
- equality between members
- fair and efficient division of work
- rules that everyone agrees on
- good leadership
- good communication
- problem solving capacity
- good financial management.

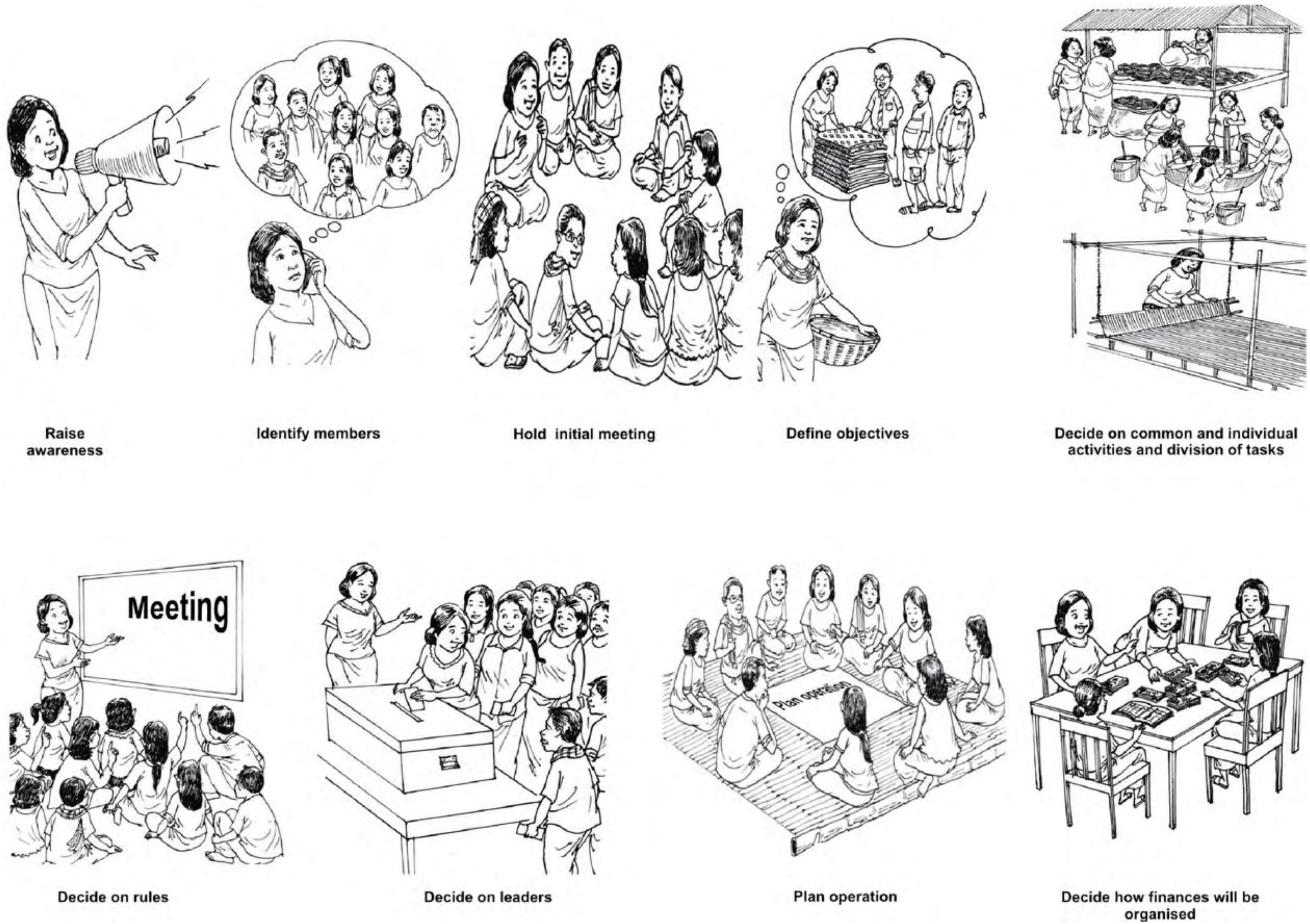
Start the game. One of the facilitators should help with the ball game. Another facilitator should note down the ideas on a flipchart.

When enough ideas have been generated, thank the participants and conclude the step by summarising the main ideas.

Step 4 – 5 minutes

Conclude the session by summarising the key learning points and point out that many of the points which were discussed will be looked at in more detail during the workshop.

Training Aid 2.1: Steps for Forming a Business Group



SESSION 3: SELF-ASSESSMENT AND NEEDS INVENTORY

Objectives:

- Give the participants and trainers a better view of their business (group) situation and needs

Duration: 70 minutes

Seating Arrangements:

- Small group seating (existing groups or participants from the same locality/business line)

Materials: Markers, flipchart

Training Aids:

- Strengths and Weaknesses Matrix (Training Aid 3.1)

Session Plan

Step 1 – 30 minutes

Explain to the participants that in this session they will assess what their current business situation is like, and compare this with how they would like it to be.

Divide the participants into groups. The groups should be composed of participants who are part of the same business group. If the participants are not yet part of a group, they should work with people who are in the same line of business or come from the same location. Ask them to think about the following questions:

- How is their current business going?
- What is going well?
- What things could be improved in their business and how?

Ask them to write their answers to the 3 questions on a sheet of flipchart paper.

Note for the trainers: *Participants may mention problems or needs that do not seem to be directly related to their (group) business or which do not relate to the topics of the workshop. In such cases ask the participants how these relate to their business. This discussion will show how some things which may not seem directly related (e.g. too many family responsibilities) may in fact have a significant impact on the business.*

Optional (illiterate or low-literacy groups): An alternative to writing their answers on flipcharts is to draw the answers, showing strengths and weaknesses by different pictures and/or symbols.

Optional (for literate groups): The analysis can be expanded by examining strengths and weaknesses in specific areas (e.g. motivation, skills, access to finance), as outlined in Training Aid 3.1. In this case, distribute copies of Training Aid 3.1 to the participants and explain its contents using the accompanying Explanation of Terms. Give them 20 minutes to brainstorm in their groups and fill it in. The outcome of the group work should be used for the presentation in the next step.

Step 2 – 30 minutes

Once they have discussed among themselves, invite each group to briefly present their self-assessment.

Step 3 – 10 minutes

Thank the groups for their presentations.

Discuss the key strong and weak points and similarities or differences between the groups.

Conclude the session by emphasizing the importance of the exercise for the remainder of the workshop during which the results of the self-assessment can be used to examine to what extent and in what ways groups can strengthen weak points and capitalize on strong ones.

Training Aid 3.1: Strengths and Weaknesses Matrix[5]

Strengths	Weaknesses
Motivation	
Skills	
Access to resources (land, inputs, packing materials, etc.)	
Access to finances	
Commercial and social networks	
Social support	
Access to markets	
Management experience	
Relations between members	
Other	

[5] Adapted from ILO. *Identification of Economic Opportunities for Women's Groups and Communities*. ILO, Gender Promotion Programme, Geneva.

Explanations of Terms in Training Aid 3.1[6]

- **Skills**: Does the group have on-the-job experience, technical capacities, etc.?
- **Access to resources**: Does the group have access to inputs, electricity, water, own agricultural produce, wild products available in their area, etc.?
- **Access to finances**: Does the group have savings? Would they have access to bank loans? Would their husbands and family be prepared to lend them money?
- **Commercial and social networks**: Does the group have family and community members with some experience in business that they might like to share with the women's group? This also includes people who occupy influential positions in the village, government and society.
- **Social support**: Do group members have family and community members who might be able to offer support such as providing care for children or the elderly, thereby allowing the women precious time to work?
- **Access to markets**: Does the group have a good place to sell products, does it have good clients, does it have access to market information?
- **Management experience**: Does the group have experience in bookkeeping, financial management, employing personnel, keeping and controlling stocks, etc.?
- **Relations between members**: How do group members interact with each other and work together (cooperation, communication, etc.)?

[6] Adapted from ILO. *Identification of Economic Opportunities for Women's Groups and Communities*. ILO, Gender Promotion Programme, Geneva.

SESSION 4: GENDER EQUALITY IN BUSINESS GROUPS[7]

Objectives:
- Enhance the participants' awareness on the division of workload, decision-making and income within the family and in business groups
- Enhance the participants' understanding of the importance of gender equality

Duration: 90 minutes

Seating Arrangements:
- Steps 1, 3, 4 and 5: U-shape
- Step 2: Small group seating (randomly mixed groups)

Training Aids:
- Picture cards of activities done by husband and wife (Training Aid 4.1)
- Picture cards of man, woman and both (Training Aid 4.2)
- Gender Equality Definitions (Training Aid 4.3)

Materials: Markers, flipchart, glue or tape

Session Plan

Step 1 – 10 minutes

Tell the participants that this session is about gender equality and the roles of men and women.

Ask the participants to reflect on their families and the activities that women and men do:
- Ask the participants whether there are differences between what things they do and what things their spouses do? For example, who cleans the house, who cooks, who attends village meetings?
- Are there differences between other male and female members of their families?

Invite a few participants to share their responses.

[7] Adapted from ILO. *3-R Trainer's Kit. Empowerment for Children, Youth and Families*. ILO, Bangkok, 2006 and ILO. *Trainer's manual: Women Workers' Rights and Gender Equality: Easy Steps for Workers in Cambodia*, ILO, Bangkok, 2004.

Ask participants who are already part of a business group whether their group is mixed-sex, and if so, ask them to explain whether men and women perform the same tasks in the group.

Draw attention to the fact that often women and men do different things, and people expect them to behave differently.

Step 2 – 20 minutes

Divide the participants into small groups.

Give each group a set of picture cards (Training Aid 4.1), the picture card of man, woman and both (Training Aid 4.2), a flipchart, a pair of scissors, and a bottle of glue or a roll of masking tape. Ask each group to find a free space to sit around and spread the flipchart on the floor.

Explain that each activity has 2 pictures: one picture with a man doing the activity and the other picture with a woman doing the activity.

For each picture, the groups should answer the question: *who usually does this activity, women or men?* If the answer is men, they should place the picture the man doing the task under the picture card “man” and discard the corresponding picture card “woman”. If the answer is women, they should place the picture of the woman doing the task under the picture card of “woman” and discard the corresponding picture card “man”. If the answer is both, they should place the pictures under the column of both.

The trainers should make an example with a pair of pictures. After that, ask the groups to start and inform them that the group which finishes first will be the winner of the game.

Note for the trainers: *Check the order of the pictures so that the two pictures for each activity (one done by women and one done by men) are close to each other. It is better if you stick them in pairs. Note that for two of the activities – breastfeeding and shaving – there is only one card, as these are activities that can only be done by one sex.*

After the groups finish, ask them to show their results in front of the class.

Step 3 – 30 minutes

Ask the participants to look at the results and ask for each activity under the picture showing the man if it **can** be done by both sexes. If the participants agree, move the card under the category “both”.

Do the same for activities that are placed under the woman.

At the end only the biologically determined ones, like shaving and breastfeeding, remain under the picture of man and women - the rest, e.g. taking care of the children and household activities, can be done by both sexes.

Start a discussion on the following:

- Which activities that are placed under the couple would they really like to share?
- Why? What would the benefits of this be?
- How would this be possible?
- Why do they not want to share the other activities?

Summarize the discussion and emphasize that the division of work can be changed.

Optional: Explain that biological characteristics or differences between women and men which are given at birth and can not be changed are referred as ***sex***. Social characteristics or differences between women and men which are learned and can be changed are referred as ***gender***. Show Training Aid 4.3 on gender definitions.

Note for the trainers: *Participants may conclude that unequal gender relations are fine because these are part of their religion or culture. In such cases, start a discussion on whether these inequalities are fair and just, and what are the views of the group with the least benefits.*

The participants may also think that a social role is a biological fact. As above, start a discussion on the issue, explain the difference between social and biological roles using examples, and ask them to think of examples from their own lives to make sure they understand the difference.

Step 4 – 20 minutes

Ask the participants to reflect upon the situation in their business group (or in their locality if they are not yet members of a business group). Discuss the following questions in plenary:

1. What are the differences between women's and men's work in terms of duration, difficulty, heaviness or responsibility?
2. How is the distribution of workload between men and women? In general, who works more?
3. Who in their business group or village does work which involves decision-making (e.g. leading the group?)
4. Which work is highly appreciated or rewarded in society, men's or women's?
5. How does unequal distribution of workload affect women and men and the operation of their business group?
6. What could be done in their business group to guarantee/promote gender equality?

Summarize the discussion and emphasize the following points:

- Women tend to be engaged in multiple tasks, often in work-for-income at home or outside the home, while they are also responsible for all or most of the family care and household chores. Meanwhile, men tend to have a more established, formal and focused work routine, for example, doing production tasks, rarely sharing the housework with their wife.

- Men’s work is often more appreciated than women’s. Most of the tasks that the women do seem to be “unimportant” and “small” but take up a lot of time. These multiple tasks usually prevent them from relaxing and learning.
- This attitude, although widely accepted, causes many women and girls to be overburdened, especially if they also work for income or go to school.
- Most production and household tasks can be done by both sexes, for example, men can wash dishes and women can speak at village meetings. However, there is often a social division of labour between men and women. This creates pressure and burden for both women and men but women are usually the ones who suffer losses.
- Besides the gender gaps in the division of labour in families, women may have a low voice in decision-making.
- The unequal division of responsibilities and decision-making between women and men in the family is often replicated in other social situations. For example, often in groups with a mixed sex membership, more men than women occupy decision-making positions.
- This may lead to imbalances in the sharing of the benefits that group formation generates. It also means that the skills and talents of different group members may not be used fully.
- Business groups can overcome these problems by making sure that there is equality between men and women in the group in terms of membership and composition of the group, in the division of work, decision-making, resources and income, and in the rules and policies of the group for example.

