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CERTIFICATE COURSE CURRICULUM AND TRAINING MANUALS FOR

# Biz-Sakhis

COMMUNITY BASED MENTORS FOR

WOMEN ENTREPRENEURSHIP PROMOTION AND EMPOWERMENT

VOLUME

1







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# Certificate Course Curriculum and Training Manuals For

# Biz-Sakhis

*Community Based Mentors for Women  
Entrepreneurship Promotion and Empowerment*

**United Nations Development Programme**

National Institute for Entrepreneurship and Small Business Development (NIESBUD),  
Ministry of Skill Development and Entrepreneurship, Government of India

Centre for Entrepreneurship Development (CED), National Institute of Rural Development  
and Panchayati Raj (NIRDPR), Ministry of Rural Development, Government of India

*Disha – a partnership between United Nations Development Programme and India Development Foundation, supported by IKEA Foundation, aims to improve the lives of one million underprivileged women in India by enabling them to acquire marketable skills and become employable. Disha supports women to become economically self-sufficient so that they and their families can have better and equitable opportunities in life.*

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## Letter to Biz-Sakhis

Let me take this opportunity to congratulate all Biz-Sakhis for becoming successful entrepreneurs and for driving change across India. With your dedication to ensuring that women can start and run their own businesses, you have created a ripple effect – you are helping women to come out of silos and chase their dreams.

Everywhere in the world, we see that when women come out to work, their families, communities and society as a whole benefit. People live longer, healthier lives, are better educated and more prosperous. That's why gender equality is a crucial part of the Sustainable Development Goals – a set of 17 goals to build a better world, which leaders of 193 countries, including India, signed on to achieve by 2030.

In India, however, few women are able to go outside the home for jobs. Indian women today spend five hours every day on domestic unpaid care work. The women who do work often do not have the necessary skills, which means they are more likely to work in the informal sector. A possible solution is to get women participate in the workforce on their terms, through their own businesses. But factors such as a lack of awareness about opportunities, business technical skills, and difficulties in accessing finance and markets prevent women from starting businesses.

Women need mentoring and guidance to ensure their businesses are successful. Biz-Sakhis such as you serve as powerful examples of how women can become entrepreneurs, generate employment and earn livelihoods with proper support and guidance. You can help women translate their experiences doing household chores and budgets to customer service. You can show them how their ability to develop long-term relationships can build trust and benefit their businesses.

It is with great pleasure that I introduce the new Biz-Sakhi curriculum to take this wonderful initiative forward. These modules were developed after extensive consultations and studies of best practices, and include your suggestions. This material will aid Biz-Sakhis such as you to train budding women entrepreneurs in rural India, hopefully creating lakhs of women entrepreneurs. We are confident this will help women adapt to running a business.

The Disha initiative has reached nearly 10 lakh underprivileged women in about four years, connecting them to more and better livelihoods opportunities. We've seen how women employing women can set off a chain reaction, enabling growth for business, jobs and the economy. As Biz-Sakhis, you could play an important role in making sure Indian women are part of this story. I wish you every success in your efforts to encourage more women like you to follow your lead.



Shoko Noda  
Resident Representative, UNDP India







डॉ. डब्ल्यू.आर. रेड्डी, आई ए एस  
महानिदेशक

**Dr. W.R. Reddy, IAS**  
Director General



**राष्ट्रीय ग्रामीण विकास एवं पंचायती राज संस्थान**

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### Message

Creation of sustainable livelihoods and entrepreneurial avenues for marginalized sections of the society, especially women in rural areas needs long-term and continuous handholding, mentoring and guidance on finance, technology and marketing which had been a major challenge. What is required is a holistic approach for developing entrepreneurial abilities, managing and nurturing their capabilities and providing long-term handholding to the aspiring youth to become entrepreneurs. Entrepreneurship alone can ensure sustainable livelihoods and create employment opportunities for local people. But there is also a need for convergence and synergy of all the government initiatives relating to entrepreneurship development and encourage dialogue and partnerships among various stakeholders.

In view of this, UNDP under its Project Disha, in association with the Centre for Entrepreneurship Development (CED), National Institute of Rural Development and Panchayati Raj (NIRD&PR) under Ministry of Rural Development, National Institute for Entrepreneurship and Small Business Development (NIESBUD) under Ministry of Skill Development and Entrepreneurship (MSDE) and School of Human Ecology, Tata Institute of Social Science (TISS), Mumbai, have developed syllabus, curriculum and detailed training materials for training and certifying 'Business Sakhis' (Biz Sakhis), a 'cadre of community mentors', from the local population, who could encourage women from their local community towards entrepreneurial activities and handhold them in terms of technical inputs on business and psycho-social supports.

We are very happy to be a partner in this noble initiative as National institute, for certifying these Biz-Sakhis and develop a pool of master trainers. I am sure these "Biz Sakhi" modules not only strengthen the local capacities, which will have a transformative impact on the rural economy by promoting small businesses within villages, but also ensure optimum utilization of local resources. The "Biz Sakhi" programme will be one of the pointers to the progress of women's economic empowerment, wellbeing and will start a new path to bring gender equality and dignity to women and it will also give them prowess to work with institutions and functionaries, who do not value gender equality.

I have no doubt that this programme will offer much needed training and expertise to both the aspiring and existing women entrepreneurs and will make substantial progress in our journey towards bringing holistic development of villages. I also congratulate the team for this initiative and wish success to this programme.

*W. R. Reddy*  
(W. R. Reddy)





राजेश अग्रवाल आई ए एस  
महानिदेशक

**Rajesh Aggarwal, IAS**  
Director General



## MESSAGE

In the words of our Hon'ble Prime Minister "India is a youthful nation. Today's youngsters are becoming job creators".

Creation of new business entities lead to generation of employment, innovation, value-added services, fiscal revenues and most importantly support development of micro, small and medium enterprise (MSME) sector which is indispensable component of developed economies. As mentor plays an important role in entrepreneurial development right from conception of business plan to product development and business growth, mentorship needs to be strengthened for successful enterprise creation. In order to support mentoring

NIESBUD partnered with UNDP, NIRD and TISS for training and certification of community level mentors to provide technical support for entrepreneurship development. NIESBUD, UNDP, and TISS have co-developed a module to set up an eco-system of well-trained 'Mentors' who can foster the growth of Entrepreneurs and Entrepreneurship in the country. These Mentors would be working exhaustively for Rural Women Entrepreneurs and will be called BizSakhis.

This module consists of curriculum & manual which is based on compilation of best practices, cases, innovative approaches, and practical strategies for enhancing the entrepreneurship mentoring. This manual not only highlights the post-training mentoring programs for supporting psychosocial aspects of rural women entrepreneurs but it also covers all the major factors in building successful entrepreneurship mentoring programs that enhance achievement.

Together, as individual agency and collaborative ventures with renowned and expert agencies, such interventions will enhance the overall entrepreneurship eco-system in the country by addressing the needs of the bottom of the pyramid.

I wish the best for all the users of this manual and participants who will benefit immensely and subsequently expect sincere implementation of its learning.

**Rajesh Aggarwal**  
Director General

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## Foreword

*Empowered lives.  
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It is a well-established fact that today, women in India face significant social and economic barriers in their day to day lives, restricting their potential to grow and create an identity for themselves. One of the key consequences of such barriers has been a drop in participation of women in India's workforce, currently at 27%. It is believed that India's GDP could expand by 27% if the number of female workers increases to the same level as that of men (IMF Report), which means adding an unbelievable 235 million workers to the existing workforce, enough to fill all the factories in the rest of Asia. Not just from jobs, women are found missing from businesses as well, with just 20% of registered businesses being owned by women in India.

With an aim to cover these gaps, UNDP's Disha project began its journey of empowering 1 million underprivileged women learn marketable skills and connecting them with income opportunities. With a strong belief that rural women from the community itself have the potential to create a ripple effect of entrepreneurship, we began identifying such potential 'agents of change', or Biz-Sakhis (business friends). Today, hundreds of Biz-Sakhis are handholding women across Haryana and Karnataka and empowering them with knowledge, training and skills on enterprises and most importantly, helping them wade through difficult times by providing them emotional and psycho-social support.

This entrepreneurship mentorship training curriculum and module will serve as a training material for existing and upcoming Biz-Sakhis. It consists of classroom training (25 days), 'on job – on field' (minimum 100 days), online assignments spread over 5 months with following components - *conducting an EAP (Entrepreneurship Awareness Program), EDP (Entrepreneurship Development Program), providing the right support to entrepreneurs and providing backward and forward linkages*

The most unique thing about this training module is the psychosocial component and the life skills training for the women entrepreneurs which existing entrepreneurship development programmes seldom cover. The modules have been developed as a result of an extensive process of consultations and studies of best practices across the country and have been based on structured entrepreneurship development training programme by International Labour organisation (ILO) and Self Employed Women's Association (SEWA).

I hope the training pedagogy enables women to discover the entrepreneur in them and understand various aspects of starting a business while reflecting on gender, life skills, mentoring other women through interesting on-field assignments and assessments. With inclusion of different learning tools like role plays, case-lets, stories and folk tales, I believe the curriculum will make the process of training more engaging, interesting, effective and participatory.

Special thanks to National Institute for Entrepreneurship and Small Business Development (NIESBUD), National Institute of Rural Development & Panchayati Raj (NIRDPR) and Tata Institute of Social Science for partnering with us in research, design, development and for supporting us throughout the implementation of Disha project in India.

A blue ink signature of Clement Chauvet, written in a cursive style.

Clement Chauvet  
Chief, Skills and Business Development  
UNDP





## ACKNOWLEDGEMENTS

Micro and small enterprises offer many advantages for rural women such as flexible working hours, more support from their families, greater decision-making power and access to finance and local markets. However, they face several barriers such as lack of education, information, training, business mentorship, et al. For addressing these barriers, this training curriculum and module is developed by United Nations Development Programme's (UNDP) Disha Project with support of IKEA Foundation for training the Biz Sakhis – the community mentors – who handhold women entrepreneurs by providing business support services and psycho-social mentorship.

This curriculum and training content benefits from the knowledge and experiences of pioneers including academic faculties, community leaders, officials from various institutions working in the areas of gender and entrepreneurship development. Without their support this module would not have been possible.

This module has been prepared under the auspices of the National Institute of Entrepreneurship and Small Business Development (NIESBUD) of the Ministry of Skills Development and Entrepreneurship, Government of India, Centre for Entrepreneurship Development of the National Institute of Rural Development (NIRD), Ministry of Rural Development, School of Human Ecology, Tata institute of social sciences (TISS). NIESBUD and NIRD will certify the Biz-Sakhis. Without their support this module would not have been possible.

We are grateful to The Indian School of Microfinance for Women (ISMW) for generously allowing the adoption of ISMW financial literacy module for the curriculum. We also acknowledge the adoption of RBI training manual on Financial Literacy. The inspiration for preparing this training curriculum for community women was drawn from ILO GYB and SIYB training manuals.

We are grateful to our Senior Consultant Ms. Bisoya Loitongbam who led the content development of business aspects within this curriculum and coordinated the overall curriculum and manual preparation efforts. Dr. Rajani Konantmbigi, Ms. Aparna Joshi and Ms. Risha Ramachandran, professors and experts from School of Human Ecology, TISS led the development of psycho-social aspects of mentorship that is the integral part of this curriculum. We are thankful to their academic and professional support.

We are thankful for the support and guidance received for this initiative from Dr. Nasreen Rustom from, TISS, Mumbai; Prof. Prabal K Sen, former professor, XLRI Jamshedpur; Dr. Archana Singh, National Insurance Academy, Pune; Dr. Prabha Bhola, IIT, Kharagpur; Mr. Shubhankar Jha, Indian School of Microfinance for Women (ISMW); Dr. Manisha Khale, Adl Director, Institute of Health Management Pachod (IHMP), Pune; Mr. R R Singh, Director General, RUDSETI; Mr. Anirban Gupta, Dhriiti; Mr. Madhuban Pandey and Ms. Smita Kulkarni, ILO Master Trainers; Mr. Prasanth Kurup, Project Manager, National Resource Organization, Kudumbashree, Kerala; Dr. Payal Kumar, BML Munjal University, Haryana; Ms. Pratima B, Vrutti; Ms. Barkha Jolly, FWFB India; Dr. Partha Pratim Sahu, Associate Professor, Centre for Entrepreneurship Development, NIRD and Dr. Poonam Sinha, Director, NIESBUD, Ministry of Skill Development and Entrepreneurship, Gol.

It is our pleasure to mention the contribution of our implementing partners Deshpande Foundation in Karnataka and Foundation for Rural Entrepreneurship Development (FRIEND) in Karnataka and Haryana and MAVIM in Maharashtra without whom making an impact on ground would be an uphill task.

We acknowledge the efforts of Ms. Sonal Jain and Ms. Monika Sharma, National Hub of PM-Yuva, Ministry of Skills Development and Entrepreneurship and Ms. Kanu Priya Sankhala, TISS student and Intern to UNDP in providing final touches to the module.

Last but not the least, we acknowledge the support received from the experts in UNDP Disha team in successful development of the training manual.

Philip Mathew,  
Entrepreneurship Expert, UNDP Disha Team





## ABOUT THE CURRICULUM

This entrepreneurship training module is aimed to serve as a training material for Biz Sakhis, a community cadre being promoted under the UNDP Disha project to train and mentor women entrepreneurs. Development of entrepreneurial capacity is one of the important objectives of the UNDP Disha project which aims to support one million underprivileged women in India learn marketable skills and connect with income opportunities. The project is being implemented with women from low-income groups having limited level of education and living in remote geographies which calls for the development of training module specifically designed for the purpose of the project and its target beneficiaries.

The **Certificate Course Curriculum for Biz-Sakhis, *Community based mentors for Women Empowerment and Entrepreneurship Promotion*** has been divided into 4 volumes as follows:

- VOLUME 1:** Introduction to the module, training pedagogy, knowledge-skill-attitude framework and learning outcome with assessment criteria. This includes recommendations on how to do the assessment for certification, what is the methodology for assessment and an overall introduction of the implementation of the training. The last part of this volume also mentions the selection criteria and roles and responsibilities of Adjunct faculties (Institutional based) and Master trainers (implementing agency based).
- VOLUME 2:** Modules with sessions details including detailed methodology for transacting the modules. This includes day-wise module framework with session details for all 25 days of training. These sessions are to be transacted by Master Trainers to Biz-Sakhis.
- VOLUME 3:** General and session wise reading materials that will help trainer for familiarizing the subjects and incorporation of additional games, notes, case studies, videos, slides, etc.
- VOLUME 4:** Biz-Sakhi's handbook with suggested syllabus, curriculum and modules for Entrepreneurs' Awareness and Entrepreneurship Development Program (EAP and EDP).



## ABBREVIATIONS

<b>Biz-Sakhi</b>	Business Sakhi (Business Friend)
<b>CHC</b>	Community Health Centre
<b>DDU-GKY</b>	Deen Dayal Upadhyaya Grameen Kaushalya Yojana
<b>DET</b>	Dimensional Empowerment Theory
<b>DMHSD</b>	Department of Mental Health and Substance Dependence
<b>DOAHDSF</b>	Department of Animal Husbandry Dairying & Fisheries
<b>DSIR</b>	Department of Scientific and Industrial Research
<b>EAP</b>	Entrepreneurship Awareness Program
<b>EDP</b>	Entrepreneurship Development Program
<b>FL</b>	Financial Literacy
<b>GYB</b>	Generate Your Business
<b>ILO</b>	International Labour Organization
<b>ISAM</b>	Integrated Scheme for Agricultural Marketing
<b>ITDG</b>	Intermediate Trade Development Group
<b>KVIC</b>	Khadi & Village Industries Commission
<b>LSE</b>	Life Skill Education
<b>MFI</b>	Micro Finance Institution
<b>MOSPI</b>	Ministry Of Statistics And Programme Implementation
<b>MSDE</b>	Ministry of Skill Development & Entrepreneurship
<b>MKSP</b>	Mahila Kisan Sashaktikaran Pariyojana
<b>MUN</b>	Mahila Udyam Nidhi
<b>MSME</b>	Micro, Small and Medium Enterprises
<b>MORD</b>	Ministry of Rural Development
<b>MOWCD</b>	Ministry of Women & Child Development
<b>MUDRA</b>	Micro Units Development & Refinance Agency Limited
<b>NABARD</b>	National Bank for Agriculture and Rural Development
<b>NGO</b>	Non Government Organization
<b>NLM</b>	The National Livestock Mission
<b>NIESBUD</b>	National Institute of Entrepreneurship and Small Business Development
<b>NIF</b>	Navjyoti India Foundation
<b>NIRDPR</b>	National Institute of Rural Development and Panchayati Raj

<b>NITI Aayog</b>	The National Institution for Transforming India
<b>DAY-NRLM</b>	Deendayal Antyodaya Yojana - National Rural Livelihood Mission
<b>NULM</b>	National Urban Livelihood Mission
<b>OFECD</b>	Organisation For Economic Co-Operation And Development
<b>PHC</b>	Primary Health Centre
<b>PMEGP</b>	Prime Minister Employment Generation Programme
<b>PRISM</b>	Promoting Innovations in Individuals, Start-ups and MSMEs
<b>PMKVY</b>	Pradhan Mantri Kaushal Vikas Yojana
<b>PMMY</b>	Pradhan Mantri Mudra Yojana
<b>PM YUVA</b>	Pradhan Mantri Yuva Udyamita Vikas Abhiyan
<b>RMK</b>	Rashtriya Mahila Kosh
<b>RUSETI</b>	Rural Development and Self-Employment Training Institute
<b>RISC</b>	Rural Industry Service Centre
<b>SEWA</b>	Self Employed Women's Association
<b>SHG</b>	Self Help Groups
<b>SIYB</b>	Start and Improve Your Business
<b>ToT</b>	Training of Trainers
<b>UNDP</b>	United Nations Development Programme
<b>UN Women</b>	The United Nations Entity for Gender Equality and the Empowerment of Women
<b>UNICEF</b>	The United Nations Children's Fund
<b>UNESCO</b>	United Nations Educational, Scientific and Cultural Organization
<b>USAID</b>	United States Agency for International Development
<b>UT</b>	Union Territory
<b>WHO</b>	World Health Organization

# **Curriculum for Biz-Sakhi Certification Course**

**Training curriculum on Development of  
Entrepreneurial Capacity of  
Under-privileged Women**

**Guidelines for Master  
Trainers and Assessment  
Details**

*“When ideas move in people’s hands and hearts, they change, adapt,  
and create new solutions.”*

*- A Poor Women’s Pedagogy, Salma Ismail (2009)*

## 1. ABOUT THE CURRICULUM

This entrepreneurship training module is aimed to serve as training material for Biz Sakhis, a community cadre being promoted under the UNDP Disha project, to train and mentor women entrepreneurs. Development of entrepreneurial capacity is one of the most important objectives of the UNDP Disha project which aims to support one million underprivileged women in India by teaching them marketable skills and connecting them with income opportunities. The project is working with women from low-income groups with limited levels of education. These women are typically living in remote geographies. This calls for the development of a training module specifically designed for the purpose of the project and to cater to the understanding of its target beneficiaries.