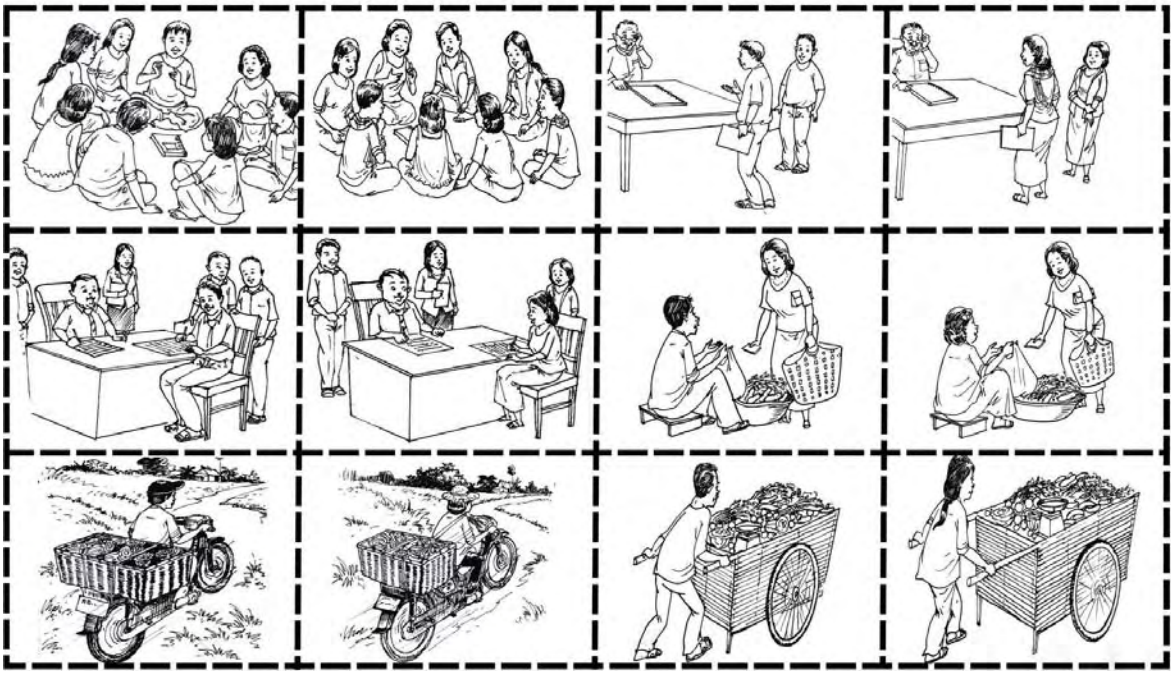
Note for the trainers: *If gender equality has not been defined in previous sessions, it should be done at this point. Refer to Training Aid 4.3 and User Guide Training Aid 2 if necessary, and make sure to emphasise the benefits of gender equality.*

Step 5 – 10 minutes

Conclude the session by summarizing key points:

- Often women and men perform different tasks and have different responsibilities, but this does not have to be the case.
- Changing the division of work is not easy, but can be done if we want. Sharing responsibilities, decision-making and workload makes it fair for everyone, and is useful for the economic status of the household and for the success of the business group.

Training Aid 4.1: Picture cards of activities done by women and men



Training Aid 4.2: Picture cards of woman, man and both

Training Aid 4.3: Gender Equality Definitions[8]

Sex:
Biological differences between women and men that are universal

Gender:
Social differences and relations between the sexes that:

- are learned
- change over time
- have wide variations:
  - within a society
  - between societies

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

Gender roles:
What women and men actually do

Gender equality, or equality between women and men, includes:

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

[8] Adapted from ILO. *GET Ahead for Women in Enterprise*. ILO, Bangkok, 2006.

SESSION 5: ADVANTAGES AND DISADVANTAGES OF WORKING AS A GROUP

Objectives:

- To make participants aware of the benefits and challenges of working in a group

Duration: 90 minutes

Seating Arrangements:

- Steps 1, 3, 4 and 5: U-Shape
- Step 2: Small group seating (randomly mixed groups)

Training Aids:

- Advantages and Disadvantages of Doing Business Individually and in a Group (Training Aid 5.1)

Session Plan

Step 1 – 5 minutes

Explain to the participants that in this exercise they will be considering the advantages and challenges of doing business individually or in a group.

Step 2 – 20 minutes

Divide the participants into four groups. Ask each group to discuss one of the questions below as follows:

Group 1: What are the benefits of doing business individually?
Group 2: What are the disadvantages of doing business individually?
Group 3: What are the benefits of doing business in a group?
Group 4: What are the disadvantages of doing business in a group?

Each group should list as many arguments as they can think of.

Step 3 – 30 minutes

Explain that there will be a debate on the following question:

- What is better, doing business individually or in a group?

Note for the trainers: *As some of the participants may not be familiar with the format of the exercise, it may be useful for the training team to carry out a short (few minutes) demonstration of a debate on a topic that the participants understand well, for example:*

- *the benefits and disadvantages of sending children to school*
- *learning skills in a training workshop or closing one’s business for a week to attend a training.*

Tell the participants that groups 1 and 4 will be defending the idea that doing business individually is better, and groups 2 and 3 that doing business as a group is better.

Invite the two groups of teams to sit opposite each other.

Tell the participants that they will present all the arguments that they came up with during their preparatory discussions and try to convince the opposite team.

The speakers should alternate, and each speaker should not speak for longer than 2 minutes at a time. The total time for the debate will be 15 minutes. One of the facilitators should act as time-keeper, and be prepared to end the debate after the 15 minutes are up or before if no new information comes up and the debators start to repeat themselves.

Start the debate.

The facilitators should note down the points on a flipchart during the debate.

Step 4 – 30 minutes

Summarise the advantages and disadvantages that came up during the debate.

Advantages and disadvantages might include:

	Advantages	Disadvantages
Individual Business	• Decisions can be made more quickly and easily and they respond to individual needs • Profits automatically benefit the individual business person	• The individual business has less power • Costs are higher • All responsibilities and workload are left to the individual business
Business Group	• The workload can be shared • Resources can be pooled • They have more power, voice and negotiating power • The members can learn from each other • They can save on costs • They can negotiate better prices when buying inputs jointly • They can produce more and satisfy larger orders • Bigger business means more profits	• Deciding on things takes longer and doesn't necessarily accommodate everyone's needs • Some members may take advantage of others • It is difficult to do business together if there is no trust between the members

Ask the participants to discuss the following:

- Whether the participants agree with the points of view that came up in the debates. Optional: Distribute Training Aid 5.1, go through the main points, and ask participants whether they agree with the points or not and why.
- Whether in their own case the benefits of doing business together outweigh the challenges.

Gender Tip: If it did not come up during the discussion, ask what specific benefits women can gain from working with other women in a group, such as the following:

- More bargaining power and better negotiation position than alone
- Higher status in the community because of business group membership and because of enhanced business performance and increased incomes
- Access to expensive or otherwise difficult to obtain equipment or other resources through sharing with group members
- More time because of joint responsibility for certain activities within the group.

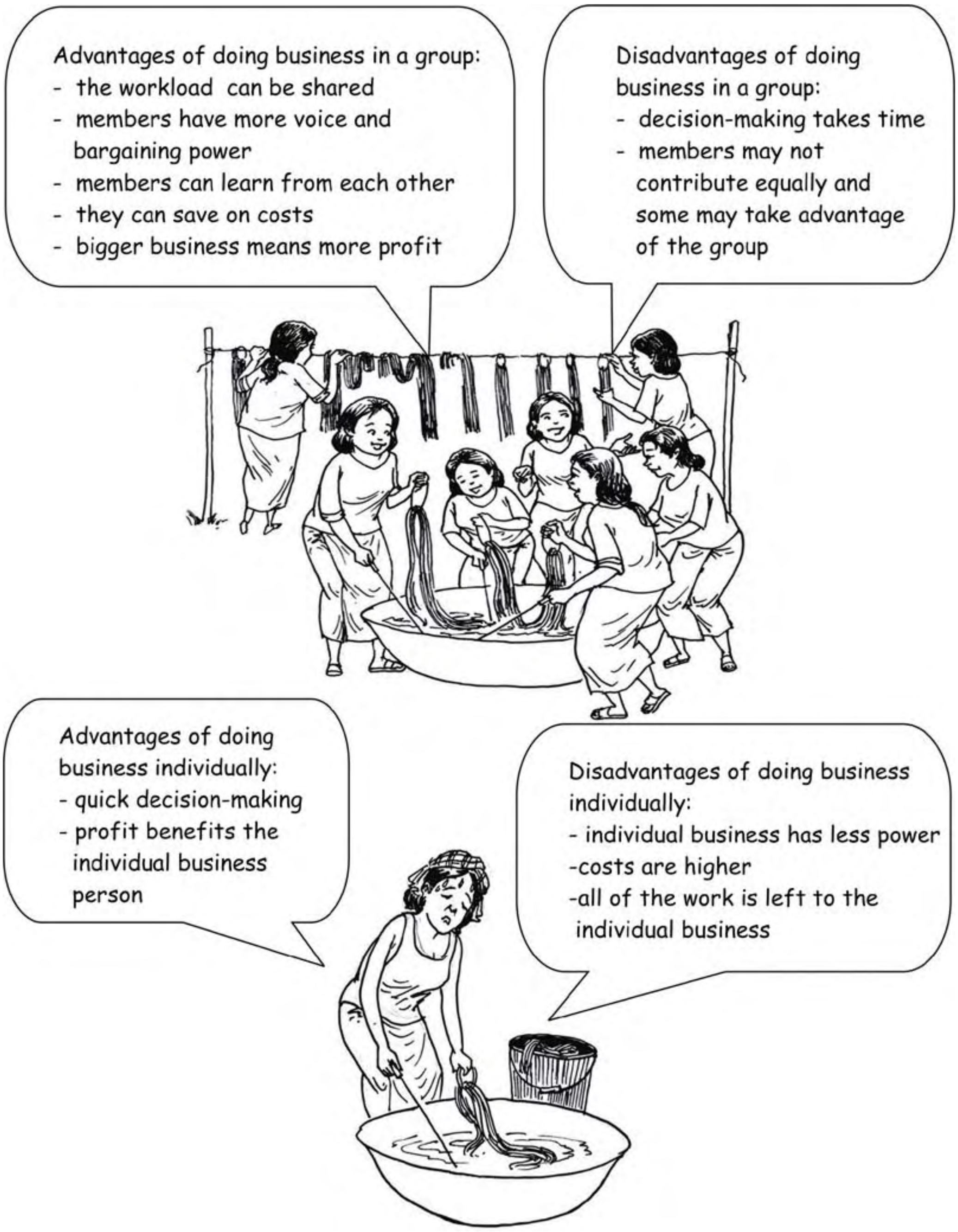
Step 5 – 5 Minutes

Conclude the session by summarising the key points:

- Doing business together can help overcome many of the constraints that individual businesses face. For example, it can help access larger markets and reach more customers or save costs through economies of scale. It can also help members by enabling them to learn from each other, by easing their workload, and giving them a more powerful position in the community. This is particularly important when the people in group do not traditionally have a strong position or enjoy the same rights as others (e.g. women in some cases).

- However, groups do not automatically generate benefits: their positive impact depends on how they operate and according to which principles they are organised. Groups need a common goal and a good management system. Otherwise a few members reap all the benefits. For example, men may dominate all decision-making while women do the work, or a few rich women may take all the good orders. The importance of group characteristics, principles and dynamics will be discussed in future sessions.

Training Aid 5.1: Advantages and Disadvantages of Doing Business Individually and in a Group



SESSION 6: WHAT CAN WE DO TOGETHER? IDENTIFICATION OF COMMON ACTIVITIES

Objectives:

- Enable participants to understand what types of activities can be done separately and what types of activities can be done together in a group

Duration: 90 minutes

Seating Arrangements:

- Steps 1, 2, 3 and 5: U-Shape
- Step 4: Small group seating (existing groups or participants from the same locality/ business line)

Training Aids:

- Group and Individual Activities (Training Aid 6.1)

Materials: Flipchart, markers

Session Plan

Step 1 – 5 minutes

Introduce the session by telling the participants that this session is about identifying what activities can be done together in a business group and what can be done individually.

Ask participants what the implications of working as a group are for the activities that are required for the business – i.e. does it mean that all activities have to be done together or that only some are done as a group, while others are left to the individual members to do separately?

Step 2 – 15 minutes

Pick a business that is different from the businesses of the groups present in the training. Ask the participants to identify all the steps that need to be done in that business activity from planning to getting the finished product or service to the buyer.

Note these on a flipchart in the form of a production cycle or line. Draw a simple picture/symbol for each of the activities to make it easier for illiterate participants to follow (See Training Aid 6.1 for an example).

Note for the trainers: *The business activity that is chosen for this step should be one with which the participants are familiar to make it easy for them to identify the steps. The facilitator's example should be as complete as possible and include not only activities linked to production but also steps such as promotion and marketing which may be overlooked if focus is only on the process of making the product.*

Step 3 – 10 minutes

Go through all of the activities listed one by one and ask the participants whether it should be done together or separately, and why. Mark the activities which are done together with one colour and the ones that are done separately with another colour.

Step 4 – 25 minutes

Ask the participants to work in their existing/future groups and to repeat the exercise for their own group and to make a visual representation of it on a flipchart. In addition to activities that they already do together, ask the groups to also think about whether they would like to do any other activities together in the future and why.

Step 5 – 30 minutes

Ask each group to present their work to the others. Encourage other participants to share their views. Ensure that the discussion covers the reasons why some activities are done together and others individually (i.e. the advantages and disadvantages of each).

Gender Tip: When discussing what kind of activities can be done together and what kinds of activities can be done separately, ask the participants whether they think the activities should be done by women or by men or by both. The participants may mention that certain activities, such as accounting, should be done by women (because women are better trained at managing money), and that others should be done by men, such as getting raw materials (because men are stronger and can travel more easily). Start a discussion on whether these activities could also be done by the other sex, emphasising that most activities can actually be done by both women and men (refer to explanations from Session 4 as needed).

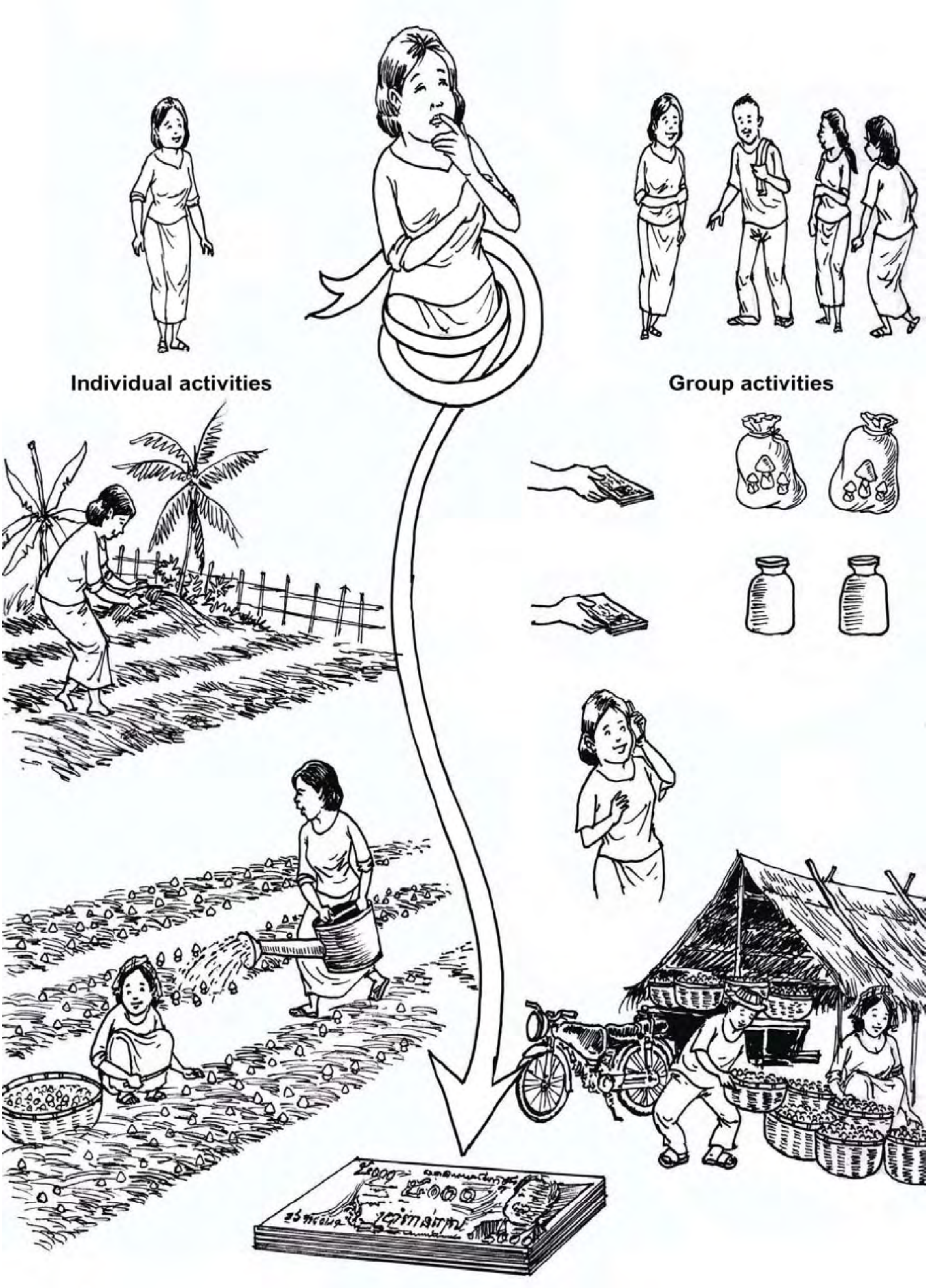
In situations or communities where there is a strong segregation between the roles of women and men, ask what is the value attached to women's and men's work. If there is a gap in appreciation of men's and women's duties, discuss the reasons (traditions/ customs). Round up the discussion by concluding that all business functions such as accounting and transport are vital and that the work of women and men in the business is to be valued equally.

Step 6 – 5 minutes

Conclude the session by emphasising that not all activities have to be done together, but that doing some activities together can bring more benefits than doing them separately.

The individuals and the group as a whole should assess the benefits and disadvantages of each business function and decide what they do best together and individually.

Training Aid 6.1: Group and Individual Activities
Example: Mushroom growing



SESSION 7:
WHO DOES WHAT?

Objectives:

- Understand ways of organizing the division of work and responsibilities in a business group.

Duration: 105 minutes

Seating Arrangements:

- Steps 1 and 5: U-Shape
- Steps 2-4: Small group seating (existing groups or participants from the same locality/ business line)

Training Aids:

- Function Cards (Training Aid 7.1)
- The Roles and Responsibilities of a Management Committee (Training Aid 7.2)

Materials: Flipchart, markers, glue/tape

Session Plan

Step 1 – 10 minutes

Tell the participants that this session is about how to divide responsibilities and work in a group.

Ask them to think about their own lives and:

- Who does what in their family: does everyone do the same things, or do people do different things?
- If they do different things, why is that?
- What are the advantages?

For participants who come from existing business groups, ask them to think about the same questions for their business group.

After a few minutes of reflection, ask a few participants to share their experience in plenary.

If it does not come up during the discussion, point out that in business groups, responsibilities are often divided among the members: some tasks may be done by all members (e.g. production), but others may be done by only one or two persons (e.g. looking after common funds).

Conclude this step by highlighting some of the advantages of dividing tasks among group members, including:

- there is less work for everyone if it is divided among the members, rather than each member doing all of the tasks
- people’s skills, personalities and life situations are different, so some will be better able to carry out certain tasks while others will be better at other tasks.

Step 2 – 40 minutes

Tell the participants that they will play a game to help them to identify the best way to organize work in their group.

Divide the participants in groups. The groups should be either existing business groups or groups of participants from the same location and the same line of business.

Give each group sets of function cards and blank sheets of A4 paper. The number of sets (and the number of sheets of paper) should be equal to the number of members of each group. Also give the groups blank cards and markers.

Tell the groups that they will have 30 minutes to discuss and decide on what function(s) each member should do.

They will do this by pasting the function cards on the sheets of A4 paper so that each member has a sheet of paper showing all of his/her functions. Point out that some members may have more than one function (e.g. the person responsible for managing money may also own a vehicle and be responsible for transport), and some functions may be done by more than one person (e.g. all members may be involved in producing). When they have finished the allocation of functions, they should combine all of the members’ sheets onto one sheet of flipchart paper to represent the whole group.

Note for the trainers: *Participants may feel that there are too many or too few functions on the cards for their group, or they may feel influenced by the cards (e.g. they may feel that a certain function has to be assigned to a male or female member based on the sex of the person in the illustration). Emphasise that:*

- *the picture of the person on the card is just an example, it should not influence who they assign the function to*
- *not all cards have to be used*
- *they can add more functions by drawing their own cards.*

Participants who are not yet members of a business group may find this exercise difficult to do. In that case help them by asking them to first identify what tasks will need to be done on a daily basis for their business group to work. These activities may relate to production, sales, group leadership and management, financial organisation, etc. Ask them who in their future group should do what. At this stage it is not necessary for them to identify the persons by name, but simply to determine what each of the different members occupying management functions would do and what regular members would do.

Tell the participants that when assigning functions to different members, they should discuss the reason.

Step 3 – 20 minutes

Ask the groups to present their division of labour and to explain their reasons in plenary.

Discuss any differences between groups.

Gender Tip: Ask one or two groups to check their card arrangement and explain whether there are differences in the functions that male and female members perform and the reason. Ask the participants whether they think some activities should be done only by women or only by men and why. The participants may mention that certain activities, such as accounting, should be done by women (because women are better trained at managing money), and that others should be done by men, such as getting raw materials (because men are stronger and can travel more easily). Start a discussion on whether these activities could also be done by the other sex, emphasising that most activities can actually be done by both women and men (refer to explanations from Session 4 on Gender as needed).

Step 4 – 30 minutes

Point out that in almost all groups there is one or more leader. Also point out that there is usually one or more persons doing other management functions (e.g. financial management).

Ask the groups to discuss and answer the following questions:

Participants who are members of a business group:	Participants who are not part of a business group:
In their group: • What are the roles of their leader(s)? • Apart from their leader(s), who else performs management functions? • Are they happy with their leadership/ management arrangement? What are the advantages? • What could be done differently?	In their future group: • What would the roles of their leader(s) be? • Apart from their leader(s), who else would perform management functions? • What would the advantages of this leadership/management arrangement be? • In what other way(s) could it be organized?

Explain to the participants that there is a difference between leadership and management. Leadership refers to responsibility for the vision, goals and strategies of the group, whereas management refers more to day-to-day troubleshooting and getting things done.

Optional: Explain that in addition to leaders, some groups have committees. In small business groups committees usually consist of a couple of people who carry out a specific function. For example, a business group may have a leader who oversees everything and has strategic responsibility, but also committees to look after specific things: e.g. marketing, quality control, raw materials, or finance. Use Training Aid 7.2 to explain to the participants how roles can be divided in a management committee, and if many of the participants are literate, distribute the training aid.

Point out some of the advantages of having committees:

- If the committees include more than one person, there is less work than if only one person is responsible for that function
- Power is not concentrated in one individual
- It is often a better arrangement than all members carrying out that function because committees can specialize in it and perform it better.

Explain that it is a good idea that leaders and managers change after a while of occupying their functions. This can be done by holding elections after a specific amount of time (e.g. once a year).

Ask the participants:

Participants who are members of a business group: • Does their group have committees? • If yes, what are the advantages? • If no, do they think committees would be beneficial for their group? Why? • How are/would the committees be chosen? • What are/should the criteria for selecting the committee members be?	Participants who are not part of a business group: • Do they think committees would be beneficial for their group? Why? • How would the committees be chosen? • What should the criteria for selecting the committee members be?

Step 5 – 5 minutes

Conclude the session by summarising the main points:

- All members have a role to play in the group and their contribution is key to its success. Often group members will perform different roles, enabling the group to benefit from the different skills, personalities and situations of members.
- In the determination of who should do what, everyone should be treated fairly and given equal chances. Roles should not be determined based on whether the person is a man or woman, old, young or a village notable, but based on the contribution that the member can make.

Before proceeding to the next session, inform the participants that some of the issues raised in this session will be discussed further in Session 9: How to be a Good Leader.

Training Aid 7.1: Function Cards

Lead

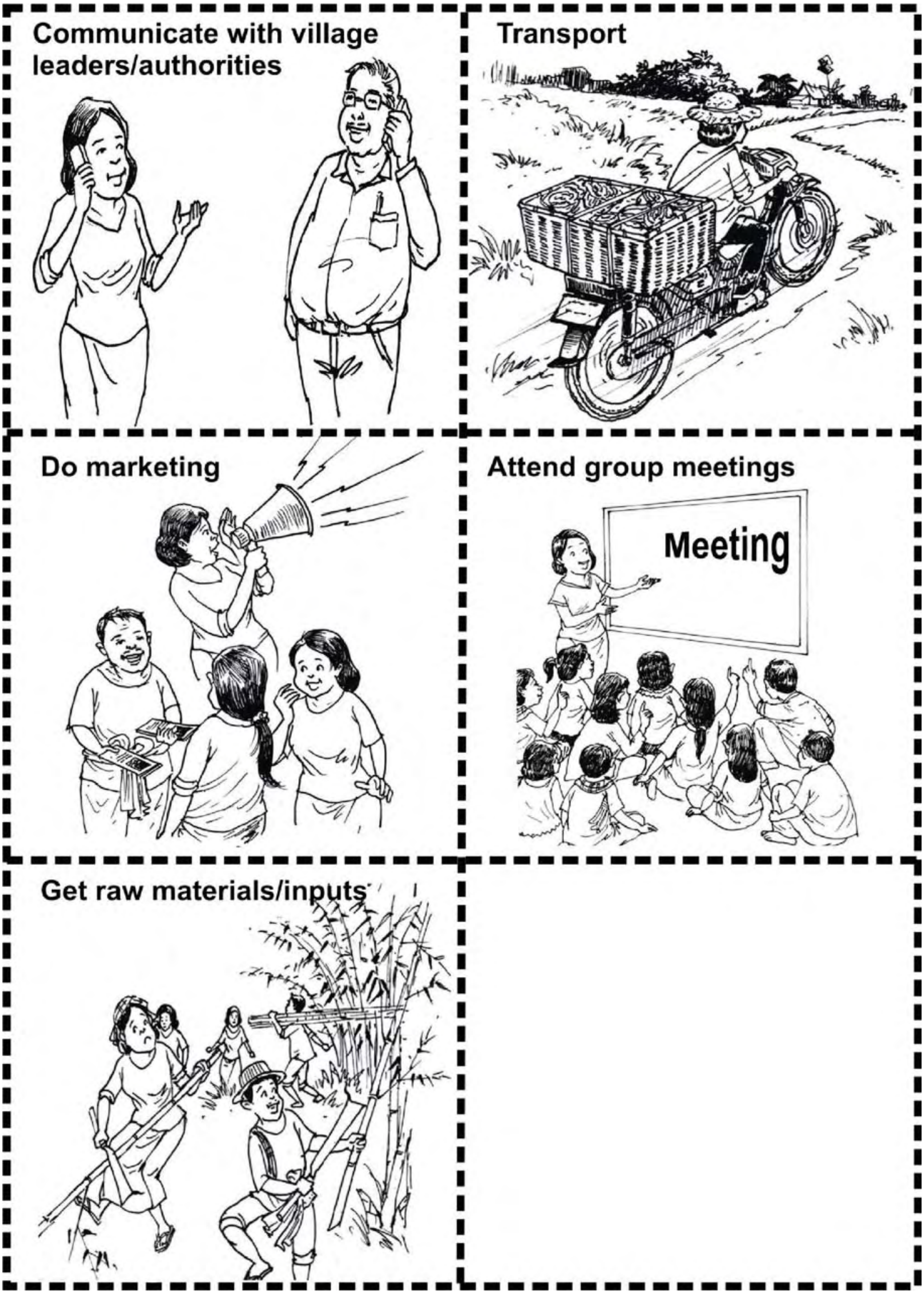
Manage money

Sell

Produce

Make decisions

Do quality control


Communicate with village leaders/authorities
Transport
Do marketing
Attend group meetings
Meeting
Get raw materials/inputs

Training Aid 7.2: The Roles and Responsibilities of a Management Committee[9]

Roles and responsibilities of a Chairperson

1. To chair meetings
2. To encourage participatory discussion, a clear division of responsibilities, decision-making and work
3. To delegate responsibilities to other management committee members
4. To review the progress on achievement towards objectives and check accounts
5. To asses the roles and responsibilities of management committee members and provide feedback
6. To help the management committee to plan and implement activities
7. To maintain harmony, co-ordination and co-operation in the group
8. To represent the group externally in meetings, seminars, tours or workshops.

Roles and responsibilities of a Secretary

1. To write the agenda and minutes
2. To keep a record of attendance at meetings and get signatures of attendants
3. To keep all group records in a safe place
4. To read aloud the minutes of meetings
5. To deal with letters to and from the group
6. To inform group members about the ongoing and future plan through the chairperson.

Roles and responsibilities of a Treasurer

1. To keep financial records of the group
2. To safeguard and manage the money, maintain accounts and make payments in line with the decisions of the management committee
3. To maintain cash book and receipt of purchases, sales and received money
4. To bring financial problems to the group's attention at an early stage
5. To produce a yearly financial report.