The training module is divided into 4 Volumes:

1. **VOLUME 1:** Introduction to the module, training pedagogy, knowledge-skill-attitude framework and learning outcome with assessment criteria. This includes recommendations on how to do the assessment for certification, what the methodology for assessment is, and an overall introduction to the implementation of the training. The last part of this volume also mentions the selection criteria and roles and responsibilities of Adjunct faculties (Institutional based) and Master trainers (implementing agency based).
2. **VOLUME 2:** Modules with session details including detailed methodology for transacting the modules. This includes day-wise module framework with session details. These sessions are to be transacted by Master Trainers to BizSakhis.
3. **VOLUME 3:** General and session-wise reading material, that will help the trainer in familiarizing the participants with the subjects. This also includes additional games, notes, case studies, videos, slides, etc to be incorporated into the classes.
4. **VOLUME 4:** BizSakhi’s handbook with suggested syllabus, curriculum and modules for Entrepreneurs’ Awareness and Entrepreneurship Development Program (EAP and EDP).

## 2. NEED FOR CUSTOMIZATION

Entrepreneurial context of women micro-enterprises has important gender-related differences. Prior research on training of women entrepreneurs emphasizes on three types of service needs for women entrepreneurs: (a) entrepreneurship education that incorporates gender specific features (b) mentoring, networking, access-to-markets and financing that builds bridges with the business world and (c) entrepreneurial community building and advocacy that improves their the external environment.



## SERVICE NEEDS OF WOMEN ENTREPRENEURS



However, entrepreneurship development programs seldom cover all the three aspects and suffer from several other shortcomings. First, agencies providing training to women (primarily NGOs) have not pursued it in the context of training for existing or potential market opportunities geared to the circumstances of the women's lives. Second, little consideration has been given to the feasibility of the productive activity, the quality of products and market opportunities. Finally, women have been given limited awareness of alternatives to traditional female occupations and their perception of their own employment potential has been extremely narrow.

This module adds value to the existing business training modules by simplifying the popular pedagogy and by introducing Psycho-social components and life skills training for the women entrepreneurs.

The module uses the 'Three Dimensional Empowerment theory' (Huis et al, 2017), which mentions three levels at which empowerment can take place:

- ▶▶ **MICRO-LEVEL EMPOWERMENT** will work on an individuals' personal beliefs and actions. This is where personal or psychological empowerment can be observed. It involves self-efficacy beliefs about control on self and others, and self-confidence.
- ▶▶ **MESO-LEVEL EMPOWERMENT** refers to beliefs as well as actions in relation to relevant others. This is where relational empowerment can be observed. For example, *vis-a-vis* women's access to markets, freedom of mobility, risk of violence, their power within the household and control over household finances.
- ▶▶ **MACRO-LEVEL EMPOWERMENT** refers to outcomes in the broader, societal context where societal empowerment can be observed. For example, where percentage of women in entrepreneurship or female leadership in microfinance, attrition rate of women from entrepreneurial activities, financial literacy etc. are concerned.

These three levels highlight the interaction between an individual and their environment for the overall empowerment of an individual and of society.

### 3. GAPS IN EXISTING TRAINING MODULES

Popular training modules for entrepreneurship include the ones used by International Labour Organization, Kudumbashree and SEWA. Additionally, training material is also available from other sources such as Field Forum, Intermediate Trade Development Group (ITDG) and National Academy of RUDSETI. Training module by International Labour Organization is presently being used by trainers under the Disha Project.

Most of the above modules (including the ILO module) include general-purpose training material positioned for a wider audience and as such require refinements or customizations from the content as well as the teaching/learning methodology perspectives, to make it suitable for specific target audiences. For example, some parts of the ILO module are too advanced for the intended target group. The module on 'Start Your Business' has a section on the organizational aspects of business (staffing policy, legal form, etc.). While these details are extremely useful for entrepreneurs with formal ventures, its relevance for the target group of the Disha Project are limited *at least in the initial phase*. An average Disha project entrepreneur runs a business with the participation of self and family members. These women face several operational constraints which define and limit their choices in life. These include, lack of mobility, either for cultural or domestic reasons (child care); lack of power, in household matters, over decision-making, over utilisation of resources, decisions regarding child-bearing or the expenditure of a woman's own income. They face conflicting pressures between their triple roles (productive, reproductive, family/community). In this wake, content on life skills, developing and managing informal teams, building collaborations and leveraging of social networks is more relevant for them. Acknowledging the low scale of these businesses and their informal nature is similarly relevant when training the target group of entrepreneurs on the functional aspects of these business – marketing, procurement and finance.

Besides the need for refinement in content, customization is needed in the teaching/learning methodology given that it feeds back into the content, the two are closely related. Some of the suggested teaching/learning methods in the existing modules are much more advanced relative to the education profile of the target beneficiaries and Biz Sakhis. Besides the suitability to the training environment in remote geographies is questionable. For example, nearly all the training modules listed above assume familiarity with power point presentations which makes replication of training in low tech environments difficult. An approach which may work better is to design modules which provide flexibility, such as, use of simple handouts when technology environment is a constraint and digitized content when the technological environment allows for the same. Besides, the modules often start with abstract concepts such as entrepreneurial personality and business idea. We felt that given the profile of the target group, it may be more suitable to start with local examples, weave in the concepts from the use of local examples and then motivate the trainees to apply the concept to their own context. Yet another hurdle in the teaching/learning method is lack of content and examples that feel familiar to the context of the target segment. All these factors may ultimately result in poor replication of training for the ultimate beneficiaries of the project.

## 4. PEDAGOGICAL APPROACH

The module is an attempt to bring together popular and feminist pedagogy to enable the development of entrepreneurial capabilities in underprivileged women. In line with the objective and the target group of the program, the guiding philosophy for the module is that, education positioned to support the struggles of women in oppressed communities should start from where the people are situated and navigate them towards developing a better understanding of self, the structures and how these can be surmounted (Walters and Manicom, 1996).

“...education positioned to support the struggles of women in oppressed communities should start from where the people are situated and navigate them towards developing a better understanding of self, the structures and how these can be surmounted.”

### 4.1. Women Entrepreneurs in India

A woman entrepreneur contributes to the economic well-being of the family and community by removing poverty and creating employment opportunity. Entrepreneurship provides a definitive opportunity for women to acquire economic empowerment. This, in turn, results in their being more self-reliant, developing enhanced decision-making abilities, their earning a better status in family and developing a better personal and social standing in society.

According to the All India Sixth Economic Census Report, 2016, 14% of the total entrepreneurs in India are women. This is around 8.05 million out of the total 58.5 million establishments. Within the establishments held by women, 65.12% establishments are located in rural areas. Tamil nadu, Kerala, Andhra Pradesh, West Bengal and Maharashtra have the highest number of women entrepreneurs as per the report.

Delhi, Telengana, Karnataka, Maharashtra and Haryana were reported to have a larger share of women entrepreneurs (Refer to Table). These were the states where the UNDP's Project – Disha has been introduced. The effort is ongoing and the current work of developing and implementing these modules are a part of this endeavour.

State/UT	Percentage share of enterprises held by women
Delhi	0.87
Telangana	4.43
Karnataka	6.78
Maharashtra	8.25
Haryana	1.55

Apart from entrepreneurial and employment work, women also play multiple roles in society. They are expected to be caregivers to children, to manage the household, cook and clean the house and take care of all members of the household. Women need to manage their time and resources to play the multiple roles within and outside the household (Vasan, 2016). This leaves them with lesser time for entrepreneurial activities hence, adds to the already existing gap (UN Women). Although unpaid work is an important aspect of the economy, they are not considered as economically contributing to society and are often not acknowledged.

“...the strength of individual's convictions in their own effectiveness is likely to affect whether they will even try to cope with given situations.”

## 4.2. Psychological Aspects of entrepreneurship

**Self-efficacy** is seen as an essential contributor to the success of all endeavours of life. Albert Bandura says, “the strength of individual's convictions in their own effectiveness is likely to affect whether they will even try to cope with given situations”. An individual's belief in their own effectiveness is known as self-efficacy.

People with higher assessment of their abilities tend to face tasks with more confidence.

Women's assessment of their capabilities are different than that of men and they tend to have lower expectations from themselves. Self-efficacy is developed as an individual acts purposefully on the environment and is able to impact it or bring about some change. Self-efficacy, therefore, develops as individuals are encouraged and provided opportunities to act purposefully and meaningfully with the environment. This development takes place throughout their lives as they are socialized into their communities.

Entrepreneurship in an individual can also be developed by exposing him/her to the relevant knowledge and developing required skills along with requisite attitudes. A study conducted to assess the impact of entrepreneurship on women's self confidence in a socio-economically backward district of Andhra Pradesh, found that there is a positive impact of entrepreneurial activities on the women's self-confidence. Women entrepreneurs also become role models for other women in the community and motivate them to take up entrepreneurship (Madhavi et al, 2013). This clearly indicates the impact of entrepreneurial activities on women's self-efficacy.

Self- concept is defined as the totality of one's thoughts and feelings and how they explain themselves and the external world (Rosenberg, 1979; Steele, 1988,). According to Carl Rogers, **self-concept** is constantly influenced by our interaction with our subjective world. Individuals with positive a self-concept tend to be more happy, more balanced, with a better sense of well-being, and are better adjusted to their environment than those with a negative self-concept (Bracken, 2009). Since, individuals with positive self-concept manage their environment in a better way, this component has been seen as having a positive influence in the entrepreneur activity (Garaika, 2019).

## 4.3. Interplay of Gender and Entrepreneurship

According to Ann Oakley (cited in Bhasin, 2000), **gender** is a concept based on culture and society. It differentiates between men and women, assigning certain roles and expectations to each. The relation between sex and gender is not a natural one. In fact gender changes with time and place. However, a child is born into a social order and so also into a gendered society. For example, female foeticide, preference of male child over female child, encouraging boys to be independent and strong, not allowing women to have control on their decisions, the dowry system etc. are a part of the gendered social order. These factors are manmade, rather than based on natural difference between men and women (Bhasin,2000; Chowdhury and Patnaik, 2013).

Apart from the perceived notions of gender differences, it is important to understand gender with a lens of an individual's other social identities, such as, class, caste, religion, age, sexuality etc. These are dynamic and overlap with each other and get assigned a certain status in society. This overlap is called **intersectionality** (Shields, 2008). Throughout the life of an individual, their positioning in society changes as per their age, marital status, education, economic resources etc.

These social positions also determine the individual's power and the privileges they enjoy in society. For example, an upper caste woman may enjoy a certain status in the neighbourhood but a dalit women may experience social discrimination.

The unequal power distribution is reflected through different aspects in our life, such as education, job, marriage etc. (Huis et al, 2017). Families often choose to invest in boys as the future earners and caretakers of the family. This enables boys to grow up having a higher status in the household than girls, as also, better income generating opportunities. For example, it is found that people invest more in boys in terms of education and other opportunities, leading to a disproportionate status between men and women (UNICEF, 2006). Gender is, therefore, cause and consequence of structural discriminations.

Gender determines the differential power and control men and women have over their social position, status and treatment in society. It also determines the way they are exposed to mental health issues (Department of Mental Health and Substance Dependence, WHO, 2000; Okojie, 1994).

An important section of this training module is to stimulate a discussion on gender based norms and practices.

**Gender gap in education:** In the 2011 Census, it was found that 65.46% of women are literate as opposed to 82.14% men. This reflects a gap of 16.68%. The lower rates of literacy among women directly affects their participation in the entrepreneur activities. Lack of literacy restricts the women's knowledge of technologies and other ways which can help them in their business. Even when women are literate, their education is compromised in quality and they are not allowed to go for higher studies as compared to men. (Manjunatha, 2013; Devi, 2014). Women's education and employment status is also directly related to their freedom of movement and decision making in the household (Nayak and Mahanta, 2009) which again impacts their entrepreneurial participation.

“...Gender determines the differential power and control men and women have over their social position, status and treatment in society..”

#### **4.4. Women Entrepreneurship as a step towards Women Empowerment**

The term **empowerment** is difficult to define, since there are multiple perspectives and understanding of this word. Most definitions focus on issues of gaining power and control over decisions and resources that determine the quality of one's life, while some other definitions look at the empowerment at a larger context with structural inequalities affecting social groups. (Oladipo, 2009)

**Social empowerment** is a process of developing a sense of *autonomy* and *self-confidence*, and acting individually and collectively to change social relationships and institutions and discourses that exclude the marginalized section of the society (Combaz & Mcloughlin, 2014)

**Psychological Empowerment** has been defined as an individual's cognitive state characterized by a sense of perceived control, competence, and goal internalization. (Oladipo, 2009). Psychological empowerment is a combination of self-esteem, efficacy, confidence and awareness which lead to better wellbeing in women. Psychological empowerment also emphasises on the ability of women to enhance their self-esteem and address social stigmas within their capacity. Empowering women psychologically also means providing them with access to gain knowledge to lead a better quality of life. (Mishra, 2016). Lack of autonomy, decision making power and access to independent income, consequently restricts their control on their health and well-being (Department of Mental Health and Substance Dependence, WHO, 2000).

**Table : Empowerment model of women's well-being**

Outcome	Description
Self-evaluation	Improved self-esteem, self-affirmation.
Comfort-distress ratio	Less distress and more comfort.
Gender-and culture-role awareness	Behaviors informed by gender-and culture-role and power analysis of continuing life situation.
Personal control/self-efficacy	Improved perception of personal control and self-efficacy.
Self-nurturance	Increase in self-nurturing behaviors and avoidance of self-abusing behaviors.
Problem-solving skills	Improved problem-solving skills.
Assertiveness	Increased use of respectful assertiveness skills.
Resource access	Increased access to social, economic, and community support.
Gender and cultural flexibility	Flexibility and choice in beliefs and behaviours informed by gender and cultural identity.
Social activism	Involvement in social activism, institutional change.

Source: J. Worell. (1993, November). *What Do We Really Know about Feminist Therapists. Approaches to Research on Process and Outcome*. Invited presentation to the Texas Psychological Association, Austin, Texas.



In this respect, the World Bank mentions 4 key elements to empowerment -

- ▶ **ACCESS TO INFORMATION :** Citizens who are informed are more capable of making informed choices, make use of the opportunities and access the relevant resources. This can include any mode of communicating the information such as written, radio, television, theatre, music, art etc.
- ▶ **INCLUSION AND PARTICIPATION :** The questions regarding who are included and how they are included are of concern here. Inclusion of the marginalised and ensuring their participation can help reduce disempowerment among such groups.
- ▶ **ACCOUNTABILITY :** A sense of accountability amongst public authorities, officials, service providers and citizens helps in keeping corruption, which can contribute to the discrimination, at bay.
- ▶ **LOCAL ORGANIZATIONAL CAPACITY :** This refers to the informal groups that are formed to help and support each other. This is seen as an important aspect to the development of society.

“Encouraging entrepreneurship is one of the most impactful steps we can take in addressing some of the disparities we see today,” said UN Women Deputy Executive Director, Lakshmi Puri (UN Women, 2016)

Empowerment through entrepreneurship leads to self-fulfillment and makes women aware about their status, existence, rights and their position in the society, hence reducing poverty (Addae, 2015; Rahman et al, 2017). Entrepreneurship can thus be looked at as a means of empowering disadvantaged groups such as women. Involvement of women in entrepreneurship increases their freedom of movement and is most positively linked to economic freedom. (Akram et al, 2015)

#### **4.5. Mentoring in Entrepreneurship**

The training curriculum aims to enhance mentoring skills of Biz-Sakhis and create a network of voluntary business mentoring in rural villages of India. The Biz-Sakhis will help potential women entrepreneurs in developing their knowledge and skills for starting or strengthening their businesses.

Mentoring is an essential path towards the growth of an entrepreneurship initiative. A mentor can support in warning about possibility of a problem, finding workable solutions, and enhancing motivation. The mentor's experience can save a novice business from bearing heavy losses and costly mistakes. (Cull, 2006)

Many studies show the benefits of mentoring for the mentor as well as the mentee. The mentee benefits by receiving information, learning effectively and gaining confidence, new perspective, networking and introduction to new methods and strategies. The mentors benefit by improving ways of working with people, satisfaction of providing help, opportunity to reflect on goals. (Benton and Sankaran, 2005; *Benefits of mentoring in Business*, 2015)

The training curriculum is developed in such a way that the participants' learning continues in a cyclic process involving learning, implementing and reflecting. Each module has a component on mentoring and explains how mentors must transact business and life

skills knowledge with their mentees. This is followed by practicing these skills with community women during field work.

The role of the Biz-Sakhi as a mentor is explained in the following stages throughout the 5 months of the training period.

1. Introduction to mentoring and qualities of a mentor.
2. Skills of mentoring.
3. Facilitation skills and how to conduct trainings.
4. Group management and holding group meetings.
5. Creating a network of peer support.

## 5. AIMS AND LEARNING OUTCOMES

The overall aims and learning outcome of the training programs are:

1. **TO IMPROVE CLIENT-READINESS FOR BUSINESS AND OFFER A RANGE OF INPUTS TO HELP CLIENTS ACQUIRE THE RESOURCES AND EXPERIENCES NECESSARY FOR RUNNING A BUSINESS.** Client readiness for business would mean that the clients have some clarity in their goals and business vision, have business exposure, and have a plan to garner personal support and resources to assist them in their business venture.
2. **TO ENSURE THAT THE CLIENTS LEARN AND IMPLEMENT A SOUND METHODOLOGY TO DEVELOP A PROTOTYPE BUSINESS PLAN AND ARE ABLE TO COMMUNICATE AND DEFEND THEIR BUSINESS PLAN DEVELOPED DURING THE TRAINING PROGRAM.** A sound methodology for developing a business plan would include critical thinking, effective communication for taking feedback from peers and wider social network and strong decision making.
3. **TO ENSURE THAT CLIENTS ARE ABLE TO ACKNOWLEDGE AND APPLY RELEVANT SKILLS FOR RUNNING A SUCCESSFUL MICRO-ENTERPRISE.** Relevant skills would mean importance of knowing their customers well, positioning themselves in relationship to competitors, and pricing their products and services appropriately. Developing key financial skills such as record keeping, cash flow and break-even analysis are some of the other relevant skills.
4. **TO ENHANCE THE CLIENT'S SELF-AWARENESS TO ASSESS THEIR STRENGTHS AND CHALLENGES WITHIN THEMSELVES AND THEIR ENVIRONMENT.** This knowledge would be helpful in making informed decisions regarding micro enterprises and using their skills to negotiate their space in and outside a household.

These aims and learning outcomes have been translated into the objectives of the specific modules which have then been broken down at the level of sessions.