[9] Adapted from FAO. *Women groups leadership development and management training Bhusunde Khola watershed (13-28 April 1995)* – Nepal, on http://www.fao.org/docrep/X0189E/x0189e05.htm (accessed 10/11/2006)

SESSION 8: GROUP RULES AND PRINCIPLES

Objectives:
- To understand the importance of group rules and principles
- To come up with possible rules and operational principles for the participants' future/current business groups

Duration: 95 minutes

Seating Arrangements:
- Steps 1, 3, 4 and 5: U-Shape
- Step 2: Small group seating (existing groups or participants from the same locality/business line)

Training Aids:
- Examples of Group Principles in Constitutions and Basic Rules (Training Aid 8.1)
- Model Constitution Format for Groups (Training Aid 8.2)
- Illustrated Group Rules Form (Training Aid 8.3)

Materials: Flipchart; markers; a small box, basket or bag for each group.

Session Plan

Step 1 – 10 minutes

Explain to the participants that the objective of this session is to think about basic rules and principles according to which their group could operate.

Ask the participants to think about their own business group (or if they are not yet part of a business group, of other groups or their village for example) and reflect on the following questions:
- Does their group (village) have any principles/rules according to which people act?
- Why are these principles important?

Ask a few participants to share their experiences in plenary.

If necessary, help the participants by giving a few examples. For example, in a production group, the members may have agreed that:
- There should be no more than a specific number of members

- All members should be women (or men)
- All members should attend group meetings
- All members should be consulted whenever decisions are made

Ensure that the participants understand the reasons why such principles or rules are important for the functioning of the group (e.g. it makes it fair, efficient, etc.)

Option 1 (literate groups)

Step 2 – 30 Minutes

Tell the participants that they will now identify rules/principles for their group.

Ask the participants to work in their existing groups or with people from the same line of business.

Give each group a box and each person one or more cards. Tell them that each person should think about what principle or rule they think is most important for their group (it may be a rule that is already operational or one that they would like to adopt). They should write that rule on a card. Tell the participants that there are no right or wrong answers at this stage. After writing the rule on their card, they should fold it and put it in the box.

After 5 minutes, ask the groups to open their box with all of the members' ideas, and discuss the ideas among themselves. As a group, they should decide which rules/principles they want to adopt, and discuss the reasons for adopting each rule. If the participants have a sufficient level of literacy the rules and reasons can be noted on a flipchart as shown below:

What	Why
The group should be small	- Faster to make decisions - Easier to communicate
There should be both women and men leaders	- Men and women's needs can be taken into account better - Easier for members to communicate with leaders
Everyone should have a say in decisions that concern the group	- It is fair - People will be more likely to follow decisions

Note for the trainers: *During this step, the facilitator should observe how group members work together. If there is domination or unequal participation (e.g. women participating less actively than men), the facilitator should take note of this and discuss these points with the participants in Step 3 and emphasise that the successful implementation of their rules depends on the extent to which the members contribute and are part of the process of establishing the rules.*

Option 2 (illiterate groups)

Step 2 – 30 Minutes

Tell the participants that they will now identify rules/principles for their group.

Ask the participants to work in their existing groups or with people from the same location and same line of business.

Distribute Training Aid 8.3 to each group. Explain that usually group rules fall into one of the categories in the training aid. Go through the symbols in the training aid and explain what category each one stands for. To help illustrate what types of rules could come under each of the categories, give an example for each one (see table below for possible examples).

Membership conditions	• There will be a maximum of 25 members. • Both women and men can become members.
Leader(s)	• The group will have a management committee with a leader, deputy leader and a treasurer. • There should be at least one woman and one man among the members of the management committee.
Elections	• The leader, deputy leader and treasurer will be chosen through elections once every 2 years.
Meetings	• The group will meet once a month. • All members should attend the meeting.
Decision-making	• Decisions will be taken by majority vote.
Finances	• Members must pay a yearly membership fee of 1$. • Special collections for funds for specific purposes (e.g. advertising campaign) can be made if necessary. • The treasurer must record all financial transactions. • The financial records must be accessible to all members. • Profit from sales will be divided based on the amount of products contributed by each member.

Tell the groups that they will have 20 minutes to discuss group rules for their groups.

Existing groups should identify 1) what rules they already have relating to each of the categories in Training Aid 8.3, and 2) what changes or additions, if any, they think would be necessary to help their group function well.

Groups that have not yet been formed should discuss and agree on rules that they would like to adopt for each of the categories in Training Aid 8.3.

For each rule, they should also discuss the reason(s) why it should be adopted.

Note for the trainers: *During this step, the facilitator should observe how group members work together. If there is domination or unequal participation (e.g. women participating less actively than men), the facilitator should take note of this and discuss these points with the participants in Step 3 and emphasise that the successful implementation of their rules depends on the extent to which the members contribute and are part of the process of establishing the rules.*

Step 3 – 20 minutes

Ask the groups to present their rules and reasons in plenary. After each presentation, ask the other groups what they think of the rules that were presented, and whether they would change anything.

Gender Tip: If (gender) equality is not mentioned during the discussion, ask the participants whether equality between women and men should be a feature of their group, and why. It may be necessary to refer back to Session 4 on gender equality in groups.

Step 4 – 30 minutes

Explain to the participants that often rules are written down and take up the form of a constitution.

Explain that the contents of a constitution will be different for each group, and it should be based on discussions between members. Give a brief summary of what items constitutions may contain:

- Name, objectives and activities of the group
- Membership conditions: Who can become a member? What are the duties and responsibilities of members?
- Leadership and election procedures: What types of leadership positions are there in the group? What are duties of committee members? When are elections held?
- Meetings: When and where are meetings held? How many members are needed for decisions?
- Finances: How are common costs covered? Is there a membership fee or a monthly contribution? When and how is it paid?

Give an example of what a constitution may look like by selecting one from Training Aid 8.1 or 8.2 and explaining its contents to the participants. If they are literate, give them a copy of the selected example.

Ask the participants in plenary:

- What they think about the constitution(s) in the example(s)?
- If they are part of a business group, does it have a constitution?
- If not, do they think a written or unwritten constitution would be helpful for their current/future group and why?
- What points would they include in their constitution?

Step 5 – 5 minutes

Conclude the session by summarising the following key messages:

- Organising principles/rules are different for each group and depend on their objectives, activities and characteristics; there is no single set of rules that works for all groups.
- Organising joint work on the basis of common rules and making sure they are accepted and known by all members consolidates the group and helps make it stronger and work better.

Training Aid 8.1: Examples of Group Principles in Constitutions and Basic Rules

Example 1: Objectives and basic rules of the Natural Dye Weaving Group of Ban Souksomboun, Khon Kaen, Thailand

Objectives of the group:

- Undertake joint activities as a community group in areas such as marketing, accounting and production control
- Further community development and self-sufficiency among members
- Work together with the seven other villages of Prae Pan [umbrella organization] to solve problems together
- Help preserve traditional skills
- Help preserve the environment

Rules of the group:

- The minority should follow the majority in decision-making
- When a large order is received, it should be channeled to the group
- Members should not sell outside of the group when there is a common order
- Members should follow the quota that is determined for each order
- Members should do the work themselves, and not hire others to do it for them
- If a member dies, the family should be taken care of

Example 2: Prachak Oil Producers, Svay Rieng, Cambodia

- The group can accept up to 15 members
- There will be a leader, deputy leader and secretary
- The mandate of the leader is 3 years
- The leader must have adequate capacity
- Women should participate in the management
- Membership is voluntary
- Members have to contribute 2% of the income from selling to the group
- There will be a meeting on the 25th of each month
- The members must respect the Constitution
- The Constitution can be changed with 2/3 of the votes
- Money that is borrowed from the group must be paid back
- Problems must be solved together

Training Aid 8.2: Model Constitution Format[10] for Groups

Name of Group:..
Address:..
Type of business:..
Activity:...
Objectives:..

1. Conditions of membership

1. Membership is open to................................
2. The joining fee for each member is.............
3. Each member will contribute.......(amount) as share capital upon joining.
4. At any time, there will be no more than.......members.
5. A member can be expelled from the group if the majority of members agree by vote, at a (general) meeting, that he/she is not meeting the rules of the group.
6. If a member is expelled, he/she will receive.......of the share capital she contributed.
7. A new member can join the group if the majority of members agree by vote, at a general meeting, to accept his/her application.
8. If a member resigns from the group, he/she will receive.......of the share capital she contributed.

2. Committee

1. The group will have an elected management committee of: chairperson, vice chairperson, secretary, treasurer and........... committee members.
2. Members of the management committee will be elected if they receive a majority of members' votes at the Annual General Meeting.
3. Official agreements and contracts made by the group must be signed by the chairperson /secretary/treasurer/..............
4. The Management Committee will meet at least...each month.

3. Meetings

1. The group will hold an Annual General Meeting (AGM) at least once a year.
2. There must be at least.......per cent of members present to make the decisions of their AGM binding.
3. The chairperson must announce the date of the AGM at least ....days before the meeting.

4. Surplus

1. The group will put aside at least.......per cent of surplus earnings every.......month(s) into a reserve fund in............
2. The group will decide at the AGM how to share the surplus earnings of the last 12 months among the members.

5. Equipment

1. The management committee will be responsible for the maintenance, repairs and safekeeping of the group's equipment.

6. Dissolution

1. If the group has outstanding debts, the group can only dissolve itself if it has repaid the debt in full.
2. If the group dissolves itself, it will sell its equipment to pay any debts. Any money left over after all debts have been paid will be.................

[10] Adapted from ILO. *GET Ahead for Women in Enterprise*. ILO, Bangkok, 2006 and ILO. *Rural women in micro-enterprise development –A Training manual for extension workers*. ILO, Geneva, 1996.

Training Aid 8.3: Illustrated Group Rules Form

	MEMBERSHIP CONDITIONS
	LEADER(S)
	ELECTIONS
	MEETINGS

	DECISION-MAKING
	FINANCES
???	OTHER

SESSION 9:
HOW TO BE A GOOD LEADER

Objectives:
- Understand the importance of good leadership characteristics

Duration: 70 minutes

Seating Arrangements:
- Steps 1 and 4: U-Shape
- Steps 2 and 3: Small group seating (randomly mixed groups)

Training Aids:
- Case Studies on leadership (Training Aid 9.1)
- Illustrations for case studies (Training Aid 9.2)

Session Plan

Preparation

Select two of the case studies in Training Aid 9.1, and if necessary, adapt them to suit the target group. One should feature positive leadership characteristics (e.g. case study 1) and the other negative characteristics (e.g. case study 2 or 3).

Note for the trainers: *As an alternative to the case study format, this session can also be done using role play. In that case, use the case study scenarios as a basis to brief 3-4 volunteers on the situations in the stories prior to the session. In Steps 2 and 3, ask them to perform the role plays, and use the questions from Steps 2 and 3 for discussion in plenary.*

Step 1 – 20 minutes

Tell the participants that in this session they will learn about leadership characteristics.

Remind the participants that in Session 7 on who does what they saw that most groups have one or more leaders/managers.

Ask them whether they think some people are better leaders than others and what makes a good leader?

Step 2 – 20 minutes

Tell the participants that they will hear a case study on good leadership. Ask one volunteer to read the case study featuring positive leadership characteristics to the other participants. Give each participant a copy of the case study illustration (Training Aid 9.2) so that it is easier for them to follow the case study.

After reading the case, divide the participants into small groups and ask each group to discuss the following:

- What positive leadership features emerged? What kinds of consequences did positive leadership characteristics have?

Ask each group to share their answers in plenary. List them on a flipchart.

Possible answers for desirable leadership characteristics may include:

- open to suggestions
- concerned with members' welfare
- receptive to complaints
- active
- good at networking.

Step 3 – 20 minutes

Tell the participants that they will hear a case study on bad leadership.

Ask another volunteer to read the case study featuring negative leadership characteristics. Give each participant a copy of the case study illustration (Training Aid 9.2) so that it is easier for them to follow the case study.

After reading the case, ask the participants to work in the same groups as in the previous step and to discuss the following:

- What negative leadership features emerged? What kinds of consequences did negative leadership characteristics have?
- What should be changed in the way the leader acts or in the way the group works to make things better?

Ask each group to share their answers in plenary. List them on a flipchart.

Possible answers for negative leadership characteristics may include:

- not committed
- dishonest
- uses group for own benefit
- corrupt.

Gender Tip: After Steps 2 and 3, ask the participants whether they think some people are better leaders than others (men rather than women, or old people rather than young people, literate rather than illiterate)? Emphasise that the fact that being a man or woman, for example, does not in itself make a difference. What matters more are the skills and characteristics of the person. Sometimes the latter are influenced by how people are treated in families and communities, however. For example women may have less education than men. That is why it is important to ensure everyone has equal access to chances to develop themselves.

Conclude this step by saying that it is hard to find leaders who have all the good leadership features combined in one person. For all of these reasons, leadership problems are understandable and very common.

Step 4 – 10 minutes

Elaborate on the key findings:

- The roles and responsibilities of members and leaders should be defined and known to all members.
- Leaders must make a clear distinction between their own business and the group; they should not abuse the group for their own interest. Strong leaders prioritize collective interests, are honest and accountable for their actions.
- Possible leadership problems that can arise include: conflict of interest, group's dependency on a powerful leader, leaders who are influential but do not have sufficient leadership skills, and a lack of female leaders in mixed groups.
- Ways to help prevent leadership problems are to ensure that:
  - The chairperson or leader is not alone in leading the group.
  - Responsibilities are divided among committee members responsible for specific areas.
  - Decision-making is not left exclusively to the leader. Leaders should be good at decision-making and be given the freedom to do so; however, leadership is not about imposing decisions, but facilitating informed and democratic decision-making within the group.
  - Leaders change. The same group of people should not be elected to the committee year after year. Even if leaders are very good, it is important to bring in new leaders over time.
  - Leaders are accountable and accept responsibility for their actions.

Training Aid 9.1: Leadership Case Studies

1. The day before a monthly group meeting, two members of a weaving group came to the chairperson and explained that they were starting to get skin and breathing problems that seemed to be linked to the dyeing process. Although the agenda was already full, the chairperson decided to discuss the issue at the meeting to determine whether other members also experienced similar problems. This appeared to be the case. Concerned about this health and occupational safety issue, she decided to raise the matter at a municipal council meeting on traditional crafts she had been asked to attend, to which she also invited one of the women who had first brought up the issue. During the meeting, she spent time talking to representatives of other groups who were present, and heard that some of them had experienced similar problems in the past but had been able to overcome them by switching to organic dyes. At the meeting she also heard about the availability of a grant from the local department of agriculture for businesses using organic products. Back in the village, the leader discussed the idea with the rest of the members and the group decided to switch to using organic dyes. After a few months they noticed that their health problems were gone. They also found that they were able to attract new customers who were interested in organic products.

2. Recently some of the members of a group of mat producers have become annoyed because their group leader who is the daughter of the village chief seems to have other priorities than the success of their group. It appears that in addition to the mat production, she has also started to produce cushions with a few other friends from the village. She buys her material from the same supplier and sells to the buyers she has gotten to know through the mat business. She appears to get more profit from the cushion business, and to be interested in expanding it. At the same time, the other group members are worried because they do not know how they will be able to continue selling if the group leader, who was the one who was in contact with buyers, leaves the group.

3. The leader of a group of basket makers suggests that they borrow money for her brother to buy a motorcycle carriage to enable them to transport larger amounts of baskets on their sales trips. The members think it is a good idea and decide to go ahead with it. However, later the group leader says that in addition to paying back the loan, they will have to pay her brother extra money for a maintenance check after each sales trip. The members cannot afford this, and feel it is unfair since the group leader herself is not paying extra when her baskets are transported to the market. When they complain she threatens to take the new carriage for herself and sell it.

Training Aid 9.2: Case Study Illustrations

Case 1

Members of a weaving group have skin and breathing problems because of dyeing.

The members go to the leader to complain about their problems.

The leader discusses the problem with the members in a meeting. The leader decides to go the municipal council to find a solution.

Members of another weaving group explain that they had similar problems before, but solved them by switching to organic dyes. They also tell her that businesses which use organic products can apply for a grant.

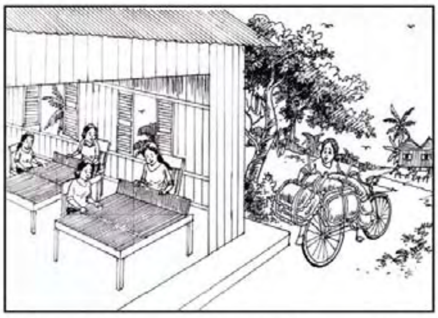
Back at the village the leader tells the members about organic dyes and about the possibility of applying for a grant. The group decides to try using organic dyes.

After a few months, the weavers notice that their health problems are gone, and that in addition, they now have new customers who are interested in organic products.

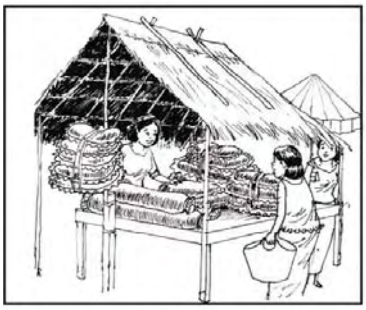
Case 2

A group of mat producers produce mats together.

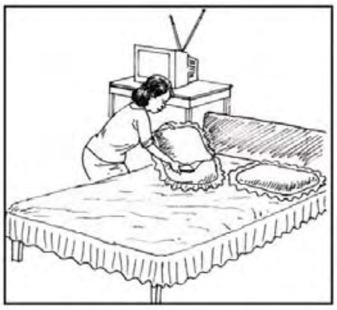
However, the leader also has other interests: she wants to use the group's contacts and produce cushions without the rest of the members.



While the rest of the members work on mat production, she goes to sell her cushions.



She sells the cushions for a good price.

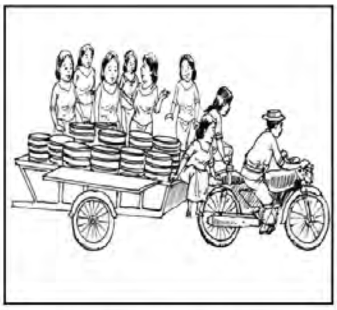


She hides the money from the cushion business.

When the other members find out about this they are very upset.

Case 3

The leader of a group of basket makers suggests they buy a motorcycle carriage to make transporting baskets easier.



She says her brother can lend them money and help with buying the carriage. The other members agree with the suggestion.

A while after the group bought the carriage, the leader and her brother appear to have more plans.

The leader tells the members that from now on, they will have to pay extra money for a maintenance check after each sales trip.

The other members start to give extra money to the leader for the maintenance checks.

The leader and her brother are happy with the arragement.

However, some of the other members soon find out that the leader herself is not paying extra for the maintenance checks. A fight breaks out.

SESSION 10: WORKING TOGETHER

Option A: Tower Building[11]

Objectives:
- Understand how to work effectively in a team

Duration: 80 minutes

Seating Arrangements:
- Steps 1, 3 and 4: U-Shape
- Step 2: Small group seating (randomly mixed groups)

Training Aids:
- Team Work Review Form (Training Aid 10.1)

Materials:
- Flipcharts and boards
- Used newspapers, flipcharts, cardboard boxes, magazines with illustrations, paper cups, match boxes, decorative materials available in the room, scissors, thread or string, masking tape or any other pasting material: one set of these materials for each group

Preparation

Prepare the Review Form on a flipchart or board

Note for the trainers: *When planning this session, the choice between Option A (Tower Building) and Option B (Drawing Competition) should take into account which Option is chosen for Session 11, Option A (Role Play) or Option B (House Building). The tower/house building option should only be chosen for one of the sessions to avoid repetition of a similar exercise.*

Session Plan

[11] Adapted from ILO. *GET Ahead for Women in Enterprise*. ILO, Bangkok, 2006.

Step 1 – 5 minutes

Explain that this session is about how to work well in a team, which is essential to the success of the group.

Ask the participants to think about times when they have worked as part of a group, and to remember what helped them achieve what they wanted. Give them a few minutes for reflection and then ask for their views.

Write their points on a flipchart. Answers may include: good communication, cooperation and coordination of work, fair and effective division of tasks, active participation of all, trust, etc.

Explain to the participants that they will have the opportunity to test their teamwork skills.

Step 2 – 30 minutes

Divide the participants into small groups of 5 to 6 persons each and tell them that the task of each team will be to build a paper tower with the materials provided. The quality of their towers will be judged according to three selection criteria:

- Height: The taller the tower the better
- Strength: The stronger the tower the better
- Creativity: How creative is the final product?

State that each team is free to organize their work as they see best. The time allocated for building the tower is 20 minutes. Distribute the building materials and give the **START** sign.

Step 3 – 40 minutes

Ask all groups to stop when the time for the assignment is over. The training team does a first assessment and determines the strong and weak points of each of the towers based on the above selection criteria.

Review the exercise by asking the teams the following questions:

- Are you satisfied with the paper tower of your group?
- How were tasks managed in the group while creating the tower?
- What helped or hindered the achievement of your goal?
- What can you say about the role of the group members during the process of building the tower? Were you satisfied with the team work? Why or why not?

Fill in the comments using the review form (Training Aid 10.1) on a board or flipchart to record the views of participants. This step is best done by a team of two trainers: one leads the discussion while the other fills in the form.

Invite all participants to select one (or more) 'winning tower(s)'. Discuss the 'why', 'what' and 'how' of the management styles used in the groups during the construction phase (step 2), and ask the participants to explain how they managed their work within the group. For example:

- How did they decide on how to organize the work?
- Did everybody do the same thing or was there a division of duties within the group? How were tasks divided? Did everyone work?
- Did they have a leader and what was the role of the leader? Did she/he work on the tower just like the other group members? Did she/he also do something else?

Ask the participants to reflect whether the teamwork and leadership in the 'winning group(s)' contributed to their success, or not.

Gender Tip: If appropriate, as part of the discussion ask the participants whether there were any differences between women and men during the exercise in terms of who was in charge of planning and in terms of the division of work, and whether these differences were fair or beneficial for completing the assignment.

Emphasize the learning points that show the 'recipe for success' of teamwork and management in a group, for example:

- Focusing on the delivery of tasks to reach a goal
- Acting as team-players
- Communicating effectively
- Sharing of the overall work but dividing tasks and using individual strengths
- Contributing to the success of the whole team (no one-woman or one man show!)
- Supervision of work flow
- Commitment to work contract shown by the team, etc.

Step 4 – 5 minutes

Conclude the session by emphasizing that good team work and group management are necessary for achieving the group's goals, and that they are the responsibility of all group members.

Option B: Drawing Competition

Objectives:
- Understand how to work effectively in a team

Duration: 60 minutes

Seating Arrangements:
- Steps 1, 5 and 6: U-Shape
- Steps 2 and 3: Small group seating (randomly mixed groups)
- Step 4: Training room reserved for work by individual participants; waiting space outside the training room for the remaining participants

Training Aids:
- Team Work Review Form (Training Aid 10.1)

Materials:
- Flipcharts and markers

Preparation
Prepare the team work review form on a flipchart or board

Session Plan

Step 1 – 10 minutes

Explain that this session is about how to work well in a team, which is essential to the success of the group.

Ask participants to think about times when they have worked as part of a group, and to remember what helped them achieve what they wanted. Give them a few minutes for reflection and then ask for their views.

Write their points on a flipchart. Answers may include: good communication, cooperation and coordination of work, fair and effective division of tasks, active participation of all, trust, etc.

Explain to the participants that they will have the opportunity to test their teamwork skills in a drawing competition.

Step 2 – 10 minutes

Tell the participants that they will work in small groups and that the task of each group will be to draw a woman (Note for facilitator: for the object to be drawn, pick a symbol that is appropriate for the cultural context).

For this, they will first make a drawing together as a team and plan how they will divide tasks during the next step. During that step the assignment of each team will be to draw the picture, but they will not be able to work together during the drawing. Instead, each member will complete the part of the drawing that was assigned to him or her, while the rest of the team waits outside of the drawing location.

The goal will be to reproduce the drawing they designed together as accurately as possible within the time limit.

Step 3 – 10 minutes

Divide the participants into groups of 4-6 people randomly and give each group a flipchart paper.

Tell the participants they have 10 minutes to complete the model drawing and plan who will draw what during the competition.

Emphasise that they are free to decide on the division of labour and other arrangements in their group (will they have a leader? how long will they take for completing each part of the drawing? etc).

Note for the trainers: *While the participants are doing their planning, prepare the training room for the drawing competition, placing a flipchart sheet on a table or on the floor for each of the groups in different parts of the room.*

Step 4 – 10 minutes

When the 10 minutes of planning are up, tell the groups that they will have 5 minutes to complete the drawing in the training room. The group members will be let in one by one to do their part while the rest wait outside for their turn. The drawers will only be able to see the last few centimetres of the part of the drawing completed by the previous member. Ask the participants to leave the room.

Start letting the participants into the room one by one. The training team should ensure that the flipchart sheet is folded in such a way that only the last few centimetres of the part of the drawing completed by the previous member are visible to the person doing his or her part of the drawing.

Step 5 – 15 minutes

When the time is up, tell the participants to stop. Ask each group to hang their drawing on the wall, next to their prototype drawing.

Review the exercise by asking the teams the following questions:

- Are you satisfied with the drawing produced by your group?
- How were tasks managed in the group while planning the drawing, and during the drawing itself?

- What helped or hindered the achievement of your goal?
- What can you say about the role of the group members during the process? Were you satisfied with the team work? Why or why not?

Fill in the comments using the review form (Training Aid 10.1) on a board or flipchart to record the views of the participants. This step is best done by a team of two trainers: one leads the discussion while the other fills in the form.

Ask the participants to select one or more winning picture(s) based on the quality of the picture and its resemblance to the prototype.

Invite the participants to reflect whether the teamwork in the ‘winning group(s)’ contributed to their success, or not.

Gender Tip: If appropriate, as part of the discussion ask the participants whether there were any differences between women and men during the exercise in terms of who was in charge of planning and in terms of the division of work, and whether these differences were fair or beneficial for completing the assignment.

Step 6 – 5 minutes

Conclude the session by emphasizing that good team work and group management are necessary for achieving the group’s goals, and that they are the responsibility of all group members.

Summarise the elements of group work which can contribute to the group’s success that came up in the exercise, such as:

- Focusing on the delivery of tasks to reach a goal
- Acting as team-players
- Communicating effectively
- Sharing of the overall work but dividing tasks and using individual strengths
- Contributing to the success of the whole team.

Training Aid 10.1: Team Work Review Form

Group	Satisfied with process and output?	Helping Factors	Hindering Factors
1			
2			
3			
4			

SESSION 11: COMMUNICATION

Option A: Role Play

Objectives:

- Understand how to communicate effectively

Duration: 60-75 minutes

Seating Arrangements: U-Shape

Training Aids:

- Role Play Scripts for External Communication (Training Aid 11.1)
- Role Play Scripts for Internal Communication (Training Aid 11.2)

Preparation:

Decide whether the focus of the session will be on external (Option 1 in the session plan) or internal communication (Option 2 in the session plan) and select a role play scenario from Training Aid 11.1 or 11.2. If the time allocation is sufficient, the options can be combined by doing 2 role plays, with one from each training aid.

Before the session, select and prepare volunteers for the role play(s) and brief them on the context of the role play(s) and their roles.

Session Plan

Step 1 – 5 minutes

Start a discussion about the importance of communication skills by asking the participants about their experience in situations where they have had to try to influence someone or convince someone of their point of view.

Ask whether they think it is usually easy or not easy to get their message accepted, and why.

Relate the discussion to groups by asking why they think communication skills might be needed in a group.

Make sure the discussion relates to both internal communication (within the group) and external communication (with partners, external authorities, etc).

Option 1

Step 2 – 15-30 minutes

Ask the selected teams of volunteers to act out the selected role play in Training Aid 11.1. The goal of each of the teams is to try to convince the other team of their point of view.

Ask the rest of the participants to observe the role play and ask them to pay attention to the contents of the discussion and to observe the language that is used, the non-verbal communication (position of the players, hands, eye movements, etc.) and the attitude of the players.

Note for the trainers: *If there is time, the role play can be acted out more than once with different teams of volunteers. In this case ask the observing participants to compare and note any differences in communication content, styles or outcomes.*

Step 3 – 30 minutes

After the role play, ask the players:

- Was it easy or difficult to get your message across?
- What do you think your strong points were in communicating?
- What do you think you could have done better?

Ask the other participants about their observations:

- Which team was most convincing? Why?
- Which part of the message came across well? Why?
- Which part of the message did not come across? Why?