## 6. MODULE CONTENT

The philosophy guiding the content of the module is to start from what the clients are familiar with and use them as building blocks to help them develop conceptual understanding and apply it to their own context. The entire business training material has been divided into four modules:

Module Name	Module Content
<b>Discovering the Entrepreneur in You</b>	Discusses the importance of knowing oneself and one's self-image using a motivational folk story; Discussion on dilemma over the decision to become an entrepreneur using caselet of a woman from a similar background as the trainees; Discussion of strengths using the caselet, one sentence definitions of strengths to facilitate easy learning and exercise to facilitate self-assessment; Development of an action plan.
<b>Discovering Your First Business Idea</b>	Imparting basic concepts about business idea using caselet drawn from local and familiar business examples; tools to do survey of existing businesses in the local business environment; generation of business ideas based on identifications of local business opportunities and activity to shortlist a business idea
<b>Business Plan and Your First Marketing Plan</b>	Illustration of components of a business idea and a business plan using caselet of a women entrepreneur in a related context; activity to illustrate risk/reward trade-off in business; local and familiar examples of successful marketing; caselet to demonstrate marketing mix; activity to develop product mix for the client's prototype business idea.
<b>Your First Financial and Funding Plan</b>	Local examples for costing and financial planning; activities to develop costing, financial and funding plan

**The Psycho-social training module is divided into four modules with the following content:**

Module name	Module Content
<b>Exploring Self and Understanding Gender</b>	Visual representation of self by using easily available material; the famous snakes and ladders game is played to identify the challenges, strengths and opportunities as an entrepreneur along with a power walk activity to reflect on intersectionalities; gender as one of the challenges is discussed in detail using activities on differentiating sex and gender and gender based attributes on roles, activities and actions; the session ends with using their strengths to dream and hope.
<b>Life Skills</b>	This training module outlines life skills such as problem solving, self-awareness, emotional regulation, leadership skills, conflict management and negotiation along with numeracy and digital literacy. These components are developed in such a way that it enhances the participants' knowledge as well as application of these in their personal life and in mentoring the community women.
<b>Supporting Women through Mentoring</b>	Each module consists of a session in supporting women through mentoring. The sessions will go hand-in-hand with the field experiences of women entrepreneurs. Basic concepts of mentorship such as qualities and skills of a mentor is explored. The session also covers how to conduct meetings and facilitate groups through role plays. At the end, sustaining mentorship and creating a network of mentors and mentees is also focused upon. This component will help Biz-Sakhis to handhold community women to become women entrepreneurs.

Module name	Module Content
<b>Well-being and self-care</b>	<p>The well-being and self-care module begins by inculcating a culture for improving a better quality of life.</p> <p>Understanding the challenges and stressors for community women, this module will provide certain strategies and techniques for the participants for self-care.</p>

## 7. WHO ARE BIZ-SAKHIS?

The training module is prepared keeping in mind the profile of the target beneficiary who will receive the training. The two direct beneficiaries of the training module will be Biz-Sakhis and potential women entrepreneurs.

### 7.1. Profile of Biz-Sakhis

- » Women who are running a small-scale business or have interest and motivation to start or sustain a business.
- » Belonging to low socio-economic group and living in remote geographies
- » Women who have completed education till 8th or 10th standard.
- » Have basic mathematical understanding
- » May have demonstrated entrepreneurial skills and/or leadership capabilities in the past

### 7.2. Profile of potential women entrepreneurs (community women)

- » Belong to low socio-economic group and live in remote geographies
- » Community women who can take out some spare time
- » Community women who want to earn money and/or support family income
- » Numeracy skills preferable
- » May have demonstrated community participation or leadership in the past

### 7.3. Role of Biz-Sakhi

- » To build the capacity of women to start and grow small business.
- » To share experiences of success and failures and help community women avoid possible risks.
- » To transfer the knowledge of business and life skills components to enhance community women's business initiatives and self-awareness.
- » To create economically self-sufficient women through training, employment and entrepreneurial skill development

## 8. TEACHING/LEARNING METHOD

The teaching/learning method adopted in the training program uses a range of participatory approaches which affirm adult education principles. A participatory approach involves activities such as group discussions, brainstorming, problem solving

etc. The pedagogy makes use of diverse approaches such as folk tales, stories drawn from related contexts as examples, and individual and group activities and role plays.

Teaching/ Learning Tools	Illustration of use
<b>Folk tales</b>	The folk story of the crippled fox and a lion is an allegory for the participant's own image, used to motivate them to create a bias for action for self and community improvement.
<b>Caselets</b>	Different caselets cover the journey of Savita, a woman who is similar in profile to the participants and her journey from the choice of becoming an entrepreneur, surveying local businesses, articulating a business idea, developing of a marketing and financial plan.
<b>Activities</b>	Activity to illustrate risk reward trade-off using a simple game where participants have to make a choice of distance to land a stone in a target whereby choice of greater distance from the target means more reward but also higher risk.
<b>Role Plays</b>	The concepts are learned through enacting real-life situations from the participant's environment. Role plays are used to enhance self-reflection and practicing life skills and mentoring in this curriculum.

## 9. GUIDELINES TO USE THE MANUAL

The master trainers need to go through this session in detail to ensure the quality of the training delivery. The role of a master trainer is very crucial in transferring the training content to the participants.

### 9.1. Training arrangements

1. Before starting the session, the facilitator needs to re-check the materials needed for the training from the training checklist.
2. The handouts, feedback forms and other materials need to be prepared at least a day before starting the training.
3. If the training room has chairs, arrange them in a semi-circular shape.
4. Place a chair for the facilitator and co-facilitator in the middle or side of the circle depending on how the facilitator wants to deliver the training.
5. If there are presentation slides, the projector, extension cord and laptop need to be plugged in before starting the training.
6. The facilitator and co-facilitator should reach the training venue at least 30 minutes before the training starts.
7. Make sure the setup is done before the participants arrive.

## 9.2. Training tips - the Do's of facilitation

1. It is important for the facilitators to assess the participants' nature and the group dynamics to address related concerns and biases during the training.
2. The facilitator needs to provide participants with a space to reflect and share experiences. This will enhance the group's participation and help them understand the concepts better.
3. Facilitate instead of giving lecture. Try to draw out ideas from the participants instead of lecturing them about it.
4. Remember to clarify and ask if there are any questions before moving on to the next session.
5. Be attentive to the group's energy in the training. Use energizers wherever needed without compromising on the training content.
6. Involve all the participants in group discussions. If there are participants who are shy or hesitant to participate, try to give them more opportunity to involve in a non-threatening way. For example, ask the participant to read a case study.
7. Humor is an important aspect of training. It makes the participants feel comfortable and open up to the group. However, make sure that humor does not dilute the seriousness of concepts. Humor should also be used situationally and should not target someone personally.
8. Ask participants for examples from their day-to-day life. This will not only help participants in relating to concepts, but also help facilitators in making sure that the concepts are clear to the participants.
9. Provide local examples to help participants relate to the concepts.
10. Acknowledge and appreciate the efforts of all the participants equally without showing any biases.
11. The facilitator/trainer should identify their own inhibitions to avoid any possible biases.
12. Emphasis on the need for building community network and solidarity. This is essential to keep Biz-Sakhis motivated even after the training.
13. Make sure you create a plan with Biz-Sakhi for the meetings and follow up.
14. Understand the cultural context such as gender practices, religious beliefs, caste dynamics etc. of the community to avoid any conflicts while providing examples or facilitating any discussions.

## 9.3. Training Tips - the Don'ts of facilitation

1. Do not judge or pass comments about the participants.
2. Be neutral. Avoid criticizing the participants' opinions.
3. Do not disrespect the cultural or religious beliefs of participants.
4. Do not pressurize the participants to be involved in the activities. Instead try to understand the reasons for their behaviour.
5. Do not ignore or discourage participants from asking questions. The facilitator may park the questions in case they cannot be answered at that moment.



## 9.4. Questioning Strategies

The success of training depends on how skillful trainers are with the use of questions. The kinds of questions trainers ask influence the levels of thinking operations trainees engage in. Experienced teachers tend to use a variety of strategies for effective questioning in the classroom to help pupils. It is commonly observed that the trainees have difficulty in answering some questions. Sometimes, they do not know how to answer. Sometimes, they are not sure what the question is about. Thus, it is crucial for the teachers to equip themselves with a variety of questioning strategies. The following are some examples of such strategies.

### ***Pausing***

Do not expect answers too soon; give participants some time to digest the question first. To receive responses, teachers should wait for around 5 seconds. Without ample time to think, the trainers cannot expect the trainees to process their thinking. This is one of the most effective strategies.

### ***Check the level of vocabulary***

Check the wording of your questions to make sure it is up to the vocabulary level of your training participants. New vocabulary should be used with care and only after it has been seen that the words can be understood well by the pupils.

### ***Prediction of Answers***

Let participants predict answers even when they are not very sure. This encourages higher levels of thinking and increases trainees' active participation. It is important that teachers make this the culture of the class so that pupils always feel free to predict answers.

### ***Random selection***

Select participants at random to answer questions. If the teacher follows the same patterns of selecting who will answer, some participants will neither be listening nor thinking until it is their turn.

### ***Providing Additional Information***

Correct responses may be difficult because a key item of information is missing.

### ***Interacting with each other***

Get participants to interact with each other. Try to change the questioning pattern which involves only the teacher and a single participant. Encourage participants to ask questions. Trainees can ask questions based on what their friends have said. If trainees are to become problem solvers and critical thinkers, we should encourage them to ask questions.

## 10. IMPLEMENTATION

The training curriculum is divided into 5 modules with 5 days of training in each module, that is total 25 days of training. It covers both business as well as Psycho-social aspects of the training. These 5 modules can be covered within 5 months i.e 5 days of training in each month.

<b>Month - 1</b>	Day - 1	Day - 2	Day - 3	Day - 4	Day - 5
<b>Field work - 1: Mapping the village &amp; Networking and initial Mobilization</b>					
<b>Month - 2</b>	Day - 6	Day - 7	Day - 8	Day - 9	Day - 10
<b>Field work - 2: Mobilization of Women to EAP</b>					
<b>Month - 3</b>	Day - 11	Day - 12	Day - 13	Day - 14	Day - 15
<b>Field Work -3: Entrepreneurship Awareness Programme (EAP)</b>					
<b>Month - 4</b>	Day - 16	Day - 17	Day - 18	Day - 19	Day - 20
<b>Field Work -3: Entrepreneurship Development Programme (EDP)</b>					
<b>Month - 5</b>	Day - 21	Day - 22	Day - 23	Day - 24	Day - 25



After each module, for the rest of the month the participants are expected to conduct field assignments which are based on the training they have received.

These field visits will focus on developing the Biz-Sakhi as an effective mentor for community women helping them in initiating entrepreneurial activities.

## 11. EVALUATION FRAMEWORK

Biz-Sakhis will be evaluated on the basis of the components of the training module. The assessment will be done separately for the psycho-social component and for the business component. Along with this, Biz-Sakhis will also be assessed on their field work assignments. Multiple choice questions to be administered in the first and the last month. There will be a pre-test Multiple Choice Questionnaire (MCQ) for the participants to check their preliminary knowledge about the psycho-social and business components and this will not be assessed for grading. The Post-test MCQ in the last month will be assessed by an external evaluator. *(Post-test and pre- test MCQ's are to be prepared by*

the master trainer. Make sure the questions include both the psycho-social and the business component. Also try to keep MCQs as practical as possible and less theoretical. Application based theoretical concepts should be appreciated). The weightage for each parameter is given in the table below –

Evaluation Parameters	Weightage (in percentage)	Post Test (MCQ)
Psycho-social assignments	15%	10%
Business assignments	25%	
Field work assignments	50%	
<b>Total</b>	<b>100%</b>	

### Overview of the Evaluation

Period	Pre-Test	Field work	Psycho-social Assignments	Business Assignments	Post Test
<b>Pre-Test</b>	MCQ				
<b>Month 1</b>		Mapping local resources (5%)	Self (Strengths and Barriers) (2%)	Discovering the entrepreneur in you: (a. Self-assessment b. 5 business opportunities) (2%)	
<b>Month 2</b>		Mobilization for EAP (10%)	Gender (2%)	Discovering first business idea” (a. Business idea list b. Field research checklist) (3%)	
<b>Month 3</b>		Entrepreneurship Awareness Program (15%)	Self-assessment of Life skills (3%)	Business Plan and first Marketing Plan (5%)	
<b>Month 4</b>		Entrepreneurship Development Program (EDP) (20%)	Mentoring & Facilitation skills- Video (4%)	Costing in Business plan (a. Costing exercise b. Costing exercise of local entrepreneur) (7%)	
<b>Month 5</b>		Entrepreneurship Development Program (EDP)	Mentoring- Case stories (4%)	First financial and funding plan: Presentation of Business plan (8%)	
<b>Post-Test</b>					MCQ (10%)
<b>Weightage</b>	<b>0%</b>	<b>50%</b>	<b>15%</b>	<b>25%</b>	<b>10%</b>
	<b>100%</b>				

### **11.1. Assessment framework for Psycho-social skills**

Psycho-social evaluation is not going to be about writing how much they remember – it will be about how they use the skills in everyday setting and specifically in mobilizing women entrepreneurs. The evaluation will assess how they use their personal qualities, how they overcome the gendered barriers, how they help women entrepreneurs to overcome the gendered barriers, locate potential problems and solve them, teach negotiation and mentor/coach potential women entrepreneurs to achieve the goals of setting up an enterprise albeit a small one.

These exercises are to assess the retention of skills and the development of the attitudes that will be required by the Biz-Sakhis to work with aspiring women entrepreneurs through the entire period of field work. Biz-Sakhis or women entrepreneurs need to engage with what was covered in the training modules on self (self is always gendered), gender, life skills, mentoring and well-being.

As a pedagogy for this training, the knowledge, skills, attitude/behavioral change have to be kept in focus by the trainer. These will have to be internalized by the Biz-Sakhi later. There is, therefore, a need to constantly check on change and document it, even if briefly. This learning and feedback should form the basis of the process. This assists in assessing change. Formal assessment here should be replaced by such assessments. The strength of training will come from this process. The training pedagogy is meant to help them self-reflect, take feedback, improve on delivery and also think of new ways of solving problems, given different situations.

**The following grid has been created for the purpose of evaluation: Psycho-social skills.**

Components	Knowledge	Attitude	Skills	Assessment	Month	Weightage
<b>Self-Strengths and Barriers</b>	Concept of self, positive and negative self-concepts, strengths and weaknesses, exploring internal and external barriers	Openness to self-exploration, Self-acceptance	Practicing self- reflection	1. Ability to reflect and identify internal and external strengths and barriers (Personal and professional)	Month - 1	2%
<b>Gender</b>	Concept of gender and gender roles. Understanding gender as a barrier	Willingness to examine societal gender roles and addressing them	Examine and challenge the existing gender roles	2. Assessment on identifying gender based behaviour	Month - 2	2%
<b>Life Skills</b>	Concept of life skills, Application of life skills in everyday life. To adapt to the demands of society through if skills	Understanding of Life skills as important for personal and professional life and overall growth and development.	Ability to apply skills of problem solving, leadership, negotiation, conflict resolution and emotional regulation.	3. Self-assessment on life skills and application of life skills in the field.	Month - 3	3%
<b>Mentoring: Facilitation Skills</b>	Learn about qualities and skills of mentoring, facilitation skills, steps to conduct meetings, and concept of networking and peer support as a part of mentoring	Willingness to transition from an entrepreneur to a mentor, Willingness to help others in their empowerment journey. Willingness to share the knowledge and skills learnt by self to others. Interconnectedness between personal growth and other's growth	Mentoring and communication skills, skills to facilitate and manage groups.	4. Assessment on Facilitation skills	Month - 4	4%
<b>Mentoring: Case stories</b>				5. Assessment on case study on Demonstrating mentoring skills and facilitating or imparting women's entrepreneurial journey	Month - 5	4%
<b>Wellbeing and self-care</b>	Concepts of wellbeing and self-care, importance of self-care and strategies to improve self-care, foundations of wellbeing	Understanding that nurturing towards self is important. Increased self-acceptance, Understanding that physical and Psycho-social wellbeing is also important.	Regular wellbeing check, following self- care plan to improve wellbeing.	(No assessment)		
<b>Total</b>						<b>15%</b>

### 11.2. Assessment framework for Business Component:

Components	Knowledge	Attitude	Skills	Assessment	Month	Weightage
<b>Discovering the entrepreneur in you</b>	Definition of 9 qualities of entrepreneurs.	Imbibe qualities of entrepreneur and reflect on changes	Implement self-assessment activity (areas of improvement and approach format)	Ability to identify areas of improvement and partnership opportunities Ability to identify 5 business opportunities in the community	Month -1	2%
<b>Discovering your first business idea</b>	Types & Field of Business Business analysis format, My Idea list format, Format of Field Checklist of Business Idea, SWOT concept	Willingness to identify local business ideas and generate list	Able to identify prevailing types and field of business in the village Able to evaluate and shortlist the business	Generate business idea list Fill up field research checklist	Month -2	3%
<b>Business plan and your first marketing plan</b>	Elements of Business Plan, 7Ps of marketing, template for market research	Willingness to refine business idea based on the marketing mix through field research	Implementation of market research Presentation of marketing plan	Marketing research	Month -3	5%
<b>Costing in business plan</b>	Costing: Type of cost, cost/volume profitability How to estimate start-up cost?	Willingness to understand that costing of a product/service is a derivative of an extensive mechanism.	Ability to work out costing, start-up cost and cash flow	Costing exercise of self and local entrepreneur	Month -4	7%
<b>First financial and funding plan</b>	Prepare business plan for presentation	Willingness to understand that business plan preparation are structured process and needs to be refined over a period of time.	Learn the nuances of business plan and details	Presentation of business plan	Month -5	8%
<b>TOTAL</b>						<b>25%</b>



### 11.3. Assignments and Assessments

At the end of every module, the Biz-Sakhis will go back to their communities and apply the knowledge and skills learned through the training in the field. The sections below are divided month-wise and detail out the assignment that need to be undertaken by the Biz-Sakhi. The assessment mechanism to be followed by the Master Trainer has also been detailed.

## MONTH 1

### A. FIELD WORK ASSIGNMENT – MAPPING RESOURCES

The following tasks are to be assigned to the Biz-Sakhi as part of the field work assignment for the next month (25 days). They are to map at least 5 psycho-social support systems and 5 business support systems available in the community/village. This assignment will enable them to create a list that will act as an easy referral pool for the area. It can then be accessed by the biz-sakhis themselves and by local women entrepreneurs.

**Weightage: 5%**

## 1. Mapping Psycho-social agencies

Name of the institution/stakeholder	Date of the visit	Whom did you meet? (Contact details and designation)	What services are provided here?	What are the documents required to avail the services? (if any)	Timings to visit	Days on which they can be visited	Observations if any
<b>Mapping of Psycho-social agencies</b>							
Sub-centre							
PHC							
CHC							
Self Help Groups							
Anganwadi							
Any organization working in the village (organizations working in the field of women, children, domestic violence etc.)							
Police stations							
De-addiction center							
Any other mental health services (Psychologists, psychiatrists, counsellors)							
Helpline for mental health, women, children, suicide etc.							
<b>Mapping of Business-related support</b>							
Bank							
Post Office							
Local Entrepreneur							
Industry body							
Micro Finance Institution							
Any organization supporting local women entrepreneur							

## Assessment Methodology

Grade	Description
<b>"O"</b> Grade between 90 to 100%	<ul style="list-style-type: none"> <li>» Outstanding competency to reflect and identify key resources for Psycho-social support and business in the community.</li> <li>» Identified relevant resources in each category.</li> <li>» Have in detail outlined the services provided and how local women entrepreneurs can access them.</li> <li>» Submission of assignment on time (on first day or next module).</li> </ul>
<b>"A"</b> Grade between 75 to 89%	<ul style="list-style-type: none"> <li>» Very good competency to reflect and identify key resources for Psycho-social support and business in the community.</li> <li>» Identified at least 4 relevant resources in each category.</li> <li>» Have clarity on how these resources can be used by local women entrepreneurs.</li> <li>» Submission of assignment on time (on first day or next module).</li> </ul>
<b>"B"</b> Grade between 60 to 74%	<ul style="list-style-type: none"> <li>» Good competency to reflect and identify key resources for Psycho-social support and business in the community.</li> <li>» Identified at least 3 relevant resources in each category.</li> <li>» 2-3 days of delay in submission of assignment</li> </ul>
<b>"C"</b> Grade between 45 to 69%	<ul style="list-style-type: none"> <li>» Average competency to reflect and identify resources for Psycho-social support and business in the community.</li> <li>» Demonstrate minimal competency in identifying local resources.</li> <li>» Identified at least 2 relevant resources in each category.</li> <li>» 3 to 5 days of delay in submission of the assignment.</li> </ul>
<b>"D"</b> Grade upto 45%	<ul style="list-style-type: none"> <li>» Unsatisfactory competency to reflect and identify resources for psychological support and business in the community.</li> <li>» Not been able to map or identify any community resource</li> <li>» Below satisfactory performance lacks basic conceptual clarity.</li> <li>» Delay in more than 5 days of submission of assignment.</li> </ul>

## B. PSYCHO-SOCIAL ASSIGNMENTS – STRENGTHS AND BARRIERS

**ASSIGNMENT – 1:** Ability to reflect and identify internal and external strengths and barriers

**Weightage: 2%**

### Assignment instructions

- » The participants will reflect and write down the barriers and strengths they have experienced in their life or what they observe around them for each category. (Apart from the ones discussed in the training).
- » The participants can also audio record the assignment on their mobile phones. This can be submitted to the evaluator through Bluetooth or WhatsApp.
- » In the "Example" column, write an example of where and how you have experienced the barrier/strength or justification to support your answer.

Categories	Barriers	Example	Strengths/ opportunities	Example
Social and cultural				
Economic				
State or legal				
Familial or interpersonal				
Personal or Intrapersonal				

### Assessment Methodology

Grade	Description
<b>"O"</b> Grade between 90 to 100%	<ul style="list-style-type: none"> <li>» Outstanding competency to reflect and understand the Psycho-social barriers and strengths in all 5 categories.</li> <li>» Relevant examples for each category.</li> <li>» Excellent clarity on self-concept and internal and external barriers and strengths.</li> <li>» Submission of assignment on time. (on first day of the next module)</li> </ul>
<b>"A"</b> Grade between 75 to 89%	<ul style="list-style-type: none"> <li>» Very good competency to reflect and understand the Psycho-social barriers and strengths in all 5 categories.</li> <li>» Appropriate usage of examples for each category.</li> <li>» Submission of assignment on time. (on first day of the next module)</li> </ul>
<b>"B"</b> Grade between 60 to 74%	<ul style="list-style-type: none"> <li>» Good competency to reflect and understand the Psycho-social barriers and strengths in most categories.</li> <li>» Appropriate usage of examples for most categories.</li> <li>» 2 to 3 days of delay in submission of the assignment.</li> </ul>
<b>"C"</b> Grade between 45 to 69%	<ul style="list-style-type: none"> <li>» Passes the assignment - Average competence to reflect and understand the Psycho-social barriers and strengths.</li> <li>» Demonstrating minimal competence in most components while exhibiting considerable</li> <li>» capacity for improvement in others.</li> <li>» 3 to 5 days of delay in submission of the assignment.</li> </ul>
<b>"D"</b> Grade upto 45%	<ul style="list-style-type: none"> <li>» Unsatisfactory competency in reflecting and understanding the Psycho-social barriers and strengths in most categories.</li> <li>» Below satisfaction level performance marked by lack of engagement or inability to apply concepts.</li> <li>» Delay of more than 5 days in submission of the assignment.</li> </ul>

## C. BUSINESS ASSIGNMENT – SELF IMPROVEMENT PLAN AND BUSINESS OPPORTUNITIES

### Assignment instructions

- » The participants will reflect and write their areas that have needed improvement, improvement done and the approach utilised to achieve the same, which is also part of the session.
- » The participants will be able to identify their entrepreneurial strengths and this will help them in their journey.
- » Participants will also identify 5 businesses.
- » The participants can also audio record the assignment on their mobile phones. This can be submitted to the evaluator through Bluetooth or WhatsApp.

**Weightage: 2%**

### 1. ACTIVITY SHEET: SELF-ASSESSMENT

Sl. No	Areas of improvement	Approach		What will I do to improve it?	When?
		Self-improvement	Partnership		
1					
2					
3					
4					
..					

Ask each participant to present their self-assessment plan and Master Trainer can grade accordingly.

### 2. ENLIST 5 BUSINESS OPPORTUNITIES IN THE COMMUNITY

#### Assignment Instructions

- » Participants identify at least 5 business opportunities in their community.
- » They present these business opportunities during the next module and give critical analysis as to why they think they are important opportunities.

#### Assessment Methodology

Grade	Description
"O" Grade between 90 to 100%	<ul style="list-style-type: none"> <li>» Outstanding competency to reflect understand areas of improvement as an entrepreneur and identify support required.</li> <li>» Have articulated clear timelines/details to work on their area of improvement.</li> <li>» Identified and listed out business opportunities in the community</li> <li>» Submission of assignment on time. (on first day of the next module)</li> </ul>

Grade	Description
<b>"A"</b> Grade between 75 to 89%	<ul style="list-style-type: none"> <li>» Very good competency to reflect and understand areas of improvement as an entrepreneur and identify support required.</li> <li>» Have articulated clear timelines/ details to work on their area of improvement.</li> <li>» Identified and listed out at least 4 business opportunities in the community.</li> <li>» Submission of assignment on time. (on first day of the next module).</li> </ul>
<b>"B"</b> Grade between 60 to 74%	<ul style="list-style-type: none"> <li>» Good competency to reflect and understand the areas of improvement as an entrepreneur.</li> <li>» Have articulated those who can support them in improving their strengths.</li> <li>» Have identified at least 3 business opportunities.</li> <li>» 2 to 3 days of delay in submission of the assignment.</li> </ul>
<b>"C"</b> Grade between 45 to 69%	<ul style="list-style-type: none"> <li>» Passes the assignment - Average competence to reflect and understand areas of improvement as an entrepreneur.</li> <li>» Demonstrating minimal competence in most components while exhibiting considerable</li> <li>» capacity for improvement in others.</li> <li>» Have identified at least 2 business opportunities in the community.</li> <li>» 3 to 5 days of delay in submission of the assignment.</li> </ul>
<b>"D"</b> Grade upto 45%	<ul style="list-style-type: none"> <li>» Unsatisfactory competency in reflecting and understanding their areas of improvement.</li> <li>» Below satisfaction level performance marked by lack of engagement or inability to apply concepts.</li> <li>» Not been able to identify any business opportunities in the community.</li> <li>» Delay of more than 5 days in submission of the assignment.</li> </ul>

## MONTH 2

### A. FIELD WORK – MOBILIZATION FOR EAP

By the end of second module, BizSakhis should start mobilizing women so that they can start their training after third module. They will start identifying and meeting potential women entrepreneurs who will be trained and mentored by BizSakhis.

**Weightage: 10%**

Through your visits, note down the names and details of women you interacted with.

Date of the meeting/ visit	Name of the women	Contact details of women	Where and How did you meet her?	Why is she interested in the training?	What is her back- ground? (profession, experience in any leadership position etc.)	Any other comments

### Assessment Methodology

Grade	Description
<b>"O"</b> Grade between 90 to 100%	<ul style="list-style-type: none"> <li>▶▶ Outstanding competency to reflect and identify potential women entrepreneurs in their community.</li> <li>▶▶ Demonstrated ability to fill details of each women along with her background.</li> <li>▶▶ Have identified at least 10-15 potential women entrepreneurs from the community.</li> <li>▶▶ Submission of assignment on time (on first day or next module).</li> </ul>
<b>"A"</b> Grade between 75 to 89%	<ul style="list-style-type: none"> <li>▶▶ Very good competency to reflect and identify potential women entrepreneurs in the community.</li> <li>▶▶ Have filled details of each women along with her basic background.</li> <li>▶▶ Have identified at least 10 potential women entrepreneurs from the community.</li> <li>▶▶ Submission of assignment on time (on first day or next module).</li> </ul>
<b>"B"</b> Grade between 60 to 74%	<ul style="list-style-type: none"> <li>▶▶ Good competency to reflect and identify potential women entrepreneurs in the community.</li> <li>▶▶ Have identified women in the community and provided potential names.</li> <li>▶▶ Have identified at least 8 potential women entrepreneurs from the community.</li> <li>▶▶ 2-3 days of delay in submission of assignment</li> </ul>



Grade	Description
<b>"C"</b> Grade between 45 to 69%	<ul style="list-style-type: none"> <li>▶ Average competency to reflect and identify resources for Psycho-social support and business in the community.</li> <li>▶ Demonstrate minimal competency in identifying local women entrepreneurs.</li> <li>▶ Identified at least 5 potential women entrepreneurs from the community.</li> <li>▶ 3 to 5 days of delay in submission of the assignment.</li> </ul>
<b>"D"</b> Grade upto 45%	<ul style="list-style-type: none"> <li>▶ Unsatisfactory competency to reflect and identify resources for psychological support and business in the community.</li> <li>▶ Not been able to map or identify any local women.</li> <li>▶ Below satisfactory performance, lacks basic conceptual clarity.</li> <li>▶ Delay in more than 5 days of submission of assignment.</li> </ul>

## B. PSYCHO-SOCIAL ASSIGNMENT – EXAMINE GENDER BEHAVIOURS

### Assignment instructions

The participants will observe and identify gender-based challenges at household level, community level and institutional level. For example,

- ▶ **Household level** - women in my household are not allowed to study beyond 8<sup>th</sup> standard.
- ▶ **Community level** - Young men meet their friends and go out for movies. But women, are not allowed to do the same.
- ▶ **Institutional level** - There are no women in the banks. All the staff in the bank are men.

The assignment will be evaluated on the basis of the participants' ability to reflect and identify the gendered behaviour and challenges discussed in the training and apply the same in their life.

**Weightage: 2%**

**Based on your understanding of gender and gender roles, write down at least four gender-based barriers and challenges you could identify at the three levels.**

Household level	Community level	Institutional level

## Assessment Methodology

Grade	Description
<b>"O"</b> Grade between 90 to 100%	<ul style="list-style-type: none"> <li>» Outstanding competency to reflect and accurately understand the concept of gender.</li> <li>» Relevant examples for each level.</li> <li>» Submission of assignment on time (on first day of the next module).</li> </ul>
<b>"A"</b> Grade between 75 to 89%	<ul style="list-style-type: none"> <li>» Very good competency to reflect and accurately understand the concept of gender.</li> <li>» Appropriate usage of examples for each level.</li> <li>» Submission of assignment on time. (on first day of the next module)</li> </ul>
<b>"B"</b> Grade between 60 to 74%	<ul style="list-style-type: none"> <li>» Good competency to reflect and accurately understand the concept of gender.</li> <li>» Appropriate usage of examples for at least two levels.</li> <li>» 2 to 3 days of delay in submission of the assignment.</li> </ul>
<b>"C"</b> Grade between 45 to 69%	<ul style="list-style-type: none"> <li>» Passes the assignment - Average competence to reflect and understand the concept of gender.</li> <li>» Demonstrating minimal competence in most components while exhibiting considerable capacity for improvement in others.</li> <li>» 3 to 5 days of delay in submission of the assignment.</li> </ul>
<b>"D"</b> Grade up to 45%	<ul style="list-style-type: none"> <li>» Unsatisfactory competence to reflect and understand the concept of gender.</li> <li>» Below satisfaction level performance marked by lack of engagement or inability to apply concepts.</li> <li>» Delay of more than 5 days in submission of the assignment.</li> </ul>

## C. BUSINESS ASSIGNMENT – BUSINESS IDEA LIST AND BUSINESS ANALYSIS

### Assignment Instructions

- » Participants will prepare a list of as many business ideas as they can think of, this is based on the personal experience and exposure provided during the training program.
- » The assignment will be evaluated based on the participants ability to reflect and comprehend business ideas available and classify them according to business field and types.

**Weightage: 3%**

### BUSINESS IDEA LIST

Sl.	Business ideas	Business Field	Business Types
1			
2			
3			
4			
5			
6			

## FIELD RESEARCH/ BUSINESS ANALYSIS

### Assignment Instructions

- » Participants are able to generate their own idea list and are able to answer critical questions around their idea through the business analysis form.
- » Participants conduct real time field research to validate their business idea and identify the right resources and people to ask questions.

Business Idea:	
What do I need to find out?	
Who will I talk to	What questions to ask?
1. Potential customers:	
2. Competitors, suppliers and entities with financial resources:	
3. Financial institutions:	
4. Key informants and opinion leaders	

### Assessment Methodology

Grade	Description
<b>"O" Grade</b> between 90 to 100%	<ul style="list-style-type: none"> <li>» Outstanding competency to identify and list as many business ideas.</li> <li>» Outstanding competency in classifying business ideas into business fields and business types.</li> <li>» Excellent competency in conducting real time field research to validate their business idea and identify right resources and people to ask questions.</li> <li>» Submission of assignment on time. (on first day of the next module)</li> </ul>
<b>"A" Grade</b> between 75 to 89%	<ul style="list-style-type: none"> <li>» Very good competency to identify and list at least 5 business ideas and classify them in business field sand business types.</li> <li>» Very good competency in conducting real time field research to validate their business idea and answered critical questions.</li> <li>» Submission of assignment on time. (on first day of the next module).</li> </ul>
<b>"B" Grade</b> between 60 to 74%	<ul style="list-style-type: none"> <li>» Good competency to identify and list at least 4 business ideas and classify them in business field and business types.</li> <li>» Have listed out key questions in the business analysis form and have met at least 3 important stakeholders in the ecosystem related to their business idea.</li> <li>» 2 to 3 days of delay in submission of the assignment.</li> </ul>

Grade	Description
"C" Grade between 45 to 69%	<ul style="list-style-type: none"> <li>Passes the assignment - Average competence to reflect and identify at least 2 business ideas and classify them in business field and business types.</li> <li>Demonstrating minimal competence in completing the business analysis form and have met at least 2 important stakeholders in the ecosystem related to their business idea.</li> <li>3 to 5 days of delay in submission of the assignment.</li> </ul>
Grade upto 45%	<ul style="list-style-type: none"> <li>Unsatisfactory competency in reflecting and listing business ideas.</li> <li>Below satisfaction level performance marked by lack of engagement or inability to apply concepts.</li> <li>Not been able to fill the business analysis form or identify relevant stakeholders.</li> <li>Delay of more than 5 days in submission of the assignment.</li> </ul>

## MONTH 3

### A. FIELD WORK- ENTREPRENEURSHIP AWARENESS PROGRAM (EAP)

- At the end of Module 3, the Biz-Sakhis will immediately start training their batch for Entrepreneurship Awareness Program.
- Any content related query should be resolved with the Master Trainers before going for the training.
- The following handout should be filled by the participants for their trainings and handed over to the master trainer on the first day of next module.

**Weightage: 15%**

#### REPORT TO BE PREPARED BY BIZ-SAKHIS

Batch no.	Group/Individual	Training dates	Village and venue of training	No of women who started the training	No of women who completed the training	Any other comments

## Assessment Methodology

(If possible, the Master Trainer can also attend the EAP conducted by their respective Biz-Sakhis and grade accordingly)

Grade	Description
<b>"O"</b> Grade between 90 to 100%	<ul style="list-style-type: none"> <li>» Outstanding competency demonstrated in mobilizing local women to attend EAP.</li> <li>» Demonstrated outstanding ability to fill out the details of each women and track them.</li> <li>» Organized at least 2 EAP in the community.</li> <li>» EAP attended by at least 20 local women.</li> <li>» Submission of assignment on time (on first day of next module).</li> </ul>
<b>"A"</b> Grade between 75 to 89%	<ul style="list-style-type: none"> <li>» Very good competency demonstrated in mobilizing local women to attend EAP.</li> <li>» Demonstrated very good competency in filling out details of each women and track them.</li> <li>» Organized at least 1 EAP and attended by 15 local women.</li> <li>» Submission of assignment on time (on first day of next module).</li> </ul>
<b>"B"</b> Grade between 60 to 74%	<ul style="list-style-type: none"> <li>» Good competency in tracking and conducting EAP.</li> <li>» Have identified women in the community and provided potential names.</li> <li>» Organized at least 1 EAP and attended by 10 local women.</li> <li>» 2-3 days of delay in submission of assignment</li> </ul>
<b>"C"</b> Grade between 45 to 69%	<ul style="list-style-type: none"> <li>» Average competency in conducting EAP.</li> <li>» Demonstrate minimal competency in identifying local women entrepreneurs.</li> <li>» Able to only mobilize local women and conduct EAP for 5 local women.</li> <li>» 3 to 5 days of delay in submission of the assignment.</li> </ul>
<b>"D"</b> Grade upto 45%	<ul style="list-style-type: none"> <li>» - Unsatisfactory competency in mobilizing women and conducting EAP.</li> <li>» - Could not organize EAP within the stipulated time frame.</li> <li>» - Below satisfactory performance, lacks basic conceptual clarity.</li> <li>» - Delay in more than 5 days of submission of assignment.</li> </ul>

## B. PSYCHO-SOCIAL ASSIGNMENT – SELF ASSESSMENT OF LIFE SKILLS

### Assignment instructions

- » The participants will reflect and write down how they want to rate themselves in the 10 life skills discussed during the training.
- » For each life skill, participants will write down an example where they have recently demonstrated these skills. There can also be one example for more than one life

skill. (For example, while conducting SHG training, one can use leadership skills and communication skills). In such cases, the participant can highlight what aspects of life skills they used.

- ▶▶ The self-assessment ratings will not be included in the evaluation of this assignment. It is only for the participants' reflection.

### Weightage: 3%

Life skills	Rating (0- 5)	Give a recent example where you demonstrated the skill
Self Confidence		
Managing emotions		
Communication		
Problem solving		
Conflict Resolution		
Negotiation		
Leadership		
Financial literacy (savings, budgeting and planning)		
Digital literacy (using WhatsApp, Facebook etc)		
Numeracy skills		
Can you mention 1 life skill you used in mentoring the community women. Give example for the same.		