The outcome of the discussion will probably be that some messages were better received and understood than others because the language was clear, because the arguments used were convincing, or because the tone was appropriate for the context.

Gender Tip: Relate the discussion to gender by asking the participants who in the group is responsible for communication with external authorities? Is communication with external authorities easier for men or for women? Why? During the discussion, point out the usefulness of groups in overcoming some of the communication constraints that women may face due to discrimination. Discuss differences in communication styles between men and women. For example, in some cultures, women are meant to be gentle and men are meant to be assertive. Discuss the implications of this for communication.

Option 2

Step 2 – 15-30 minutes

Brief the participants on the situation of the selected role play from Training Aid 11.2. Ask the selected volunteers to act out the role play. The objective in the role play is to come up with principles for effective communication for the group in the role play.

Ask the rest of the participants to observe the role play and to pay attention to both the contents of the discussion and the way messages are delivered.

Step 3 – 30 minutes

After the role play, discuss the following in plenary:

- What caused the problem in the role play? In what way was the problem related to communication?
- What communication principles did the role players come up with to solve the problem/prevent it from occurring again?
- How can these principles help communication?
- What other principles might have helped?

During the discussion, emphasise that good communication is necessary for the smooth and effective running of the group, and that is it therefore important to make sure that information is shared regularly and is accessible to all.

Step 4 – 10 minutes

Conclude the session by emphasizing the following key points:

- Communication skills are important for both internal and external purposes.
- Effective communication can strengthen the group. However, communication problems can sometimes occur in groups. Sometimes members receive too little information or more than they can absorb. Sometimes information is not shared equally amongst the members, which can lead to suspicion and conflict, which is why it is important to try to overcome such communication problems.
- External communication is equally important for the group's success. For example, it can be used for defending or promoting members' interests, or to forge linkages with potential partners.
- Sometimes people with little education or money, or who come from another place than the people they negotiate with may have difficulties in overcoming their perceived sense of inequality and this may have a negative impact on the outcome of the negotiation. For similar reasons, women can have difficulties in negotiating with men. One of the advantages of groups is being able to overcome such obstacles, provided that communication within the group is inclusive and effective.
- In addition to being able to communicate one's own message effectively, good listening skills are also important in a group. Being able to take in and respond to what others say can make the process of working together easier and help to overcome some of the potential problems such as tension or conflict between members.

Option B: Building a House[12]

Objectives:

- Understand how to communicate effectively

Duration: 65 minutes

Seating Arrangements:

- Steps 1, 4 and 5: U-Shape
- Steps 2 and 3: Small group seating (randomly mixed groups)

Materials: Different coloured paper, scissors, glue stick

Preparation: Build a prototype of a house from coloured paper and keep it in a box. Make sure that nobody can see it.

Session Plan

Step 1 – 5 minutes

Start a discussion about the importance of communication skills by asking the participants about their experience in situations where they have had to try to influence someone or convince someone of their point of view.

Ask whether they think it is usually easy or not easy to get their message accepted, and why.

Relate the discussion to groups by asking why they think communication skills might be needed in a group.

Step 2 – 10 minutes

Tell the participants that they will play a game which involves communication.

Divide them into small groups of three and give each group a set of building materials (different coloured paper, scissors, glue stick).

Tell them that there is a prototype of a house in the box but do not show the prototype. Explain that their task is to build a house that looks as much as possible like the prototype within 20 minutes.

[12] Adapted from ILO. *Managing Small Business Associations. Trainers' Manual*. ILO, Cambodia, 2006.

For this, they must assign a different role to each group member. Each group will have an observer, a messenger, and a builder. Brief the participants on these roles as follows:

Observer	• Looks at the prototype and then describes it to the messenger. • The observer can talk to the messenger but not to the builder.
Messenger	• Listens to the description given by the observer and tells the builder. • The messenger can not look at the prototype and can not touch the house-under-construction.
Builder	• Listens to the messenger and builds the house. • The builder is the only one who touches the house he/she is constructing.

Tell the participants that they will have 5 minutes to assign roles and examine the building materials.

Step 3 – 20 minutes

Give them a signal to start building. Keep monitoring the groups to make sure that each person complies with the rules attached to their role. Stop them when the 20 minutes are over.

Note for the trainers: *the trainers need to know which role each participant plays so that they can monitor the groups during the exercise and ensure that there is no cheating.*

Step 4 – 20 minutes

In plenary, ask the participants the following:
1. Which group's house is most similar to the prototype?
2. What factors contributed to their success?
3. What sort of communication problems did you encounter?
4. If you were asked to play this game again, what would you do differently?

Relate the discussion to the participants' real life experiences by asking them the following:

For participants who are part of a business group:	For participants who are not yet part of a business group:
• Does communication work well in your business group? What is good about it? • Have there ever been problems with communication in your business group? • What were the reasons for these problems? • How could these problems be solved?	• When you communicate with others from your family or village, what kinds of things help you get your message across? • Have you ever experienced problems when communicating in your family or village? • What were the reasons for these problems? • How could these problems be solved?

Gender Tip: Relate the discussion to gender by asking the participants who in the group is responsible for communication with external authorities? Is communication with external authorities easier for men or for women? Why? During the discussion, point out the usefulness of groups in overcoming some of the communication constraints that women may face due to discrimination.

Discuss differences in communication styles between men and women. For example, in some cultures, women are meant to be gentle and men are meant to be assertive. Discuss the implications of this for communication.

Step 5 – 10 minutes

Conclude the exercise with the key messages:

- Effective communication can strengthen the group. However, communication problems can sometimes occur in groups. Sometimes members receive too little information or more then they can absorb. Sometimes information is not shared equally amongst the members, which can lead to suspicion and conflict, which is why it is important to try to overcome such communication problems.
- In addition to being able to communicate one's own message effectively, good listening skills are also important in a group. Being able to take in and respond to what others say can make the process of working together easier and help to overcome some of the potential problems such as tension or conflict between members.

Training Aid 11.1: Role Play Situations for External Communication

1. A group of vegetable growers sells its produce in the local market. They are unhappy with their current situation because the rent for the market stall is high, but the selling conditions are not good: there is no water supply and no garbage collection for example. The group of vegetable growers decides to talk to the market managers about it.

Team 1: Members of the vegetable seller group who ask the market managers to make the selling conditions better.
Team 2: Market managers, who think that making these changes would be too expensive and not necessary because other vendors have not complained.

2. A recently established women's handicraft group currently only has a very small number of members. The existing members would like to expand the group to be able to sell more. They decide to do a membership drive to encourage other villagers to join the group.

Team 1: Members of the producer group
Team 2: Other villagers

Training Aid 11.2: Role Play Situations for Internal Communication

Case 1. The leader of a group of handicraft producers is the only group member who is in contact with the customer. Normally she gives the other members the details of the order and they produce their share of the order. Usually this works well, but last time something went wrong with the order. The leader had not held a meeting with all of the members, but had gone to visit most of the members individually to explain the details of design that the customer wanted. However, when the customer received the order, he contacted the group leader to say he would not accept it, because some of the patterns on the products were different from what he had requested.

At a group meeting, when the members discuss the problem, a few members say it is because the leader did not make sure everyone was aware of what the customer wanted.

Task of the role players: the role players are 3-4 members (including the leader) of the group in the case who hold a meeting to come up with communication principles for the future so as to avoid this happening again.

Case 2. The members of a group of pig raisers have a common fund to which each person gives a monthly contribution of 1$. One month there is a rumour that one of the members did not put her monthly contribution in the common fund. They ask the treasurer to see the group's financial records book, but she does not want to show them. After a while she gives in and shows them the book. It appears there is only information about the contributions of a few members, but not all. The members are annoyed because they cannot check who has paid, and whether some are not paying their share.

They decide to hold a meeting about how they will proceed in the future to avoid this.

Task of the role players: the role players are 3-4 members (including the treasurer) of the group in the case who hold a meeting to come up with communication principles for the future so as to avoid this happening again.

SESSION 12:
PROBLEM SOLVING

Objectives:

- Enhance participants' ability to prevent and solve conflicts in groups

Duration: 90 minutes

Seating Arrangements:

- Steps 1-4: U-Shape

Training Aids:

- Role Play Scripts for Conflict Situations (Training Aid 12.1)
- Conflict Situation Illustrations (Training Aid 12.2)

Session Plan

Preparation:

Select 2 role plays from Training Aid 12.1 and adapt them to suit the target group if necessary. In order for both problems in women-only groups and problems between men and women to be explored, one of the two selected role plays should be case no. 4.

Before the session select and prepare the volunteers for the role play. Make sure they understand their roles and clarify any questions they may have. Make sure they feel comfortable with the format of the exercise if they are not used to role plays.

Note for the trainers: *As an alternative to the role play format, this session can also be done using case studies. In that case, instead of performing role plays, ask a volunteer to read the selected cases from Training Aid 12.1 during steps 2 and 3, and distribute Training Aid 12.2 to the participants to help them follow the story. Use the questions from Steps 2 and 3 for discussion in plenary. This option is recommended if the demonstration option (Option B) is used in the next session to avoid repetition of the exercise format.*

Step 1 – 15 minutes

Explain that this session is about how to solve conflicts that may occur in groups.

Introduce the exercise by asking a few participants to think about examples of groups they participate in already:

- how do they work and how do they feel about it?
- do all people participate in the same way? do some contribute more than others, or get more benefits?
- who does what? who leads, who obeys, who talks, who makes decisions?

Discuss examples from different types of groups involved in productive work beyond the household or a social or environmental activity (cooperative, women's business group, parent teacher group, women's group, water group, health committee).

Draw attention to the fact that some experiences are positive and some negative.

If the participants have not mentioned any negative experiences ask them to share experiences of problems or conflicts in groups.

While groups often work well together, sometimes conflicts or tension can occur which prevents the group from operating in an efficient way.

Tell the participants that this exercise focuses on how to deal with conflicts that might surface in groups.

Step 2 – 30 minutes

Explain to the participants that they will see two role plays about conflict situations in a group.

Ask the first group of volunteers to solve the first selected conflict situation through a role play.

Thank the volunteers for playing their roles and ask them to sit down. Discuss the following questions in plenary:

- What caused the problem?
- How did the role players solve the conflict?
- Was this an effective way?
- What other actions could be taken to solve the conflict?
- What action or types of behaviours could have originally prevented the conflict from happening?

Step 3 – 40 minutes

Ask the second group of volunteers to solve the second problem/conflict situation through a role play.

Thank the volunteers for playing their roles and ask them to sit down. Discuss the following questions in plenary:

- What caused the problem?
- How did the role players solve the conflict?
- Was this an effective way?
- What other actions could be taken to solve the conflict?
- What action or types of behaviours could have originally prevented the conflict from happening?

Gender Tip: After the role plays, ask whether any of the conflicts were related to problems between men and women? How could such problems be solved? What would the benefits be? During the discussion, emphasise the importance of gender equality.

Step 4 – 5 minutes

Conclude the discussion by highlighting the following key points:

- Conflict may occur in groups for a variety of reasons.
- For the smooth and efficient operation of the group, preventing and solving conflicts is important.
- Conflict can be prevented by ensuring that people are treated fairly and equally, and by sharing information in an open way.
- Conflicts can be solved if people are willing to listen to one another, speak up on what is bothering them and have an interest in continuing constructive cooperation.

Training Aid 12.1: Conflict Role Play Situations

1. Mango Growers

A group of mango growers takes turns in taking their fruit to the market in a nearby village and selling it. They save time and money by transporting and selling together, rather than individually. One evening when they are distributing the profit, it appears that the money obtained from selling the mangoes is significantly less than usual. The two members who sold the mangoes that day say it is because sellers from other villages are selling at lower prices, so they also had to lower their prices. The others, however, suspect that they sold the mangoes at a higher price and kept some of the money without telling the others. The group members come together to solve the problem.

Players 1 and 2: The two sellers who are blamed for having kept money to themselves
Players 3 and 4: Members of the group who suspect that the sellers have cheated on the others

2. Handicraft Producers

A group of handicraft producers recently started selling their products to a buyer in another province. The first few months went well: through joint selling they have been able to both raise their prices and expand their market, which has increased their profits. However, problems started to emerge recently. The buyer complains that the quality of the products is inconsistent and that she did not receive her last order on time. She threatens to stop buying from them. Some group members think the reason why the business is starting to go badly is that some of the producers are unreliable and do not care about the quality of their products and or about finishing them on time. They decide to hold a meeting to try to resolve the issue.

Player 1: The buyer
Player 2: The group member who is in contact with the buyer
Player 3: Another group member
Player 4: The group members who is blamed for not doing her share, mainly because she also works in her mother's bakery, and the others feel she devotes more time to that than to their group

3. Weavers

A group of weavers buy their yarn from the group leader's uncle, who knows yarn producers in a nearby town. They are able to save on costs by buying the raw material together, which also makes it easier to sell their end products jointly and get a better price as the quality is consistent. A few weeks ago a different yarn seller, who sells yarn for a lower price, came to meet the women. She has more types of yarn to choose from, and it is convenient for the weavers as they can see the yarn before buying it. The group members would like to start buying from the new seller instead. However, when they suggest this to the group leader she refuses, and insists that they continue buying from her uncle. They decide to hold a meeting to discuss the problem.

Player 1: The new yarn seller who wants to start selling to the group
Player 2: The group leader who wants to continue buying yarn from her uncle
Players 3 and 4: Group members who would like to start buying from the new yarn seller

4. Mushroom Growers

After an NGO carried out a training programme on mushroom cultivation in a rural village, most women started growing mushrooms in addition to the subsistence agriculture activities they were involved in. At first only women were involved, as the men traditionally did not participate in the small-scale day-to-day agricultural tasks around the house. The production of mushrooms initially brought small increases to their income, as the women were able to sell the mushrooms at local markets close to their village.

A few months ago, after a mushroom exporting company representative visited the village, the women started pooling their mushrooms to sell to the company together. The income generated from selling mushrooms increased as the group was able to sell more, and at a better price.

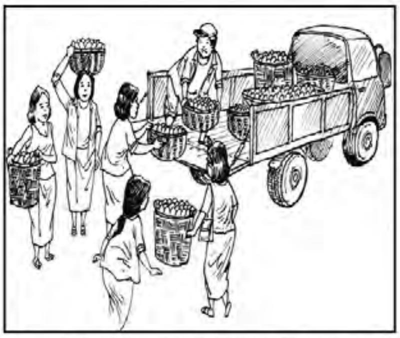
With the success of the project, the men also started to show an interest in the activity. The village chief demanded that he be appointed head of the group, claiming that it is more appropriate for him than the women to negotiate with the company. He also demanded that the group help set up cultivation sheds for his wife and his daughter, who had not been involved.

Thereafter, the division of work within the group began to change. The husbands of some of the members asked the women to leave the financial management of the group to them, suggesting that the women concentrate on activities like watering, harvesting and packaging, claiming that these jobs are more suitable for women because they could easily be combined with their other usual chores around the house. After the men began assuming new responsibilities, many of the women feel they are starting to lose control of the decision-making and of the income the mushroom growing generated, in spite of doing all the work.

Players 1 and 2: Women members who want the women to regain control over their business
Players 3 and 4: The village chief's wife and daughter, who have benefited since the men took over

Training Aid 12.2: Case Study Illustrations

Case 1. Mango growers


A group of mango growers transport and sell their mangoes jointly.


Usually two members are responsible for the selling at the market.


They normally get a good price for the mangoes.


One day the price of fruit drops in the market.


The two mango sellers also have to lower their prices.


In the evening when they are distributing the profit, the other members notice that there is less money than usual.


They accuse the sellers and say they took the money for themselves.


The sellers do not think this is fair.

Case 2. Handicraft producers

A group of handicraft makers sell their baskets together.

The joint sales produce more profit than what they used to get individually, and the members are happy with the improvement.

However, recently a problem emerged: the buyer started complaining about inconsistent quality and delayed delivery.

The group members blame one of the members, saying that the quality of her baskets is bad because she spends too much time on other activities.

She feels excluded from the group.

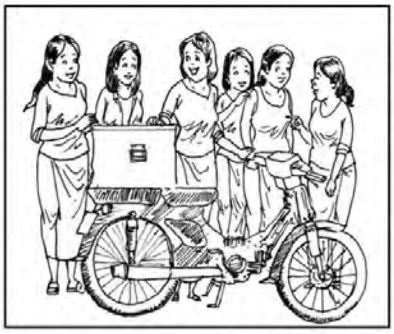
Case 3. Weavers

A group of women in a village decides to set up a weaving group.

The leader marries a yarn producer.

The leader arranges for the group to buy yarn from her husband for 2$/50 meters.

A woman comes to the village and says she would like to sell them yarn for 1$/50 metres.



The group would like to start buying from her instead.

The leader and her husband do not agree with this.

A fight breaks out between the group and the leader and her husband.

Case 4. Mushroom growers

The women in a village started a mushroom growing group. The men do not want to be part of it.

The group soon becomes very successful and the women make a lot of money.

The men become interested. They start to control the profit and lead the group, and tell the women to do the mushroom growing work.

The women feel they are excluded from the group.

The women tell the men that they are unhappy because they do all the work, but the men make all the decisions.

There is a fight and everyone is unhappy.

SESSION 13: FINANCIAL ASPECTS OF DOING BUSINESS TOGETHER

Option A: Case Study

Objectives:

- To understand ways how group finances can be organised

Duration: 100 minutes

Seating Arrangements:

- Steps 1, 2, 3 and 5: U-Shape
- Step 4: Small group seating (existing groups or participants from the same locality/business line)

Training Aids:

- Case study on Chicken Raising (Training Aid 13.1)
- Individual and Group Costs (Training Aid 13.3)
- Example of Cash Book (Training Aid 13.4)

Session Plan

Step 1 – 15 minutes

Explain to the participants that this session is about the financial aspects of doing business together.

Ask the existing groups about how they organize the finances of their group at the moment:

- What do the groups pay for separately, what do they pay for together?
- What arrangement do they have for covering common costs?
- How do the members feel about the way they organize their finances?

Step 2 – 20 minutes

Tell the participants that they will hear a case study about how a group of chicken raisers organizes its finances.

Invite one of the participants to read the first half of the case study in Training Aid 13.1 to the other participants.

In plenary, ask the participants the following questions:

- What activities do the chicken raisers do individually?
- What activities do they do together?

Note the answers on a flipchart.

If the participants cannot answer the questions, re-read the case and help them identify the individual and common activities.

Step 3 – 30 minutes

Ask another volunteer to read the other half of the case study.

In plenary, ask them the following questions:

1. What are the common costs?
2. Where do they get the money to pay for these?
3. What problems are there with this payment arrangement?
4. In what other way(s) could they organize the payment of common costs (e.g. membership fee; percentage of profit), and what would the advantages be?

If the participants cannot answer the questions, re-read the case and help them identify the answers.

With regard to alternative ways of organizing the finances, emphasize the following points:

- If a **yearly membership** is used to cover the common costs, it may be difficult to plan ahead, as the time span covered is long. The contribution will have to be paid in one go by the members, and as it covers the whole year's activities, this cost will most likely be high.
- If a **percentage of the profit** is used to cover the common costs, the members may be tempted to sell outside of the group, since they can keep all of the profit in that case.
- Explain to the participants that one simple way of doing it is for the group to come up with a **budget for a given amount of time** (short enough so planning is relatively easy and that the cost is manageable – e.g. 1 month at a time), and determine how much will be needed. The money that is needed should then be collected from the members. In this case, it would be necessary to:
  - Have a fee collection mechanism
  - Have a budget
  - Have a reporting mechanism (cash book) (if participants are not familiar with it, distribute Training Aid 13.4 (cash book) and explain how it is used)
  - Think about unforeseen expenses.

Conclude this step by distributing Training Aid 13.3 (Individual and Group Costs) and summarise the main points in the case study and clarify any points that the participants find confusing.

Step 4 – 30 minutes

Divide the participants in groups. The groups should be either existing business groups or groups of participants from the same line of business.

For existing groups, ask each group to discuss and answer the questions in step 3 for their own group, and to outline the financial organisation of their group in plenary.

For participants who have not yet formed a group, ask them to discuss whether they would benefit from having the same arrangement as the chicken raisers in the case study, or whether they would like to have a different arrangement, and why.

Step 5 – 5 minutes

Conclude the exercise by summarising the key points:

How financial aspects are organised depends on the group.

In particular, it is important for groups to determine:

- **How costs are shared** – The group needs to decide what individuals pay for and what the group pays for. When members use services or equipment together, for example, the costs are often shared. In addition to business activities, running the group may generate some operational costs which the group needs to cover (refer to Training Aid 13.3 if necessary)
- **How profit is shared** – The group needs to decide what is done with the profit – i.e. how much goes to individuals and how much to the group (e.g. for buying common equipment, for paying those who do extra work for the group, paying registration fee, etc.) Key criteria for determining who gets how much often include the amount of produce contributed or the amount of labour involved (the latter is often not easy to track as some of the work (especially that done by women) may be invisible).
- **It is useful for groups to keep written records of finances**. A simple cash-book (show Training Aid 13.4), which records money that comes in, and money that goes out, will help track the group's cash flow and facilitate planning. Usually the treasurer is responsible for keeping financial records. It is essential that the records are kept up-to-date and are reported regularly and accessible to all at any time.

Option B: Demonstration

Objectives:
- To understand ways how group finances can be organised

Duration: 100 minutes

Seating Arrangements:
- Steps 1, 2, 3 and 5: U-Shape
- Step 4: Small group seating (existing groups or participants from the same locality/business line)

Training Aids:
- Briefing Note for Demonstration Volunteers (Training Aid 13.2)
- Individual and Group Costs (Training Aid 13.3)
- Example of Cash Book (Training Aid 13.4)

Materials: Fake money, plastic eggs or stones, basket for collecting eggs, petrol bottle or other form of transport payment, table (market stall), bag filled with mock chicken feed (e.g. bits of used flipchart paper), money box

Preparation
Select volunteers and brief them on the situation to be played out and their roles using Training Aid 13.2 prior to the session.

Set up the room in such a way that the demonstration can be done. There should be:
- A group of chairs representing the meeting place of the chicken raisers
- A table or chair for the petrol seller
- A table of chair for the chicken feed seller
- A table representing the market stall

The tables should be set up in such a way that there is enough room for the demonstrators to move around and they should be tagged with posters prepared as shown below:

Session Plan

Step 1 – 15 minutes

Explain to the participants that this session is about the financial aspects of doing business together.

Ask the existing groups about how they organize the finances of their group at the moment:

- What do the groups pay for separately, what do they pay for together?
- What arrangement do they have for covering common costs?
- How do the members feel about the way they organize their finances?

Step 2 – 25 minutes

Tell them that they will see a demonstration of how a group of chicken raisers organizes its group finances. Brief them on what the demonstration will be about by summarising the information in Training Aid 13.2.

Ask the selected volunteers to act out the demonstration (see briefing note (Training Aid 13.2) for details).

Ask the remaining participants to watch the demonstration and pay attention to the transactions that are being made.

After the demonstration, thank the demonstrators and ask the observers the following questions in plenary:

- What were the costs of the group?
- Who paid for them?
- What was done with the profit?

Step 3 – 25 minutes

Divide the participants in groups. The groups should be either existing business groups or groups of participants from the same line of business.

Ask the participants to discuss the following in their existing or future groups:

- How do they (would they like to) organize their finances?
  - What do they do with the profit?
  - How do they pay for common costs?
- What are the advantages of their financial organization?
- For existing groups: Is there anything they would like to change about the way their finances are organized?

Step 4 – 30 minutes

Ask each group to present the outcomes of their group discussions. Discuss the strengths and weaknesses of different ways of organizing group finances, and ensure that the following points are raised during the discussion:

- If a **yearly membership** is used to cover the common costs, it may be difficult to plan ahead, as the time span covered is long. The contribution will have to be paid in one go by the members, and as it covers the whole year's activities, this cost will most likely be high.
- If a **percentage of the profit** is used to cover the common costs, the members may be tempted to sell outside of the group, since they can keep all of the profit in that case.
- Explain to the participants that one simple way of doing it is for the group to come up with a **budget for a given amount of time** (short enough so planning is relatively easy and that the cost is manageable – e.g. 1 month at a time), and determine how much will be needed. The money that is needed should then be collected from the members. In this case, it would be necessary to:
    - Have a fee collection mechanism
    - Have a budget
    - Have a reporting mechanism (cash book) (if participants are not familiar with it, distribute Training Aid 13.4 (cash book) and explain how it is used)
    - Think about unforeseen expenses.

Step 5 – 5 minutes

Conclude the exercise by summarising the key points:

How financial aspects are organised depends on the group.

In particular, it is important for groups to determine:

- **How costs are shared** – The group needs to decide what individuals pay for and what the group pays for. When members use services or equipment together, for example, the costs are often shared. In addition to business activities, running the group may generate some operational costs which the group needs to cover (refer to Training Aid 13.3 if necessary)
- **How profit is shared** – The group needs to decide what is done with the profit – i.e. how much goes to individuals and how much to the group (e.g. for buying common equipment, for paying those who do extra work for the group, paying registration fee, etc.) Key criteria for determining who gets how much often include the amount of produce contributed or the amount of labour involved (the latter is often not easy to track as some of the work (especially that done by women) may be invisible).
- **It is useful for groups to keep written records of finances**. A simple cash-book (show Training Aid 13.4), which records money that comes in, and money that goes out, will help track the group's cash flow and facilitate planning. Usually the treasurer is responsible for keeping financial records. It is essential that the records are kept up-to-date and are reported regularly and accessible to all at any time.

Training Aid 13.1: Doing Business Together

Case Study: Chicken Raising

A group of villagers are involved in chicken raising. They do some activities individually; these include:

- Buying their own chicks
- Raising the chickens individually in their yards
- Doing the daily routine of tending to their chickens, such as feeding and cleaning.

In addition, they do some activities jointly:

- They transport eggs to the market together
- They sell eggs together
- They occasionally hire a vet together, who comes from a neighbouring town. They pay the vet's service fee jointly, although each member pays for the vaccines individually based on the number of chickens they own.

Each morning, two women from different families go through the village and collect the eggs from all of the families involved. They buy petrol together and take the eggs to the market with a group member's motorbike. They sell them at a stall which they rent from the market authority.

They organise their finances in the following way:

Profit:

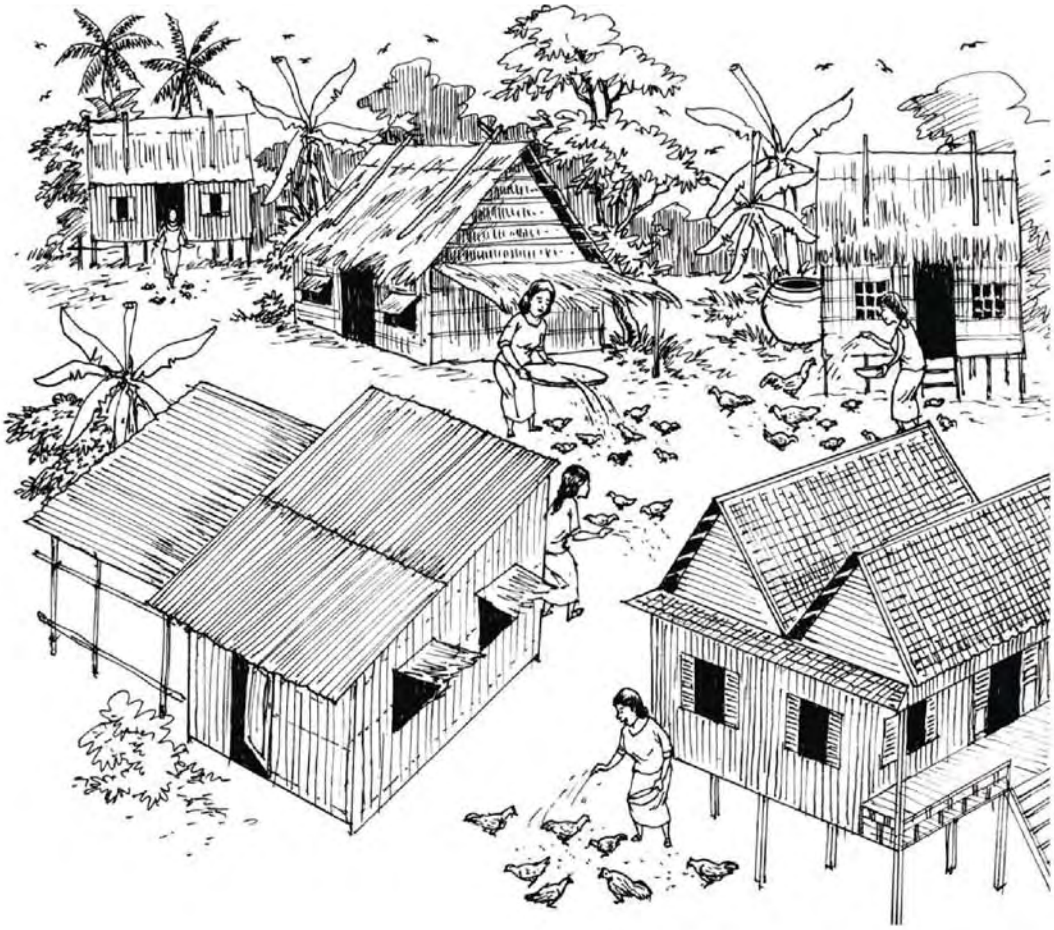
- The total profit is divided among the members based on the amount of eggs that each member contributed.