### Assessment Methodology

Grade	Description
"O" Grade between 90 to 100%	<ul style="list-style-type: none"> <li>▶▶ Outstanding competency to reflect and accurately understand each life skill.</li> <li>▶▶ Relevant examples under each life skill.</li> <li>▶▶ Excellent clarity on the concept of life skill and its application in daily life.</li> <li>▶▶ Submission of assignment on time (on first day of the next module).</li> </ul>
"A" Grade between 75 to 89%	<ul style="list-style-type: none"> <li>▶▶ Very good competency to reflect and accurately understand each life skill.</li> <li>▶▶ Appropriate usage of examples for each life skill.</li> <li>▶▶ Submission of assignment on time. (on first day of the next module)</li> </ul>

Grade	Description
<b>"B"</b> Grade between 60 to 74%	<ul style="list-style-type: none"> <li>» Good competency to reflect and accurately understand most life skills.</li> <li>» Appropriate usage of examples for most life skills.</li> <li>» 2 to 3 days of delay in submission of the assignment.</li> </ul>
<b>"C"</b> Grade between 45 to 69%	<ul style="list-style-type: none"> <li>» Passes the assignment - Average competence to reflect and understand most life skills.</li> <li>» Demonstrating minimal competence in most components while exhibiting considerable capacity for improvement in others.</li> <li>» 3 to 5 days of delay in submission of the assignment.</li> </ul>
<b>"D"</b> Grade upto 45%	<ul style="list-style-type: none"> <li>» Unsatisfactory competence to reflect and understand life skills.</li> <li>» Below satisfaction level performance marked by lack of engagement or inability to apply concepts.</li> <li>» Delay of more than 5 days in submission of the assignment</li> </ul>

### C. BUSINESS ASSIGNMENT- MARKETING PLAN

#### Assignment Instructions

- » Participants undertake market study for their business plan using the marketing mix as discussed in the session.
- » They will present their findings to the Master Trainers and will be graded on this basis.
- » Participants can use the guidelines provided below for each of the Marketing Mixes.

**Weightage – 5%**

Elements of Marketing Mix (7Ps)	Guidelines	Marketing Mix for My Business Idea
Product	Should you offer one product—or more than one? Can you add features which appeal to environmentally conscious or health-conscious customers? Can you add features available in the urban areas? Can you add features which are valued in the local culture	
Price	How does your price compare to the competitors? Are you pricing the product high enough to cover expenses and provide a profit? Are you pricing the product reasonably so that more customers buy the product and consider it high value? Are you likely to earn extra or get more customers relative to your competitors due to extra features in your product? Are you giving multiple options for customers to pay (e.g. cash, Paytm, etc)?	



Elements of Marketing Mix (7Ps)	Guidelines	Marketing Mix for My Business Idea
Place	How widely do you plan to geographically distribute your product/service (e.g., locally, in-state, multi-state? Are you going to be selling directly (direct marketing) to customers? (Direct marketing includes home delivery, farmers' markets, and roadside stands). Are you going to be selling indirectly (intermediary marketing) to packing houses or retailers?	
Promotion	How are you going to promote the use of your products-Advertising? Personal selling?  Awareness camps? Sales promotion such as special offers, discounts, etc.?	
Packaging	How is your packaging enhancing the safety of the product? How is it impacting the convenience of use? Does the appearance make the product stand out in terms of quality relative to the competitor's products? Are the labels correct and meet the legal requirements? Does it have clear instructions for use? Does it allow the reuse of the packaging material in an entertaining way (e.g. children's toys, etc)?	
Positioning	How do you want people to think about your product and business? What are the specific features of your business that you want the customer to take note of? How are you going to make sure that customers take note of the distinctive features of your business?	
People	What are the qualities of the people to be involved in marketing of the product? Are they trained for customer service? Are they ready to do extra and reach out to customers which would make customers buy more from your business? Do you have ways to find out customer feedback on service deficiencies?	

### Assessment Methodology

Grade	Description
"O" Grade between 90 to 100%	<ul style="list-style-type: none"> <li>» Outstanding competency demonstrated in identifying marketing mix for their business plan.</li> <li>» Excellent competency in conducting real time field research viz a viz marketing mix.</li> <li>» Have effectively used and understood each component of 7Ps of marketing.</li> <li>» Submission of assignment on time. (on first day of the next module)</li> </ul>

Grade	Description
<b>"A"</b> Grade between 75 to 89%	<ul style="list-style-type: none"> <li>» Very good competency in identifying marketing mix for their business plan.</li> <li>» Very good competency in conducting real time field research viz a viz marketing mix.</li> <li>» Have effectively used at least 6 components of marketing mix to elaborate on their business plan.</li> <li>» Submission of assignment on time. (on first day of the next module).</li> </ul>
<b>"B"</b> Grade between 60 to 74%	<ul style="list-style-type: none"> <li>» Good competency in identifying marketing mix for their business plan.</li> <li>» Fill up the marketing mix sheet and is able to conduct some market survey to validate their business idea.</li> <li>» Have effectively used at least 4 components of marketing mix to elaborate on their business plan.</li> <li>» 2 to 3 days of delay in submission of the assignment.</li> </ul>
<b>"C"</b> Grade between 45 to 69%	<ul style="list-style-type: none"> <li>» Passes the assignment - Average competence in identifying marketing mix for their business plan.</li> <li>» Demonstrating minimal competence in completing the marketing mix form.</li> <li>» Have conducted superficial market survey to validate their marketing mix form.</li> <li>» 3 to 5 days of delay in submission of the assignment.</li> </ul>
<b>"D"</b> Grade upto 45%	<ul style="list-style-type: none"> <li>» Unsatisfactory competency in reflecting and listing marketing mix details.</li> <li>» Below satisfaction level performance marked by lack of engagement or inability to apply concepts.</li> <li>» Not been able to fill the marketing mix business form and no field survey conducted.</li> <li>» Delay of more than 5 days in submission of the assignment.</li> </ul>

## MONTH 4

### A. FIELD WORK- ENTREPRENEURSHIP DEVELOPMENT PROGRAM (EDP)

At the end of Module 4, the BizSakhis will immediately start training their batch for Entrepreneur Development Program. The EDP will continue as part of field work assessment even at the end of Module 5.

Any content related query should be resolved with the Master Trainers before going for the training.

The following handout should be filled by the participants for their trainings and handed over to the Master Trainer on the first day of next module.

**Weightage: 20%**

### Report to be prepared by Biz-Sakhis

Batch no.	Group/ Individual	Training dates	Village and venue of training	No of women who started the training	No of women who completed the training	Any other com- ments

### Assessment Methodology

(If possible, the Master Trainer can also attend the EDP conducted by their respective BizSakhi and grade accordingly).

Grade	Description
<b>"O"</b> Grade between 90 to 100%	<ul style="list-style-type: none"> <li>Outstanding competency demonstrated in mobilizing local women to attend EDP.</li> <li>Demonstrated outstanding ability to fill out the details of each women and track them.</li> <li>Organized at least 2 EDP in the community.</li> <li>EDP attended by at least 20 local women.</li> <li>Submission of assignment on time (on first day of next module).</li> </ul>
<b>"A"</b> Grade between 75 to 89%	<ul style="list-style-type: none"> <li>Very good competency demonstrated in mobilizing local women to attend EDP.</li> <li>Demonstrated very good competency in filling out details of each women and track them.</li> <li>Organized at least 1 EDP and attended by 15 local women.</li> <li>Submission of assignment on time (on first day of next module).</li> </ul>
<b>"B"</b> Grade between 60 to 74%	<ul style="list-style-type: none"> <li>Good competency in tracking and conducting EDP.</li> <li>Have identified local women in the community.</li> <li>Organized at least 1 EDP and attended by 10 local women.</li> <li>2-3 days of delay in submission of assignment</li> </ul>

Grade	Description
<b>"C"</b> Grade between 45 to 69%	<ul style="list-style-type: none"> <li>» Average competency in conducting EDP.</li> <li>» Demonstrate minimal competency in identifying local women entrepreneurs.</li> <li>» Able to mobilize local women and conduct EDP for 5 local women.</li> <li>» 3 to 5 days of delay in submission of the assignment.</li> </ul>
<b>"D"</b> Grade upto 45%	<ul style="list-style-type: none"> <li>» Unsatisfactory competency in mobilizing women and conducting EDP.</li> <li>» Could not organize EDP within the stipulated time frame.</li> <li>» Below satisfactory performance, lacks basic conceptual clarity.</li> <li>» Delay in more than 5 days of submission of assignment.</li> </ul>

## B. PSYCHO-SOCIAL ASSIGNMENT - FACILITATION SKILLS (VIDEO)

### Assignment instructions

- » After month 3, the participants will be starting with their EDP trainings. As part of the assessment of their training skills, participants will prepare a 15-30-minute video of their training which will be submitted to the Master Trainer in the next month. The video can be submitted through WhatsApp or Bluetooth.
- » Wherever possible the Master Trainer can also attend live EDP sessions conducted by Biz-Sakhis and grade their training skills.
- » The Master Trainer will check if the given list of skills is portrayed by the participant. If yes, tick against the skill.
- » One tick is equivalent to 1 mark.

### Weightage – 4%

	Training skills	Put a "√" mark against the skill column	Comments
<b>Verbal skills</b>	Clarity in explanation		
	Using open ended questions		
	Paraphrasing		
	Summarizing		
	Listen carefully		
<b>Nonverbal skills</b>	Eye contact		
	Body posture		
	Movement in the training room		
	Gestures		
	Facial expressions		

## Assessment Methodology

Grade	Description
<b>"O"</b> Grade between 90 to 100%	<ul style="list-style-type: none"> <li>» Outstanding competency to reflect and accurately use each training skills.</li> <li>» Training skill is used appropriately during the EDP session.</li> <li>» Enabled group participation/ discussion through the usage of training skills.</li> <li>» Have used at least 9 training skills during EDP.</li> <li>» Submission of assignment on time (on first day of the next module).</li> </ul>
<b>"A"</b> Grade between 75 to 89%	<ul style="list-style-type: none"> <li>» Very good competency to reflect and accurately use each training skill.</li> <li>» Appropriate usage of trainings skills during the EDP session.</li> <li>» Enabled group participation/ discussion through the usage of training skills.</li> <li>» Have used at least 7 training skills during EDP.</li> <li>» Submission of assignment on time. (on first day of the next module)</li> </ul>
<b>"B"</b> Grade between 60 to 74%	<ul style="list-style-type: none"> <li>» Good competency to reflect and accurately use training skills.</li> <li>» Appropriate usage of training skills during EDP sessions.</li> <li>» Have used at least 6 training skills during EDP.</li> <li>» 2 to 3 days of delay in submission of the assignment.</li> </ul>
<b>"C"</b> Grade between 45 to 69%	<ul style="list-style-type: none"> <li>» <b>Passes the assignment</b> - Average competence to reflect and use training skills during EDP.</li> <li>» Demonstrating minimal competence in most training skills.</li> <li>» Have used at least 3 training skills during EDP.</li> <li>» 3 to 5 days of delay in submission of the assignment.</li> </ul>
<b>"D"</b> Grade upto 45%	<ul style="list-style-type: none"> <li>» Unsatisfactory competence to reflect and understand training skills.</li> <li>» Below satisfaction level performance marked by lack of engagement or inability to apply concepts.</li> <li>» Delay of more than 5 days in submission of the assignment</li> </ul>

## C. BUSINESS ASSIGNMENT - COSTING

### Assessment instructions

- » Participants practice how unit cost (fixed and variable) of each item is estimated through Komal's caselet and by interviewing a local entrepreneur from the community.
- » Participants can visit a local entrepreneur and fill up the template below. It can be a beauty parlor, retail shop, chai (tea) stall, pani puri stall, stationery shop etc.

### Weightage - 7%

#### 1. Costing Exercise

Komal wants to start a chaat shop. She collects the following information for setting her shop:

Investment for setting up shop	
Details	Amount (Rs.)
Cooking Utensils	6,000
Furniture	4,000
Sign boards	4,000
Shop furnishing	16,000
Total	30,000

She also finds the regular cost of running her business as follows:

Costs	
Details	Amount (Rs.)
Salary	2000
Rent	2000
Interest	400
Cooking Gas	Re 0.5 per plate
Raw material	Rs. 10 per plate
Disposable plates etc.	Rs. 1 per plate
Electricity	1000
Cleaning & Maint.	1500

- ▶▶ How much is the fixed cost and the variable cost for running the chaat business?
- ▶▶ If Komal can sell chats at Rs. 30 per plate, how many plates of chaat does she need to sell in a month for no profit and no loss.

## 2. Field level costing exercise of a local entrepreneur

Biz Sakhis are required to use the below template to interview a local entrepreneur in their area and write down the cost of their business in the manner given in the template:

Fixed Cost	Cost Per Month	Variable Cost	Cost Per unit

Fixed Cost	Cost Per Month	Variable Cost	Cost Per unit
<b>Total</b>			

### Assessment Methodology

Grade	Description
<b>"O"</b> Grade between 90 to 100%	<ul style="list-style-type: none"> <li>Outstanding competency to reflect and identify all types of cost for business.</li> <li>Putting all types of cost under relevant heads.</li> <li>Excellent competency in identifying a local entrepreneur and assessing his/her business through fixed and variable cost.</li> <li>Submission of assignment on time (on first day of the next module).</li> </ul>
<b>"A"</b> Grade between 75 to 89%	<ul style="list-style-type: none"> <li>Very good competency to reflect and identify types of cost for business.</li> <li>Correctly Identified at least 4 items in each types of cost.</li> <li>Have clarity on types of cost.</li> <li>Very good competency in identifying a local entrepreneur and assessing his/her business through various cost estimates.</li> <li>Submission of assignment on time (on first day of next module).</li> </ul>
<b>"B"</b> Grade between 60 to 74%	<ul style="list-style-type: none"> <li>Good competency to reflect and identify types of cost for business</li> <li>Correctly identified at least 3 items in each types of cost.</li> <li>Have filled at least 4 items in each type of cost for the local entrepreneur.</li> <li>2-3 days of delay in submission of assignment</li> </ul>
<b>"C"</b> Grade between 45 to 69%	<ul style="list-style-type: none"> <li>Average competency to reflect and identify types of cost for business.</li> <li>Demonstrate minimal competency in identifying types of cost.</li> <li>Correctly identified at least 2 items in each types of cost.</li> <li>Identified a local entrepreneur but shows lack of clarity in bifurcating fixed and variable cost.</li> <li>3 to 5 days of delay in submission of the assignment.</li> </ul>
<b>"D"</b> Grade upto 45%	<ul style="list-style-type: none"> <li>Unsatisfactory competency to reflect and identify types of cost of business.</li> <li>Not been able to map or identify any types of cost.</li> <li>Below satisfactory performance, lacks basic conceptual clarity.</li> <li>Delay in more than 5 days of submission of assignment.</li> </ul>



## MONTH 5

### A. FIELD WORK – ENTREPRENEURSHIP DEVELOPMENT PROGRAM

Entrepreneurship Development Program will continue. The assessment will be the same as done in Month 4 (Since EAP and EDP delivery come under the roles and responsibilities of Biz-Sakhis, the assessment of EAPs and EDPs will not be considered for evaluation if it conducted after the 5th month classroom session).

### B. PSYCHO-SOCIAL ASSIGNMENT - CASE STUDY ON APPLICATION OF LIFESKILLS IN MENTORING

#### Assignment instructions -

- ▶▶ The case study can be prepared in writing or recorded by Biz-Sakhi. This will be presented to the group in the contact programme in the following month.
- ▶▶ In case the participant is recording the assignment, make sure all the questions are addressed in the recording.
- ▶▶ The participants can use creative ways to present their case studies.
- ▶▶ Make sure to adhere to the confidentiality norm.

#### Weightage- 4%

#### CASE STUDY

Select 5 community women who you are currently mentoring and track your journey with them so far mentioning the following –

1. Background information about the women (Names to be changed)
2. How did you approach them?
3. How did you impact them? (Mention any positive changes you have seen in your mentee after you started mentoring them).
4. What mentoring techniques did you use? Give examples for the same.

#### Assessment Methodology

Grade	Description
"O" Grade between 90 to 100%	<ul style="list-style-type: none"><li>▶▶ Outstanding competency in application of mentoring skills on field with the mentees.</li><li>▶▶ Excellent clarity on the concept of mentoring skills and qualities.</li><li>▶▶ Submission of all 5 case studies addressing all the questions.</li><li>▶▶ Submission of assignment on time (on first day of the next module).</li></ul>
"A" Grade between 75 to 89%	<ul style="list-style-type: none"><li>▶▶ Very good competency in application of mentoring skills on field with the mentees.</li><li>▶▶ Excellent clarity on the concept of mentoring skills and qualities.</li><li>▶▶ Submission of at least 4 case studies addressing all the questions.</li><li>▶▶ Submission of assignment on time. (on first day of the next module)</li></ul>

Grade	Description
"B" Grade between 60 to 74%	<ul style="list-style-type: none"> <li>▶ Good competency in application of mentoring skills on field with the mentees.</li> <li>▶ Good clarity on the concept of mentoring skills and qualities.</li> <li>▶ Submission of at least 3 case studies addressing most of the questions.</li> <li>▶ 2 to 3 days of delay in submission of the assignment.</li> </ul>
"C" Grade between 45 to 69%	<ul style="list-style-type: none"> <li>▶ <b>Passes the assignment</b> - Average competence in application of mentoring skills on field with the mentees.</li> <li>▶ Demonstrating minimal competence in most concepts of mentoring while exhibiting considerable capacity for improvement in others.</li> <li>▶ Submission of at least 2 case studies addressing most of the questions.</li> <li>▶ 3 to 5 days of delay in submission of the assignment.</li> </ul>
"D" Grade upto 45%	<ul style="list-style-type: none"> <li>▶ Unsatisfactory competence in application of mentoring skills on field with the mentees.</li> <li>▶ Below satisfaction level performance marked by lack of engagement or inability to apply concepts.</li> <li>▶ Submission of less than 2 case studies addressing most of the questions.</li> <li>▶ Delay of more than 5 days in submission of the assignment</li> </ul>

### C. BUSINESS ASSIGNMENT - PRESENTATION OF BUSINESS PLAN

#### Assessment instructions

- ▶ Participants present their business plan based on the sessions they have undertaken and use key skills to integrate them in the plan.
- ▶ Participants can submit their business plan to Master Trainer
- ▶ Alternately, if time is available the Biz-Sakhis can also present their Business Plans.

**Weightage- 8%**

#### Assessment Methodology

Grade	Description
"O" Grade between 90 to 100%	<ul style="list-style-type: none"> <li>▶ Outstanding competency to reflect and articulate the key business skills learnt during the session.</li> <li>▶ Using the marketing strategies in practice while making the business plan.</li> <li>▶ Have used the key components in Business plan preparation (costing, resources, stakeholders mapping, start-up capital and other financial sources etc.)</li> <li>▶ Submission of assignment on time (on first day of the next module).</li> </ul>

Grade	Description
"A" Grade between 75 to 89%	<ul style="list-style-type: none"> <li>» Very good competency to reflect and articulate the key business skills learnt during the sessions.</li> <li>» Very good competency in using 7Ps of marketing techniques in business plan.</li> <li>» Have used key components in business plan (costing, key resources, stakeholders and have done financial planning).</li> <li>» Submission of assignment on time (on first day of the next module).</li> </ul>
"B" Grade between 60 to 74%	<ul style="list-style-type: none"> <li>» Good competency to reflect and articulate the key business skills learnt during the sessions.</li> <li>» Have used basic components of business planning in their design like costing, identified resources etc.</li> <li>» 2-3 days of delay in submission of assignment</li> </ul>
"C" Grade between 45 to 69%	<ul style="list-style-type: none"> <li>» Average competency to reflect and articulate business skills in the plan.</li> <li>» Average competency in using business plan components.</li> <li>» Have created a sketchy business plan which does not clearly articulate a road map viz a viz the service/product.</li> <li>» 3 to 5 days of delay in submission of the assignment.</li> </ul>
"D" Grade upto 45%	<ul style="list-style-type: none"> <li>» Unsatisfactory competency to reflect and articulate business skills in the plan.</li> <li>» Not been able to map or detail out their business plan.</li> <li>» Below satisfactory performance lacks basic conceptual clarity.</li> <li>» Delay in more than 5 days of submission of assignment.</li> </ul>

## FINAL ASSESSMENT

This will be based on Multiple Choice Questionnaire (MCQ). The set of questions used for pre-testing in the beginning of the first month of the training, can be used for the post-testing at the last day of the 5th month training. The pre-testing may be conducted by the Master Trainer, but post testing will be conducted by adjunct faculty who is assigned for the purpose from the institute (NIESBUD/NIRDPR).

- ▶▶ The MCQ may be prepared by the Master Trainer by incorporating various knowledge and skills sets explained in the module after customizing them in local context.
- ▶▶ There can be 25 questions.
- ▶▶ Also try to keep the MCQs as practical as possible and less theoretical. Application based theoretical concepts should be appreciated.

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CERTIFICATE COURSE CURRICULUM AND TRAINING MANUALS FOR

# Biz-Sakhis

COMMUNITY BASED MENTORS FOR

WOMEN ENTREPRENEURSHIP PROMOTION AND EMPOWERMENT

VOLUME

2





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# Certificate Course Curriculum and Training Manuals For

# Biz-Sakhis

*Community Based Mentors for Women  
Entrepreneurship Promotion and Empowerment*

**United Nations Development Programme**

National Institute for Entrepreneurship and Small Business Development (NIESBUD),  
Ministry of Skill Development and Entrepreneurship, Government of India

Centre for Entrepreneurship Development (CED), National Institute of Rural Development  
and Panchayati Raj (NIRDPR), Ministry of Rural Development, Government of India

*Disha – a partnership between United Nations Development Programme and India Development Foundation, supported by IKEA Foundation, aims to improve the lives of one million underprivileged women in India by enabling them to acquire marketable skills and become employable. Disha supports women to become economically self-sufficient so that they and their families can have better and equitable opportunities in life.*

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## Letter to Biz-Sakhis

Let me take this opportunity to congratulate all Biz-Sakhis for becoming successful entrepreneurs and for driving change across India. With your dedication to ensuring that women can start and run their own businesses, you have created a ripple effect – you are helping women to come out of silos and chase their dreams.

Everywhere in the world, we see that when women come out to work, their families, communities and society as a whole benefit. People live longer, healthier lives, are better educated and more prosperous. That's why gender equality is a crucial part of the Sustainable Development Goals – a set of 17 goals to build a better world, which leaders of 193 countries, including India, signed on to achieve by 2030.

In India, however, few women are able to go outside the home for jobs. Indian women today spend five hours every day on domestic unpaid care work. The women who do work often do not have the necessary skills, which means they are more likely to work in the informal sector. A possible solution is to get women participate in the workforce on their terms, through their own businesses. But factors such as a lack of awareness about opportunities, business technical skills, and difficulties in accessing finance and markets prevent women from starting businesses.

Women need mentoring and guidance to ensure their businesses are successful. Biz-Sakhis such as you serve as powerful examples of how women can become entrepreneurs, generate employment and earn livelihoods with proper support and guidance. You can help women translate their experiences doing household chores and budgets to customer service. You can show them how their ability to develop long-term relationships can build trust and benefit their businesses.

It is with great pleasure that I introduce the new Biz-Sakhi curriculum to take this wonderful initiative forward. These modules were developed after extensive consultations and studies of best practices, and include your suggestions. This material will aid Biz-Sakhis such as you to train budding women entrepreneurs in rural India, hopefully creating lakhs of women entrepreneurs. We are confident this will help women adapt to running a business.

The Disha initiative has reached nearly 10 lakh underprivileged women in about four years, connecting them to more and better livelihoods opportunities. We've seen how women employing women can set off a chain reaction, enabling growth for business, jobs and the economy. As Biz-Sakhis, you could play an important role in making sure Indian women are part of this story. I wish you every success in your efforts to encourage more women like you to follow your lead.

Shoko Noda  
Resident Representative, UNDP India





डॉ. डब्ल्यू.आर. रेड्डी, आई ए एस  
महानिदेशक

**Dr. W.R. Reddy, IAS**  
Director General



**राष्ट्रीय ग्रामीण विकास एवं पंचायती राज संस्थान**

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### Message

Creation of sustainable livelihoods and entrepreneurial avenues for marginalized sections of the society, especially women in rural areas needs long-term and continuous handholding, mentoring and guidance on finance, technology and marketing which had been a major challenge. What is required is a holistic approach for developing entrepreneurial abilities, managing and nurturing their capabilities and providing long-term handholding to the aspiring youth to become entrepreneurs. Entrepreneurship alone can ensure sustainable livelihoods and create employment opportunities for local people. But there is also a need for convergence and synergy of all the government initiatives relating to entrepreneurship development and encourage dialogue and partnerships among various stakeholders.

In view of this, UNDP under its Project Disha, in association with the Centre for Entrepreneurship Development (CED), National Institute of Rural Development and Panchayati Raj (NIRD&PR) under Ministry of Rural Development, National Institute for Entrepreneurship and Small Business Development (NIESBUD) under Ministry of Skill Development and Entrepreneurship (MSDE) and School of Human Ecology, Tata Institute of Social Science (TISS), Mumbai, have developed syllabus, curriculum and detailed training materials for training and certifying 'Business Sakhis' (Biz Sakhis), a 'cadre of community mentors', from the local population, who could encourage women from their local community towards entrepreneurial activities and handhold them in terms of technical inputs on business and psycho-social supports.

We are very happy to be a partner in this noble initiative as National institute, for certifying these Biz-Sakhis and develop a pool of master trainers. I am sure these "Biz Sakhi" modules not only strengthen the local capacities, which will have a transformative impact on the rural economy by promoting small businesses within villages, but also ensure optimum utilization of local resources. The "Biz Sakhi" programme will be one of the pointers to the progress of women's economic empowerment, wellbeing and will start a new path to bring gender equality and dignity to women and it will also give them prowess to work with institutions and functionaries, who do not value gender equality.

I have no doubt that this programme will offer much needed training and expertise to both the aspiring and existing women entrepreneurs and will make substantial progress in our journey towards bringing holistic development of villages. I also congratulate the team for this initiative and wish success to this programme.

*W. R. Reddy*  
(W. R. Reddy)





राजेश अग्रवाल आई ए एस  
महानिदेशक

**Rajesh Aggarwal, IAS**  
Director General



## MESSAGE

In the words of our Hon'ble Prime Minister "India is a youthful nation. Today's youngsters are becoming job creators".

Creation of new business entities lead to generation of employment, innovation, value-added services, fiscal revenues and most importantly support development of micro, small and medium enterprise (MSME) sector which is indispensable component of developed economies. As mentor plays an important role in entrepreneurial development right from conception of business plan to product development and business growth, mentorship needs to be strengthened for successful enterprise creation. In order to support mentoring

NIESBUD partnered with UNDP, NIRD and TISS for training and certification of community level mentors to provide technical support for entrepreneurship development. NIESBUD, UNDP, and TISS have co-developed a module to set up an eco-system of well-trained 'Mentors' who can foster the growth of Entrepreneurs and Entrepreneurship in the country. These Mentors would be working exhaustively for Rural Women Entrepreneurs and will be called BizSakhis.

This module consists of curriculum & manual which is based on compilation of best practices, cases, innovative approaches, and practical strategies for enhancing the entrepreneurship mentoring. This manual not only highlights the post-training mentoring programs for supporting psychosocial aspects of rural women entrepreneurs but it also covers all the major factors in building successful entrepreneurship mentoring programs that enhance achievement.

Together, as individual agency and collaborative ventures with renowned and expert agencies, such interventions will enhance the overall entrepreneurship eco-system in the country by addressing the needs of the bottom of the pyramid.

I wish the best for all the users of this manual and participants who will benefit immensely and subsequently expect sincere implementation of its learning.

**Rajesh Aggarwal**  
Director General

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**THE NATIONAL INSTITUTE FOR ENTREPRENEURSHIP AND SMALL BUSINESS DEVELOPMENT**

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## Foreword

*Empowered lives.  
Resilient nations.*

It is a well-established fact that today, women in India face significant social and economic barriers in their day to day lives, restricting their potential to grow and create an identity for themselves. One of the key consequences of such barriers has been a drop in participation of women in India's workforce, currently at 27%. It is believed that India's GDP could expand by 27% if the number of female workers increases to the same level as that of men (IMF Report), which means adding an unbelievable 235 million workers to the existing workforce, enough to fill all the factories in the rest of Asia. Not just from jobs, women are found missing from businesses as well, with just 20% of registered businesses being owned by women in India.

With an aim to cover these gaps, UNDP's Disha project began its journey of empowering 1 million underprivileged women learn marketable skills and connecting them with income opportunities. With a strong belief that rural women from the community itself have the potential to create a ripple effect of entrepreneurship, we began identifying such potential 'agents of change', or Biz-Sakhis (business friends). Today, hundreds of Biz-Sakhis are handholding women across Haryana and Karnataka and empowering them with knowledge, training and skills on enterprises and most importantly, helping them wade through difficult times by providing them emotional and psycho-social support.

This entrepreneurship mentorship training curriculum and module will serve as a training material for existing and upcoming Biz-Sakhis. It consists of classroom training (25 days), 'on job – on field' (minimum 100 days), online assignments spread over 5 months with following components - *conducting an EAP (Entrepreneurship Awareness Program), EDP (Entrepreneurship Development Program), providing the right support to entrepreneurs and providing backward and forward linkages*

The most unique thing about this training module is the psychosocial component and the life skills training for the women entrepreneurs which existing entrepreneurship development programmes seldom cover. The modules have been developed as a result of an extensive process of consultations and studies of best practices across the country and have been based on structured entrepreneurship development training programme by International Labour organisation (ILO) and Self Employed Women's Association (SEWA).

I hope the training pedagogy enables women to discover the entrepreneur in them and understand various aspects of starting a business while reflecting on gender, life skills, mentoring other women through interesting on-field assignments and assessments. With inclusion of different learning tools like role plays, case-studies, stories and folk tales, I believe the curriculum will make the process of training more engaging, interesting, effective and participatory.

Special thanks to National Institute for Entrepreneurship and Small Business Development (NIESBUD), National Institute of Rural Development & Panchayati Raj (NIRDPR) and Tata Institute of Social Science for partnering with us in research, design, development and for supporting us throughout the implementation of Disha project in India.

A blue ink signature of Clement Chauvet, written in a cursive style.

Clement Chauvet  
Chief, Skills and Business Development  
UNDP



## ACKNOWLEDGEMENTS

Micro and small enterprises offer many advantages for rural women such as flexible working hours, more support from their families, greater decision-making power and access to finance and local markets. However, they face several barriers such as lack of education, information, training, business mentorship, et al. For addressing these barriers, this training curriculum and module is developed by United Nations Development Programme's (UNDP) Disha Project with support of IKEA Foundation for training the Biz Sakhis – the community mentors – who handhold women entrepreneurs by providing business support services and psycho-social mentorship.

This curriculum and training content benefits from the knowledge and experiences of pioneers including academic faculties, community leaders, officials from various institutions working in the areas of gender and entrepreneurship development. Without their support this module would not have been possible.

This module has been prepared under the auspices of the National Institute of Entrepreneurship and Small Business Development (NIESBUD) of the Ministry of Skills Development and Entrepreneurship, Government of India, Centre for Entrepreneurship Development of the National Institute of Rural Development (NIRD), Ministry of Rural Development, School of Human Ecology, Tata institute of social sciences (TISS). NIESBUD and NIRD will certify the Biz-Sakhis. Without their support this module would not have been possible.

We are grateful to The Indian School of Microfinance for Women (ISMW) for generously allowing the adoption of ISMW financial literacy module for the curriculum. We also acknowledge the adoption of RBI training manual on Financial Literacy. The inspiration for preparing this training curriculum for community women was drawn from ILO GYB and SIYB training manuals.

We are grateful to our Senior Consultant Ms. Bisoya Loitongbam who led the content development of business aspects within this curriculum and coordinated the overall curriculum and manual preparation efforts. Dr. Rajani Konantmbigi, Ms. Aparna Joshi and Ms. Risha Ramachandran, professors and experts from School of Human Ecology, TISS led the development of psycho-social aspects of mentorship that is the integral part of this curriculum. We are thankful to their academic and professional support.

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It is our pleasure to mention the contribution of our implementing partners Deshpande Foundation in Karnataka and Foundation for Rural Entrepreneurship Development (FRIEND) in Karnataka and Haryana and MAVIM in Maharashtra without whom making an impact on ground would be an uphill task.

We acknowledge the efforts of Ms. Sonal Jain and Ms. Monika Sharma, National Hub of PM-Yuva, Ministry of Skills Development and Entrepreneurship and Ms. Kanu Priya Sankhala, TISS student and Intern to UNDP in providing final touches to the module.

Last but not the least, we acknowledge the support received from the experts in UNDP Disha team in successful development of the training manual.

Philip Mathew,  
Entrepreneurship Expert, UNDP Disha Team



## ABOUT THE CURRICULUM

This entrepreneurship training module is aimed to serve as a training material for Biz Sakhis, a community cadre being promoted under the UNDP Disha project to train and mentor women entrepreneurs. Development of entrepreneurial capacity is one of the important objectives of the UNDP Disha project which aims to support one million underprivileged women in India learn marketable skills and connect with income opportunities. The project is being implemented with women from low-income groups having limited level of education and living in remote geographies which calls for the development of training module specifically designed for the purpose of the project and its target beneficiaries.

The **Certificate Course Curriculum for Biz-Sakhis, *Community based mentors for Women Empowerment and Entrepreneurship Promotion*** has been divided into 4 volumes as follows:

- VOLUME 1:** Introduction to the module, training pedagogy, knowledge-skill-attitude framework and learning outcome with assessment criteria. This includes recommendations on how to do the assessment for certification, what is the methodology for assessment and an overall introduction of the implementation of the training. The last part of this volume also mentions the selection criteria and roles and responsibilities of Adjunct faculties (Institutional based) and Master trainers (implementing agency based).
- VOLUME 2:** Modules with sessions details including detailed methodology for transacting the modules. This includes day-wise module framework with session details for all 25 days of training. These sessions are to be transacted by Master Trainers to Biz-Sakhis.
- VOLUME 3:** General and session wise reading materials that will help trainer for familiarizing the subjects and incorporation of additional games, notes, case studies, videos, slides, etc.
- VOLUME 4:** Biz-Sakhi's handbook with suggested syllabus, curriculum and modules for Entrepreneurs' Awareness and Entrepreneurship Development Program (EAP and EDP).





## ABBREVIATIONS

<b>Biz-Sakhi</b>	Business Sakhi (Business Friend)
<b>CHC</b>	Community Health Centre
<b>DDU-GKY</b>	Deen Dayal Upadhyaya Grameen Kaushalya Yojana
<b>DET</b>	Dimensional Empowerment Theory
<b>DMHSD</b>	Department of Mental Health and Substance Dependence
<b>DOAHDSF</b>	Department of Animal Husbandry Dairying & Fisheries
<b>DSIR</b>	Department of Scientific and Industrial Research
<b>EAP</b>	Entrepreneurship Awareness Program
<b>EDP</b>	Entrepreneurship Development Program
<b>FL</b>	Financial Literacy
<b>GYB</b>	Generate Your Business
<b>ILO</b>	International Labour Organization
<b>ISAM</b>	Integrated Scheme for Agricultural Marketing
<b>ITDG</b>	Intermediate Trade Development Group
<b>KVIC</b>	Khadi & Village Industries Commission
<b>LSE</b>	Life Skill Education
<b>MFI</b>	Micro Finance Institution
<b>MOSPI</b>	Ministry Of Statistics And Programme Implementation
<b>MSDE</b>	Ministry of Skill Development & Entrepreneurship
<b>MKSP</b>	Mahila Kisan Sashaktikaran Pariyojana
<b>MUN</b>	Mahila Udyam Nidhi
<b>MSME</b>	Micro, Small and Medium Enterprises
<b>MORD</b>	Ministry of Rural Development
<b>MOWCD</b>	Ministry of Women & Child Development
<b>MUDRA</b>	Micro Units Development & Refinance Agency Limited
<b>NABARD</b>	National Bank for Agriculture and Rural Development
<b>NGO</b>	Non Government Organization
<b>NLM</b>	The National Livestock Mission
<b>NIESBUD</b>	National Institute of Entrepreneurship and Small Business Development
<b>NIF</b>	Navjyoti India Foundation
<b>NIRDPR</b>	National Institute of Rural Development and Panchayati Raj

<b>NITI Aayog</b>	The National Institution for Transforming India
<b>DAY-NRLM</b>	Deendayal Antyodaya Yojana - National Rural Livelihood Mission
<b>NULM</b>	National Urban Livelihood Mission
<b>OFECD</b>	Organisation For Economic Co-Operation And Development
<b>PHC</b>	Primary Health Centre
<b>PMEGP</b>	Prime Minister Employment Generation Programme
<b>PRISM</b>	Promoting Innovations in Individuals, Start-ups and MSMEs
<b>PMKVY</b>	Pradhan Mantri Kaushal Vikas Yojana
<b>PMMY</b>	Pradhan Mantri Mudra Yojana
<b>PM YUVA</b>	Pradhan Mantri Yuva Udyamita Vikas Abhiyan
<b>RMK</b>	Rashtriya Mahila Kosh
<b>RUSETI</b>	Rural Development and Self-Employment Training Institute
<b>RISC</b>	Rural Industry Service Centre
<b>SEWA</b>	Self Employed Women's Association
<b>SHG</b>	Self Help Groups
<b>SIYB</b>	Start and Improve Your Business
<b>ToT</b>	Training of Trainers
<b>UNDP</b>	United Nations Development Programme
<b>UN Women</b>	The United Nations Entity for Gender Equality and the Empowerment of Women
<b>UNICEF</b>	The United Nations Children's Fund
<b>UNESCO</b>	United Nations Educational, Scientific and Cultural Organization
<b>USAID</b>	United States Agency for International Development
<b>UT</b>	Union Territory
<b>WHO</b>	World Health Organization

# Volume II 1

## Module



# Module 1

## SESSIONS' SCHEDULE

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<b>DAY- 1</b>			
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Session 2	Ice Breaking and Getting to Know Each Other	30 min	4
Session 3	Microlab - Work Identities	60 min	7
Session 4	Expectation, Course Structure and Setting Ground Rules	45 min	10
Session 5	Exploring Self	30 min	15
Session 6	Barriers and Resources	60 min	18
Session 7	Understanding Intersectionality	60 min	22
Session 8	Understanding Poverty - Savita's Story	60 min	26
<b>DAY- 2</b>			
Session 9	How can Savita Address the Poverty Situation - Remedies and Opportunities?	45 min	31
Session 10	Stories of Entrepreneurs	30 min	32
Session 11	Strengths of an Entrepreneur	75 min	34
Session 12	Discovering Entrepreneurial Strengths in You	90 min	38
Session 13	Dreams and Hopes as an Entrepreneur	45 min	41
Session 14	Introduction to Life Skills	60 min	42
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Session 14	Introduction to Life Skills Contd..	90 min	47
Session 15	Gender and its Interplay	120 min	51
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<b>DAY – 4</b>			
Session 16	Financial Literacy-Fundamentals of Financial Planning Contd...	60 min	68
Session 17	Fundamentals of Business	60 min	68
Session 18	Understanding a Business	30 min	73
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<b>DAY – 5</b>			
Session 19	Introduction to Mentoring	140 min	76
Session 20	Referrals	30 min	86
Session 21	Well-Being and Self-Care - 1	90 min	89
Session 22	Familiarizing what has been Learned and Orientation to Field Work	90 min	95





### DAY- 1

Session 1	Inaugural Session	30 min
Session 2	Ice Breaking and Getting to Know Each Other	30 min
Session 3	Microlab - Work Identities	60 min
Session 4	Expectation, Course Structure and Setting Ground Rules	45 min
Session 5	Exploring Self	30 min
Session 6	Barriers and Resources	60 min
Session 7	Understanding Intersectionality	60 min
Session 8	Understanding Poverty - Savita's Story	60 min

# Session 1: Inaugural Session



## Key to the session

The opening session of the module introduces the participants to the overall objective of the training. It introduces the participants to each other and welcomes them to the training.