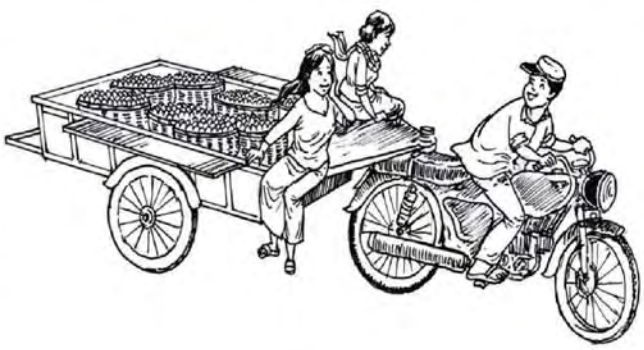
Costs:

- They have a different system for individual (buying chicks, chicken feed, vaccines) and common costs (buying petrol, rent of market stall, service fee of vet).
- Individual costs: Each member pays for individual costs (chickens, vaccines and medicines, chicken feed) separately with their own funds.
- Common costs: They collect money for each item of expenditure from each member before the payment has to be made. For example, before each sales trip they collect money for petrol from the members.

The members think they should think of a different way of dealing with common costs because:

- It takes a lot of time because they have to do the collection whenever money is required.
- Sometimes some of the members do not have money at the time of collection.





Training Aid 13.2: Briefing Note for Demonstration Volunteers

A group of chicken raisers does some activities individually. These include:

- Buying their own chicks
- Raising the chickens individually in their yards
- Doing the daily routine of tending to their chickens, such as feeding and cleaning.

In addition, they do some activities jointly:

- They transport eggs to the market together
- They sell eggs together
- They buy chicken feed in bulk.

Each morning, two women from different families go through the village and collect the eggs from all of the families involved. They buy petrol together and take the eggs to the market with a group member's motorcycle. They sell them at a stall which they rent from the market authority. Before going back to the village, they buy chicken feed for all of the chicken raisers.

The task:

Using plastic eggs (stones) and money, the volunteers will do a demonstration of how the chicken raiser group organizes its finances.

There should be a minimum of 6 volunteers to play the following roles:

- 3 or more group members (1 transporter, 1 seller, 1 other member)
- 1 petrol seller
- 1 chicken feed seller
- 1 market manager (who collects the rent of the stall).

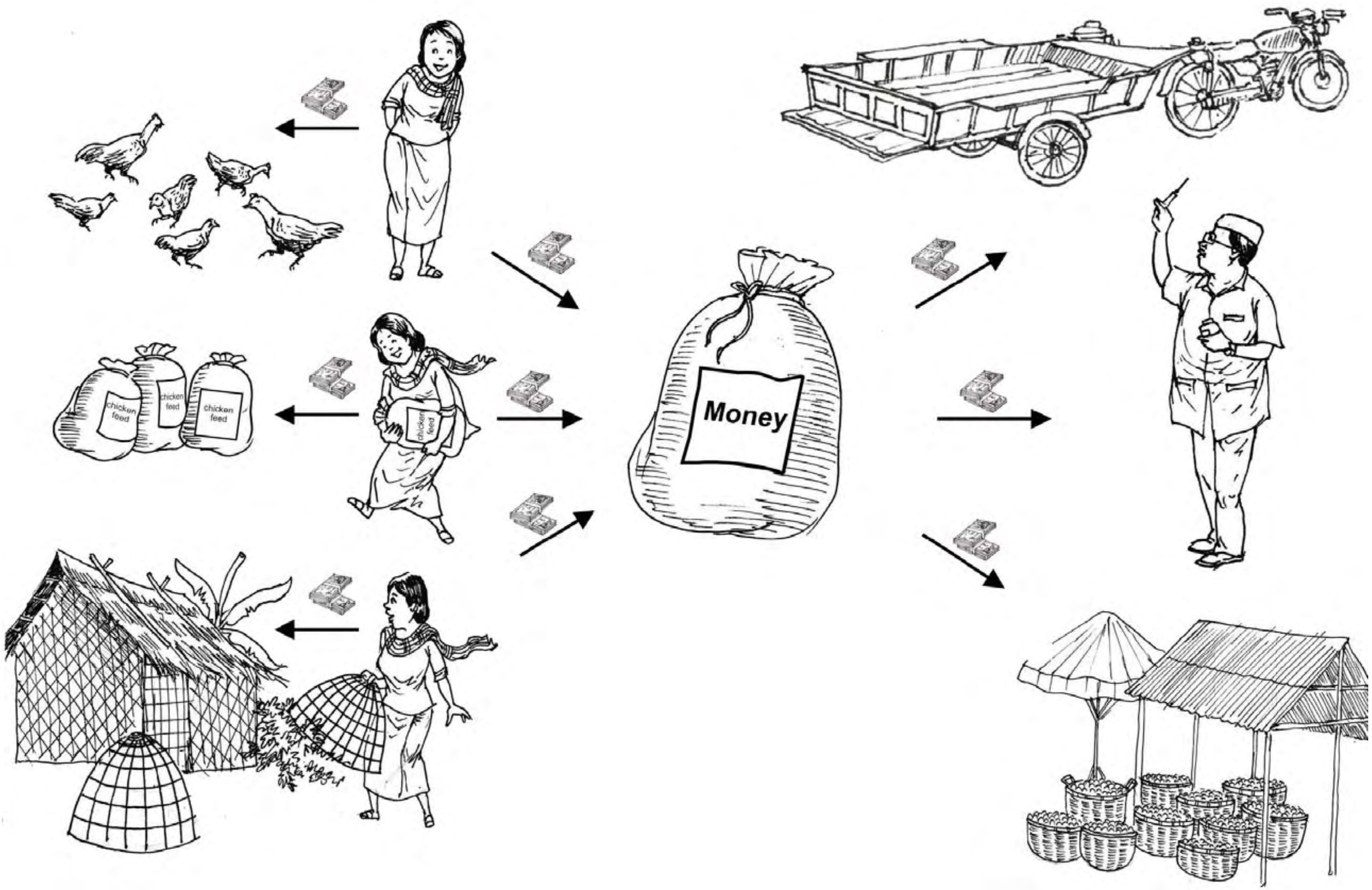
The demonstration will consist of the following actions, which are undertaken during one day:

- Collecting eggs (from all the members of the group, who will all be given eggs before the demonstration)
- Transporting them to the market
- Selling at the market
- Buying chicken feed from town
- Distributing the profit in the evening.

It is up to the demonstrators to decide how they will pay for the transport, rent of stall, and the chicken feed.*

*To enable the demonstrators to do this, they should be given some money before the beginning of the demonstration. To make the demonstration scenario realistic and give the demonstrators the opportunity to come up with a solution to the possible problem of members not having money at the time when common costs should be paid, only some - not all - of the demonstrators should be given money before the demonstration.

Training Aid 13.3: Individual and Group Costs



Training Aid 13.4: Cash Book[13]

 Date	 Operation/ Transaction	 Money out	 Money in	 Balance

[13] Adapted from ILO. *GET Ahead for Women in Enterprise*. ILO, Bangkok, 2006.

SESSION 14: ACTION PLANNING[14]

Objectives:

- Identify the steps that are necessary for setting up a group
- Understand the importance of planning for business groups
- Develop a group business action plan for the participants' own groups

Duration: 145 minutes

Seating Arrangements:

- Steps 1 and 5: U-Shape
- Steps 2, 3 and 4: Small group seating (existing groups or participants from the same locality/business line)

Training Aids:

- Business Group Action Plan (Training Aid 14.1)

Session Plan

Step 1 – 10 minutes

In plenary, remind participants of the discussion on the steps for business group formation in Session 2. Ask the participants what steps they think are necessary for starting a group. Such steps may include the following, for example: identifying members, planning the operation of the group, selecting leaders, or deciding on group rules.

Step 2 – 15 minutes

Ask participants to work in their existing or future groups and identify what steps are 1) necessary for setting up their own group if it is not yet established, or 2) for making their group work better, and to make a list for their action plan.

[14] Adapted from ILO. *GET Ahead for Women in Enterprise*. ILO, Bangkok, 2006.

Step 3 – 10 minutes

Initiate a discussion on planning for business groups. Planning is looking ahead, thinking of a goal to pursue, and the steps involved in reaching that goal.

Discuss situations where business planning is needed. Some examples are:

- You want to start or strengthen your business group and you want to make a work plan so that you can organize the division of work and decide on the way in which the group will be managed.
- The business partner or subcontractor needs to know the quantity of items that you are able to produce and deliver, so you need to know who in your group will do what, and when.
- Your group wants to apply for funding from a financial institution and needs to make a joint proposal explaining how much you will be able to produce and sell, and detailing your cash-flow.

Explain the main content of the Business Group Plan using Training Aid 14.1 Briefly explain that the form is meant to help plan their ideas on how they will set up their business group, and for participants who are already part of a business group, how to improve and upgrade its functioning. Mention that this tool will be important in the follow-up to the training.

Step 4 – 60 minutes

Ask participants to complete the main points in their plan in their respective groups (this can also be done individually or in pairs if there are only one or two representatives from a particular (existing or potential) group). The training team needs to be available to help participants on an individual basis if necessary.

Note for the trainers: *The results (including flipcharts and other material produced during the exercises) from previous sessions should be used as a basis for their action plan. In particular, the work from sessions 3 (self-assessment), 6 (what can we do together), 7 (who does what), 8 (group rules), and 13 (financial aspects) should be used when completing the action plan.*

To make follow-up easier, it is a good idea to ask participants to make 2 copies of their action plan so that both the participants and the training organizers/support organizations have one copy to take with them at the end of the workshop.

Step 5 (can also be done as a separate session) – 50 minutes

Ask each group to share their future goals, priorities and activities which they will carry out when they are back home based on the plans they came up with in the previous step.

After each presentation, invite other participants to share their views on the group's ideas, and in particular how they would address the challenges, if any were mentioned.

Conclude the session by emphasising the importance of actually implementing the plans for the success of their group.

Training Aid 14.1: Business Group Action Plan

Group's Name..Location:..

The objectives of our group are:..
....

Group features:

1. Joint activities are:

....

....

2. Individual activities are:

....

....

3. The group will have..........(number) of members

4. Conditions for becoming a member are:...

5. The group will have the following leaders/committees:...
....

6. How often will the group meet and where?...

Action that will be taken to set up/strengthen the group over the coming 3-6 months:

What	By Whom	When	Additional Support Needed

ANNEXES

Workshop on Business Group Formation
Date
Final Evaluation

1. In general, how would you rate the Business Group Formation workshop?

☺☺	☺	😐	☹	☹☹
Very good	Good	So-so	Poor	Very Poor

2. Which three (3) topics or exercises were the most helpful or useful to you? Please explain:

Exercise	Why

3. Which topics or exercises were the least helpful or useful to you? Please explain:

4. What additional topics would you like to include in this training?

5. Which training methods used in the training workshop would you like more of? (e.g. Case study; Documents; Game and role playing; Exercise; Group work)

6. Which training methods used in the training programme (as mentioned above: no. 5) would you like less of?

7. What suggestions do you have to improve the training on Business Group Formation in the future?

8. Please comment on the overall organization of the training (e.g. breaks for refreshment; translation/interpretation; admin support, etc.)

9. Please indicate your understanding of Business Group Formation before and after the course by circling one of the numbers on each scale given below:

   * Note: Number 0 = no understanding 10 = complete understanding

Before

1 2 3 4 5 6 7 8 9 10

Responses

After

1 2 3 4 5 6 7 8 9 10

Responses

10. What did you appreciate, learn or gain most from this workshop?

Daily Feedback Form
for Group Formation Training

Date:...

Venue:...

1. Overall, how do you rate today's session? (Check (√) in the box that applies.)

Very good	Good	So-so	Poor	Very Poor

2. Please give more specific comments on training contents, methods, trainers' performance, and timing.

    a) What did you like most today?

    ....

    ....

    ....

    ....

    b) What did you like least today?

    ....

    ....

    ....

    ....

    c) Were you confused about something today? If yes, please explain.

    ....

    ....

    ....

    ....

    d) What are your suggestions for making the remaining of the training better?

    ....

    ....

    ....

    ....

Business Group Formation
Pre-Training Assessment

1. Name:..

2. Sex:...

3. Village:..

4. What is your main business activity (e.g. weaving, handicraft production):.................................
....

5. Are you the owner of a business?...

6. Are you a member of a group ?...

7. Position / Occupation:...

8. Education:...

9. Have you attended training before? Specify what course and when:
   a. On business/entrepreneurship:
   b. On gender:
   c. Other:

10. Please explain what a business group is:...
....
....

11. What is important in a business?
    a) Improve access to raw material
    b) Enough customers
    c) Improve access to finance
    d) Increase profit from production
    e) Group formation
    f) Production (quality and quantity)
    g) All of the above

12. What are the benefits of working together?
    a. Help the members with profit making
    b. Help the members with product quality improvement
    c. Market access
    d. Access to finance
    e. All of the above
    f. Don't know at all

13. Do you know what equality between women and men means?

☐ Yes (please explain and give 1 example)..
....

☐ No

The Business Group Formation (BGF) manual was developed with a view to help promote business group formation as a way to empower women and men in low-income communities by giving them more voice and improving their businesses in order to enhance their livelihoods. The training programme aims to enhance the capacity of members or potential members of informal business groups to set up, manage and strengthen their groups.

The BGF training course is based on a participatory learning approach which emphasises learning by doing and is suitable for illiterate and low-literacy participants with little or no formal education or training in business. It covers topics related to the technical aspects of business group formation, to gender equality, as well as to a range of core work and life skills which enhance the trainees' ability to operate successfully in their group and in their community.

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