## Session Outcomes

Participants and facilitators get introduced and remember each other's names.



## Methodology

Game



## Session Objective

1. Introduction of participants to the training
2. Introduction of facilitators and trainees to each other.



## Time Allotted

30 minutes



## Processes and Activities

### Activity - Introduction

The first activity focuses on introducing the participants to each other through a simple game.

**STEP 1 –** Ask the participants to introduce themselves to the group and share these details

- ▶ Your name and
- ▶ an adjective that describes you and starts with the same alphabet as your name (For example, Hi! I am Neetu and I am nice.)

*Note: In case the participants are not able to come up with an adjective starting with the same alphabet as their name, they can use any other alphabet for the word which describes them.*

**STEP 2 –** At the end of the activity, encourage one person to name all the participants again.

**STEP 3 –** Allow 2 or 3 participants to do this activity. The purpose is to learn and remember each others' names.





### Facilitator's Note

- 1) Check that the training room has chairs, the facilitator and co-facilitator will arrange the chairs in a semi-circular shape.
- 2) Place a chair for the facilitator in the middle or side of the circle depending on how the facilitator wants to deliver the training.

After the set-up is done and participants are seated, welcome the group by thanking all the participants for being present for the training. The facilitator will introduce himself/herself to the group. For example, "Hi! My name is ABC, I am a master-trainer and working as ... in XYZ and I am from.... It is a pleasure to meet all of you together. Thank you for coming. I will be conducting the training along with my co-facilitator (their name). I would like to welcome you all to the 25-day training course. We will soon get into the details of training but before that, let us do a round of introductions followed by an interesting game that will help us know each other better."



### Stop and Check

Check if participants are comfortable with the training and ask if we can continue with the next sessions.

## Session 2: Ice Breaking and Getting to Know Each Other



### Key to the session

The aim of this activity is that participants understand each other and establish group connections. The session will help the participants open up to each other and share personal details through an activity.



### Session Objective

1. Familiarising with each other and creating a comfortable environment for the participants.
2. Creating a safe space for the participants as they open up to each other through a sociometric activity.



### Session Outcomes

Participants feel comfortable in the training and show increased participation.



### Methodology

Game, group discussion



### Time Alloted

30 minutes



### Materials Required

Handout – 1

#### HANDOUT – 1

1. Who knows how to swim?
2. Who likes to eat icecream?
3. Who can identify and name two of their strengths?
4. Who can accept their mistakes?
5. Who has broken a rule in the past few weeks?
6. Who has challenged a person in authority in past month?
7. Who likes to sleep?
8. Who likes to meditate?
9. Who are proud of themselves?
10. Who has helped a stranger in past few weeks?
11. Who has lied in past one week?
12. Who has more than 6 members in their family?
13. Whose business deals with clothes?
14. Whose favorite color is not pink?
15. Who has been a part of a group before?



### Processes and Activities

#### Activity - *Kitne Dost Kitne*

An interesting psychometric activity which will help participants know each other well in both social and psychological context.

- STEP 1 –** After the introductions, the participants are informed that they will be engaged in an interesting activity to explore more about each other.
- STEP 2 –** Participants are asked to push back their chairs and make a circle with facilitator standing in the middle.
- STEP 3 –** Everyone will clap and walk in the circle in one direction.

- STEP 4 –** When the facilitator asks - “*Kitne dost Kitne*” the participants will reply saying - “*Aap chahe jitne*”.
- STEP 5 –** The facilitator will start the activity by asking questions from the handout and the participants will form groups based on their response to the question. For example, if the facilitator asks, “Who likes icecream?”, the participants who say ‘yes’ to this will form one group and those who say no will form another group.
- STEP 6 –** After asking 2-3 questions, the facilitator will announce a number, the participants will have to group as per the number. For example, the facilitator can announce the number ‘3’. The participants then need to organise themselves in groups of 3.
- STEP 7 –** After asking all the questions in the handout, gather the participants back to their seats for discussion.
- STEP 8 –** Allow all the participants to share and highlight the key messages given here.



### Facilitator's Note

- » Answers to these questions will bring out deeper aspects of participants' self and thus facilitate greater understanding of each other. This exercise is based on sociometric activities that facilitate a group's understanding of its members.
- » The facilitator can also participate in the activity and ask one of the participants who is 'out' to facilitate the game.

The purpose of the activity is to make the participants feel at ease with each other. It is important for the facilitator to observe the group dynamics and ensure individual participation of all members.



### Stop and Check

Check if the participants are comfortable with each other.



### Key messages

- » Similar to the interesting activity of getting to know each other, the methodology of this training curriculum is participatory.
- » The concepts will be learnt and understood through activities instead of sitting through lectures. Hence, active participation of group members is necessary to make the training sessions interesting.



### Discussion Points

- » How are you feeling/ How was your experience?
- » In one sentence, share one thing you remember about another participant from the activity.

## Session 3: Micro Lab - Work Identities



### Key to the session

This session will help the participants in understanding each other in a broader perspective with relation to their work.



### Session Outcomes

- ▶ Participants are more willing to share and participate.
- ▶ They respect and acknowledge all kinds of work as 'work'.



### Session Objective

1. To remove inhibitions and improve participation.
2. Introduce each other in the context of work.
3. Acknowledge and value both paid and unpaid work.



### Methodology

Group activity, group sharing



### Time Allotted

60 minutes



### Materials Required

Open Space for activity, Handout 2

### HANDOUT – 2

#### Set 1: For the group with experience

- ▶ Ask, "What is your business about?"
- ▶ Ask, "When did you start your business?"
- ▶ Ask, "Where did you get the idea to start the business?"
- ▶ Discuss, and make a list of the problems of doing business in their village.
- ▶ Ask them to share their experience of an occasion when they faced a problem and could solve it successfully with the group.

Ask them to close their eyes and visualize as to what they would be doing three years down the line. What would they have achieved? Where would they be, and with whom? Ask them to visualize the picture in their mind.

**Set 2: For the group thinking of starting business.**

- » Ask, "What business ideas are you interested in?"
- » Ask, "What kinds of business have you seen around yourself?"
- » Discuss the steps or stages they would have to take up to set up the business.
- » What skills/abilities/qualities would they like to develop to become an entrepreneur?

Ask them to close their eyes and visualize as to what they would be doing three years down the line. What would they have achieved? Where would they be, and with whom? Ask them to visualize the picture in their mind.

**Processes and Activities****Activity – Microlab**

- STEP 1 -** The participants will be asked to stand in a circle so that everyone can see each other.
- STEP 2 -** The facilitator will ask the participants to form two circles, one comprising of people who have already started business and another who are thinking of initiating.
- STEP 3 -** After the participants have formed their teams, each team will be asked to discuss the following questions in their group (Refer to the handout 2)
- STEP 4 -** Re-iterate that each member will be given 5 minutes each to discuss these questions with their group.
- STEP 5 -** Allow 15 minutes to complete this activity.
- STEP 6 -** Bring the participants back to the group and ask them to share each other's business experiences.
- STEP 7 -** After the activity is over, bring the participants back for the discussion.

**Facilitator's Note**

- » *Make sure that the participants have understood the questions to be discussed.*
  - » *The facilitators and co-facilitators should check for any clarifications sought with the teams during the activity and remind them about the time allotted for the activity.*
  - » *Make sure every participant gets time to share and discuss.*
- STEP 8 -** Discuss the following points with the participants. Look for what they have understood about each other



### Discussion Points

- ▶▶ Ask
  - ▶ Can you share your experience of participating in this activity?
  - ▶ How do you feel after this activity?
  - ▶ What did you learn about each other?
  - ▶ How much did you enjoy the session and what interested you?
- ▶▶ If they did not enjoy thinking about their own business, what were the reasons?
- ▶▶ What did they discuss in relation to success and failure in business?
- ▶▶ Ask, “Out of everything that you have mentioned about your work, what work do you do that gets maximum acknowledgment?”



### Key messages

- ▶▶ Through this session, it is expected that the participants will become comfortable in sharing their experiences of building/maintaining their business. Knowing about each other’s work will enhance knowledge, sharing and motivating.
- ▶▶ Work can be paid (business, working in a factory), and unpaid (household chores, volunteer work).
- ▶▶ Unpaid work such as cleaning, taking care of family members, cooking is dominantly done by women. This is often not considered as ‘work’.
- ▶▶ Women spend much of their time in household chores. This leaves them with less time to work outside and earn money.
- ▶▶ Unpaid work such as child care and managing the household is important for the economies to function and sustain but even then, their work is not recognized as “work”. (“Redistribute unpaid work”, n.d.)
- ▶▶ Therefore, a woman’s choice to work outside is dependent not only on her willingness but also as per her household work. (“Sarvekshana”, 2018)



### Reading materials and references

1. Sarvekshana. (2018). *Journal Of National Sample Survey Office, Ministry Of Statistics And Programme Implementation (Mospi)*, (105). Retrieved from [http://mospi.nic.in/sites/default/files/publication\\_reports/Sarvekshana\\_3oct18.pdf](http://mospi.nic.in/sites/default/files/publication_reports/Sarvekshana_3oct18.pdf)
2. Redistribute unpaid work. Retrieved from <http://www.unwomen.org/en/news/in-focus/csw61/redistribute-unpaid-work>

# Session 4: Expectations, Course Structure and Setting Ground Rules

## Part 1: Training Expectations



### Key to the session

This session will bring out the group's expectation from the course and clarify the expectations which will not be met within the course structure.



### Session Outcomes

The activity aims to bring out the participants' curiosity and their expectations.



### Session Objective

To understand a participant's expectations from the training.



### Materials Required

- ▶▶ Chart papers, Pens/pencils
- ▶▶ Flipchart



### Methodology

Pair discussion, brainstorming



### Time Allotted

20 minutes



### Processes and Activities

#### Activity - Group Expectations

This is an important activity to understand the group expectations and address the same. It aims to build ownership towards the training.

- STEP 1 -** The participants will be asked to pair up with someone they know the least. In case a participant is unable to find a pair, they can be accommodated with another pair.
- STEP 2 -** Each pair will be provided with a sheet of paper and color pens using which they will come up with 2 set of expectations from the training.
- STEP 3 -** The pair will need to come up with a combined list of expectations which will be shared with the group after the activity.
- STEP 4 -** After the activity, the facilitator will gather all the responses from the pairs and create a list of expectations on a chart paper. The chart paper can be displayed in the training room for referring to it at the end of this session.
- STEP 5 -** The facilitator will point out the expectations which will be covered in the training course. The chart can be put up on the wall. This will help the participants and facilitator track the expectations at the beginning and what they have achieved at the end of the training.



### Facilitator's Note

The facilitator will summarize the activity by saying -

"Thank you for sharing your expectations from the training. We all have worked together to create a list of expectations and we hope to cover most of them. But since this is only a 25 day training module, there might be some topics that we will not be able to address.

In the next session we will look at the training content that we aim to cover in these 25 days."

## Part 2: Training Course and Outline



### Key to the session

This session talks about the components to be covered in the training course.



### Session Objective

Clarification on the training content.



### Methodology

Group discussion



### Materials Required

Handout for module outline and training objectives



### Session Outcomes

1. Acquaint participants to the course content and outline.
2. Explain the timeline and duration of the course.
3. Explore the aspects of training expectations which will be covered in the training course.
4. Explore the aspects of training expectations which will NOT be covered in the training course.



### Time Allotted

10 minutes

### HANDOUT - 3

#### Module Outline - Business Module will have 4 components

Module Name	Module Content
Discovering the Entrepreneur in You	Discussion on the importance of knowing oneself and one's self-image using a motivational folk story; Discussion on the dilemma over the decision to become an entrepreneur using a caselet of a woman from a background similar to the trainees;



Module Name	Module Content
	Discussion on strengths using the caselet, one sentence definitions of strengths to facilitate easy learning and exercise to facilitate self-assessment and development of an action plan.
Discovering Your First Business Idea	Imparting basic concepts about a 'business idea' using a caselet drawn from local and familiar business examples; tools to do survey of existing businesses in the local business environment; generation of business ideas based on identification of local business opportunities and activity to shortlist a business idea.
Business Plan and Your First Marketing Plan	Illustration of the components of a business idea; discussion on a business plan using a caselet of a women entrepreneur in a related context; activity to illustrate risk/reward trade-off in business; local and familiar examples of successful marketing; caselet to demonstrate the marketing mix; activity to develop a product mix for the client's prototype.
Your First Financial and Funding Plan	Local examples for costing and financial planning; activities to develop costing, financial and funding plans.

**The psychosocial training module is divided into four modules with the following content:**

Module name	Module Content
Exploring self and understanding gender	Visual representation of self by using easily available material; the famous snakes and ladders game is played to identify the challenges, strengths and opportunities as an entrepreneur along with power walk activity to reflect on intersectionalities; gender as one of the challenges is discussed in detail using activities on differentiating sex and gender and gender based attributes on roles, activities and actions; the session ends with using their strengths to dream and hope.
Life skills	Life skills such as communication, negotiation, conflict resolution, problem solving, leadership, numeracy and digital literacy, self-awareness through understanding emotions is covered in this training with role plays and group discussions on the same.
Supporting women through mentoring	Each module consists of a session in supporting women through mentoring. The sessions will go hand in hand with the field experiences of women entrepreneurs. Basic concepts of mentorship such as qualities and skills of a mentor are explored. The session also covers how to conduct meeting and facilitate groups through role plays. At the end, sustaining the mentorship and creating a network of mentors and mentees is also focused upon.
Well-being and self-care	The self care module starts by identifying the self care strategies used by the participants and then introducing self care activities which can be used by them in their day to day life. This module is further divided into 5 parts in each module.

## Module Objectives

1. To reach out to underprivileged women in India through training, employment, entrepreneurship and life skills development in order to enhance their ability to be economically self-sufficient and to enhance their well-being.
2. To create Biz-Sakhis: a cadre of mentors from the local population who could encourage women from the community towards entrepreneurial activities.
3. To create support systems through mentorship and networks to help women sustain their entrepreneurial initiatives and journeys.



### Processes and Activities

#### Activity - Course outline

This activity will familiarize participants with the content of training modules.

- STEP 1 -** The facilitator will present the course content and share its outline with the participants along with training objectives.
- STEP 2 -** After the facilitator has read out the course content, they will distribute the handout with details of each module and session.
- STEP 3 -** The participants will be given 5 minutes to read the handout.
- STEP 4 -** The facilitator will highlight those group expectations that will be met during this training.



### Facilitator's Note

The facilitator will focus on training expectations and content for the first two days of the training. It is, however, important to mention the overall objective for a better clarity.



### Stop and Check

Checking how and what the trainees have understood. The facilitator may ask one or more questions to the trainees.

## Part 3: My Rights



### Key to the session

As part of setting the foundation of any group, it is important to come up with a set of mutually agreed upon norms and rules which are to be followed by its members. This session will help the group in brainstorming and creating a list of ground rules.



### Session Objective

1. To come up with a set of expected behaviour, to know what are one's rights as a group member. These are to be followed throughout the training.
2. To create a democratic and participatory environment.



### Methodology

Individual activity, group activity, group discussion



### Session Outcomes

- » Adherence to the group norms.
- » Increased group ownership of participants.



### Materials Required

- » Blank sheets, Sketch pens
- » Flipchart



### Time Allotted

15 minutes



### Processes and Activities

#### Activity - Thumb rules

Asking the participants to come up with a list of group rules to be followed during the next 24 days of training.

- STEP 1 -** The participants are asked to be seated in a semi-circle.
- STEP 2 -** Each participant is given a blank sheet and sketch pens for individual activity.
- STEP 3 -** Ask the participants to put their hand on the blank sheet and outline it using a sketch pen.
- STEP 4 -** Within the outline of their hand, the participants are asked to write down 5 rules on each finger. These are the rules they would want themselves and the others in the training to follow throughout the course.
- STEP 5 -** The participants are given 5 minutes for this activity.
- STEP 6 -** After the participants have written these 5 rules in their sheet, ask the participants to form a group of 4 members for the discussion.
- STEP 7 -** The team will share and discuss the set of rules by each participant and come up with a consolidated list of 5 rules from each team.
- STEP 8 -** The groups are given 10 minutes for this activity.
- STEP 9 -** Bring back the group into the semi-circle and ask each group to share their set of rules.
- STEP 10 -** The facilitator will create the list of rules on the board or a flipchart using sticky notes so that it can be referred to throughout the course whenever needed. Gather the group back for the discussion.



### Facilitator's Note

The facilitator may need to give examples of the rules before starting the activity. The facilitator can compare these ground rules to anywhere where a certain set of rules are followed, such as, in any game, SHG groups, schools etc.



### Key messages

Some of the examples of ground rules are:

- ▶▶ Confidentiality
- ▶▶ Respecting others' opinions
- ▶▶ Equal opportunity
- ▶▶ Punctuality
- ▶▶ Active participation
- ▶▶ Switching off the phone or putting the phone on silent mode.

In case these points have not been raised from the participants, add these to their list of rules.



### Stop and Check

Clarity of participants about the group rights and norms to be followed.

## Session 5: Exploring Self



### Key to the session

Self-exploration is an important aspect of entrepreneurship. It also helps in the mentoring role of Biz-Sakhi.



### Session Outcomes

Participants will be able to visually represent themselves and highlight their strengths, goals, aspirations, qualities etc.



### Materials Required

- ▶▶ Material box (bangles, threads, ribbons, rangoli, dupatta, feathers etc)
- ▶▶ Charts & colour pens



### Session Objective

1. Understand the concept of self.
2. Bring out the life stories of women by helping them in visualizing their self.
3. Facilitate in enhancing self-awareness.



### Time Allotted

30 minutes



### Methodology

Visualization activity



## Processes and Activities

### Activity - Sculpting

'Sculpting' as the name suggests facilitates the participants in creating a visual representation of their self.

- STEP 1 -** The facilitator asks the participants to push back their chairs and make a circle.
- STEP 2 -** Each participant is asked to select their area in the training room to do this activity.
- STEP 3 -** The facilitator places a box with easily available materials such as bangles, feathers, rangoli, dupattas etc.

#### Facilitator's Note

*The material box needs to be prepared beforehand.*

- STEP 4 -** The participants are instructed to create or draw an image of their self by using these materials. They can use as many materials as they want.
- STEP 5 -** Reinforce that the focus of the activity is to create representation of their self. Through the materials they can represent their strengths, weaknesses, abilities, motivations, goals and aspirations rather than their physical appearance like hair, skin color etc.
- STEP 6 -** The participants are given 15 minutes for this activity.
- STEP 7 -** After every participant has completed the task, the facilitators will ask the participants to gather around each participant's visual representation and share what they have created.

#### Facilitator's Note

*The facilitator should be neutral in this activity. Re-iterate the focus of the activity, self-exploration and representation. There are no right or wrong answers in this activity.*

- STEP 8 -** Bring the group back to semi-circle for the discussion



## Discussion Points

- ▶▶ How was your experience in doing this activity? How do you feel after doing this activity?
- ▶▶ Can you share how you have represented yourself?
- ▶▶ What did you discover about yourself through this activity?
- ▶▶ Who were the first people to tell you about yourself? (family, school, community etc.)?

Draw out the various institutions and mention - We are not born with a self-concept. Instead, we develop our self-concept based on the feedback we receive from other's comments, judgments, the way we are treated and other external sources such as family, school, religion, media etc.

How do they influence or impact you in your perception of self?



### Key messages

- ▶ The 'Self' is the totality of one's thoughts and feelings and how an individual explains themselves and the external world (cited in Cast & Burke, 2002).
- ▶ Our idea of self is constantly influenced by our interaction with our subjective world.
- ▶ Depending on our experience with the outside world, we may create a positive or negative self-concept.
- ▶ When we receive positive feedback from our environment, we are likely to have a positive self-concept. Whereas, when people respond negatively to our behaviour, and we lack of confidence, we tend to develop a negative self-concept. Most people have a combination of a negative and a positive self-concept. For example, an individual may perceive himself as an incompetent father but a loving husband.
- ▶ Examples of positive self-concept: An individual thinks of himself/herself as an important part of the community or perceives himself/herself as hard working. Examples of negative self-concept: An individual perceives himself/herself as unimportant to family or as an incompetent person. (Leary & Tangney, 2012)
- ▶ Individuals with positive self-concept tend to be more happy, balanced, have a better sense of wellbeing, and are better adjusted to their environment than those with a negative self-concept. (A. Bracken, 2009)
- ▶ Since, individuals with a positive self-concept manage their environment in a better way, this component has been seen as having a positive influence on entrepreneur activity. (Negara & Selatan, 2019)



### Stop and Check

- ▶ Participants should understand the concept of self and interaction of self with their environment.



### Reading materials and references

1. A. Bracken, B. (2009). *Positive self-concepts* [Ebook]. Research gate. Retrieved from [https://www.researchgate.net/publication/281715913\\_Positive\\_self-concepts](https://www.researchgate.net/publication/281715913_Positive_self-concepts)
2. Cast, A., & Burke, P. (2002). A Theory of Self-Esteem. *Social Forces*, 80(3), 1041-1068. doi: 10.1353/sof.2002.0003
3. Leary, M., & Tangney, J. (2012). *Handbook of self and identity* (pp. Ch. 4 pp. 69-104). New York: The Guilford Press.
4. Negara, T., & Selatan, S. (2019). Self-Efficacy, Self-Personality and Self Confidence on Entrepreneurial Intention: Study on Young Enterprises. *Journal Of Entrepreneurship Education*, 22(1)

## Session 6: Barriers and Resources

DAY 1



### Key to the session

This section introduces the participants to interpersonal strengths and areas of improvement to enhance self-awareness. It highlights the relevance of identifying internal and external barriers and resources impacting a participants' entrepreneurial activities.



### Session Outcomes

Participants will be able to identify their personal and external strengths and challenges.



### Session Objective

1. To identify the challenges and resources within and outside BizSakhis.
2. To understand the importance of a collaborative approach towards achieving the individual's goals



### Methodology

Game, group discussion



### Materials Required

- ▶▶ Sketch pens
- ▶▶ Handout 4 - Ladders and Snakes
- ▶▶ Activity sheet for Snakes and Ladders & Dice



### Time Allotted

60 minutes

### HANDOUT 4 - LADDERS AND SNAKES

Ladders	Snakes
Self- confident	Lack of confidence
Highly motivated	Low motivation
Passionate	Hesitant
Family support	Family responsibilities
Financial access	Fear of taking risk
Access to education and information	Lack of time
Will power	Poor communication
Optimistic	Pessimistic
Societal support (Encouragement by neighbors)	Social stereotyping, shaming

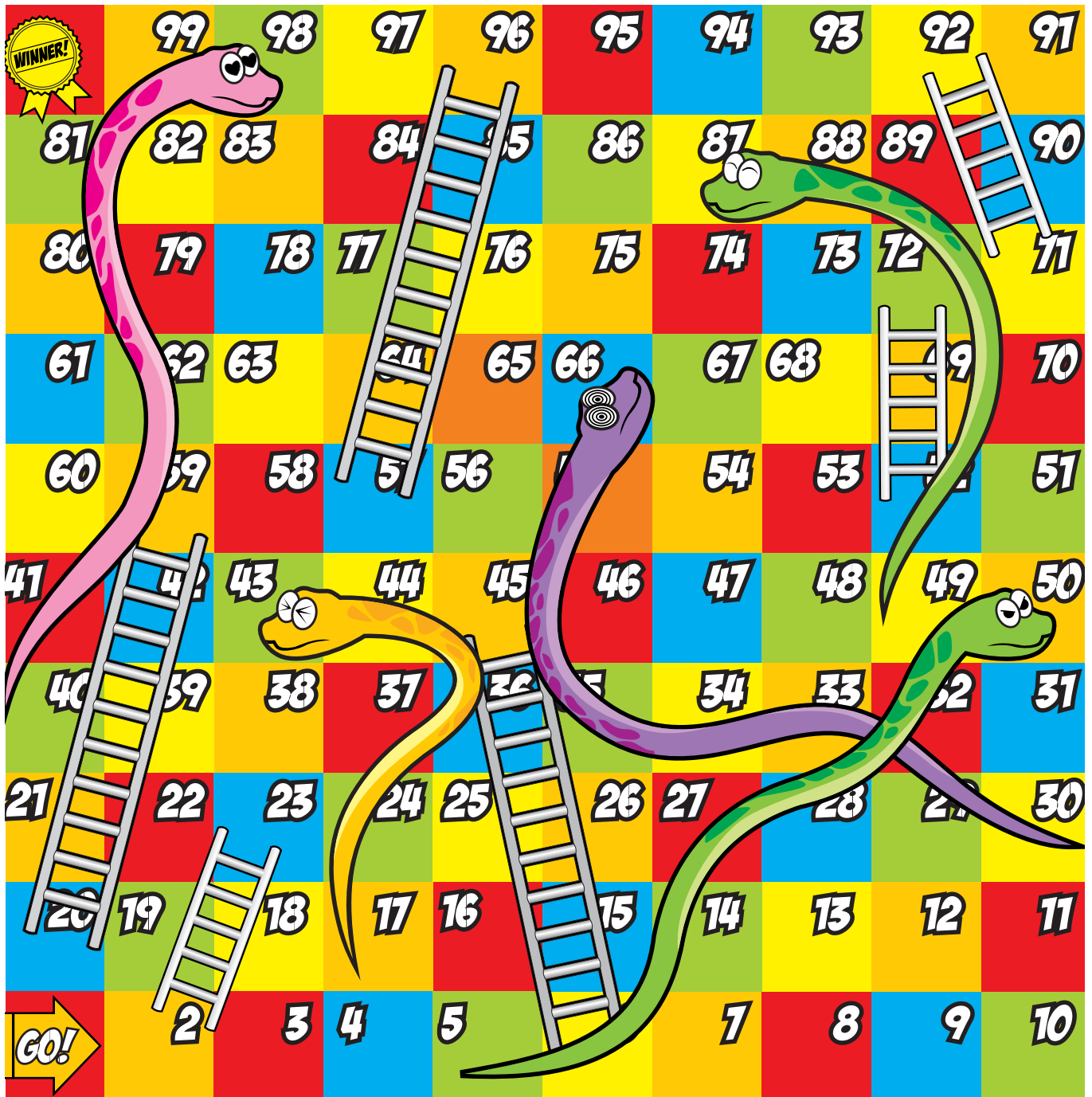


## Processes and Activities

### Activity - Snakes and Ladders

The activity uses the well-known game of snakes and ladders to understand the barriers and resources in a participants' life.

### Activity Sheet - Snakes and Ladders





- STEP 1 -** Before starting the activity, the participants are asked if they are aware of the game - Snakes and Ladders. The facilitator will try to understand the local name for this game.
- STEP 2 -** Explain to the participants that similar to the game of 'snakes and ladders', our life also has several ladders and snakes in our journey. Ladders help us in moving towards our goals, whereas snakes will pull us away from them.
- STEP 3 -** In this activity, the participants will look at the snakes and ladders that each one of them have faced in achieving their goal.
- STEP 4 -** The participants will be divided into groups of 4 and will be given sketch pens along with the activity sheet on snakes and ladders.
- STEP 5 -** The ladders will be the opportunities and their inner strengths and qualities. For example, passion, self-confidence, ability to convince; and the snakes will be their inner challenges or barriers. For example, lack of confidence in communicating with strangers.
- STEP 6 -** Each group will have 4 participants who will be standing on the Start line of the game. The first participant will throw the dice on the floor. The number they get is the number of steps they take on the board. The board will have either a snake or a ladder at some of the numbers. If the participant enters a box with a ladder, they will go up till the box where the ladder ends. If they enter the box with a snake's head they will go down to till box where the snake's tail ends.
- STEP 7 -** At each ladder the participants will choose from the handout, a strength which is most accurately applicable to their self. At each snake similarly, they will choose an area of improvement they can best identify with.
- After a word is selected from the list, the participants will tick that word on their handout for the discussion.
- STEP 8 -** Allow 35-40 minutes for this activity.
- STEP 9 -** Gather the participants back to the group for the discussion



### Facilitator's Note

The participants will be encouraged to come up with examples from their own experiences or the one's they have seen around them.

After the groups share the list of ladders and snakes identified during the game, the participants will be encouraged to come up with examples from their own experiences or from the one's they have seen around them.

After the groups share the list of ladders and snakes identified during the game, the facilitator will ask the participants to get back to their groups and categorize each of these ladders and snakes into 5 components, namely,

- ▶▶ Social and cultural

- » Economic
- » State or legal
- » Familial or interpersonal
- » Personal

The participants can make a table on a separate chart paper for categorizing these snakes and ladders.

To clarify these concept further, the facilitator will need to present some examples to the participants:

#### LIST OF LADDERS (RESOURCES)

- » **Social:** such as child care, family planning, education, time
- » **Economic:** land, financial support
- » **State:** political participation, leadership and government schemes
- » **Familial or Interpersonal:** supportive family environment, freedom of mobility, (Organisation For Economic Co-Operation And Development, 2004; Gautam and Mishra, 2016)

**Intrapersonal strengths:** balancing work and family life management , Self-confidence, motivation, Risk taking ability (Organisation For Economic Co-Operation And Development, 2004; Gautam and Mishra, 2016)

#### LIST OF SNAKES (CHALLENGES)

- » **Social:** Caste and religious restraints, male dominance, restrictions on mobility (K, 2013)
- » **Economic:** financial independence, low accessibility to financial institutes
- » **State:** lack of political participation and lower level of education (K, 2013)
- » **Familial or Interpersonal:** Lack of family support, domestic violence, decision making power, family responsibilities, violence, decision making power, family responsibilities. (Sharma, Dua & Hatwal, 2012)

**Intrapersonal challenges:** Low risk bearing ability, lack of confidence and self-efficacy, low levels of motivation, feeling shy to approach men, fear, hesitation (N, 2016); Das,2000; Gautam and Mishra, 2016)



#### Discussion Points

- » How do you feel after this activity? Can you share your experience?
- » What are the list of ladders and snakes your team encountered?
- » Why do you think we need to know about our strengths and areas of improvement?
- » How will this awareness help you in your initiative?
- » Can you share examples of some of these ladders and snakes discussed in the activity from your personal life? Do you want to add to the list?



### Key messages

- ▶ The activity will help the participants identify the resources and challenges around them. It has been found that women entrepreneurs experience a different set of barriers as compared to their male counterparts.
- ▶ The participants will feel encouraged to develop self-awareness which is an essential part of an individual's growth and development. Being self-aware would mean that you recognize your strengths, weaknesses, abilities, motivations, goals and aspirations.
- ▶ Every individual is unique and identifying one's uniqueness is essential for personal growth and development.
- ▶ Self-awareness is an important component of a successful entrepreneur (N, 2016; Miner, 1996)
- ▶ The participants will identify their inner strengths and challenges as a catalyst and use this knowledge towards overall growth.



### Reading materials and references

1. K, M. (2013). "The Rural Women Entrepreneurial Problems". *IOSR Journal Of Business And Management*, 14(4), 18-21. doi: 10.9790/487x-1441821
2. Kumar Gautam, R., & Mishra, K. (2016). Study on rural women entrepreneurship in India: Issues and Challenges. *International Journal Of Applied Research*, 2(2), 33-36.
3. Miner, J. B. (1997). *A psychological typology of successful entrepreneurs*. Westport, CT, US: Quorum Books/Greenwood Publishing Group.
4. N, S. (2016). *Marketing Problems Encountered by First Generation Entrepreneurs - A Study with Reference to Madurai in Tamilnadu*. *Journal Of Accounting & Marketing*, 05(04). doi: 10.4172/2168-9601.1000192
5. *Organisation For Economic Co-Operation And Development*. (2004). *Women's Entrepreneurship: Issues And Policies*. Turkey.
6. Sharma, A., Dua, Hatwal, V. (2012). *Micro Enterprise Development and Rural Women Entrepreneurship: Way for Economic Empowerment*. *ArthPrabandh: A Journal of Economics and Management*. 1 (6)

## Session 7: Understanding Intersectionality



### Key to the session

Since the last session explored the influencing factors in a participants' life, this session will explore how the identified factors intersect and interact with each

other defining the opportunities and challenges they face. It explores the power dynamics and privileges that comes with one's social location.



### Session Outcomes

Understanding of social inequalities on the basis of social locations



### Methodology

Game, group discussion



### Materials Required

Handout for List for Characters, Handout for List for statements, open space



### Session Objective

1. To understand the power and privileges and its interaction with social locations
2. To reflect on the participants' own social locations



### Time Allotted

60 minutes

## HANDOUT – 5

### List of characters

- ▶ A woman who lost her husband and has a 7-year-old child, lives with her in-laws and is financially dependent on them.
- ▶ A brahmin man who is working in the temple as a *pujari* and who owns a land in the exteriors of the city.
- ▶ A dalit housewife who works as a sweeper in the nearby school. She has 4 children and her husband is a daily wage worker.
- ▶ A 19-year-old boy bullied because of his skin colour. He is a college dropout and helps his parents in farming.
- ▶ A 40-year-old man who owns a shops in the village and has a disability.
- ▶ Unemployed youth who is a school dropout. His father is a businessman in the textile industry.
- ▶ Grandmother who is taking care of her orphaned grandchildren.
- ▶ Farmer from lower caste with loan debt.
- ▶ A single mother who is 32-year-old with 3 children to take care of. She is homeless and sits near the temple for begging.
- ▶ A 40 years old woman who was divorced by her abusive husband.
- ▶ A 45 years old widower taking care of a teenage daughter living with his parents.
- ▶ A farmer who has to pay off his loans. He has a 12-year-old son who helps him in farming.

- » A woman who is 32 years old and unable to conceive
- » A 25 years old college dropout wants to become a nurse
- » A 27 years old acid attack survivor female not accepted by husband and now lives with her native family.
- » A 28 years old Muslim man living in the exterior part of the village due to exclusion.
- » A 45-year-old married man living in a city and owns a house.

## HANDOUT – 6

### List of statements

Step forward if your character can say yes to the following sentences-

1. I can walk around alone at night without being scared.
2. I can visit the PHC without anyone's permission
3. I can go to the market by myself and buy myself a piece of cloth.
4. I have influence over the decisions made at home.
5. I have influence over the decisions made in the village.
6. I have financial resources to start/maintain my business.
7. I can take a loan from the bank.
8. The leaders in my village listen to my opinions.
9. I decide how the household money is spent.
10. I can study wherever I want to.
11. I can have 3 meals in a day.
12. I did not face any difficulties in pursuing what I want to.
13. While growing up, I had 50 books to read.
14. My family accepts me as I am.



### Processes and Activities

#### Activity - Power Walk

This is a very powerful exercise to understand and reflect upon one's position in society and the related powers and privileges that come with it.

- STEP 1 -** This activity requires the participants to stand in a straight line representing that all human beings are born equal.
- STEP 2 -** Before the activity starts, the participants receive a role slip which they will read to themselves. They will not disclose their characters to others.
- STEP 3 -** Ask the participants to visualize themselves in the role throughout the activity. Think of the character's background, what they do, their family etc.

- STEP 4 -** Read out the statements from the handout and ask the participants to take a step forward if they think that their character will say YES to the statement, take a step backward if their character will say NO to the statement and remain at their positions if they cannot decide.
- STEP 5 -** After all the statements have been read out, give the participants some time to reflect about their positioning.
- STEP 6 -** At the end of the activity, the participants will be asked to run towards a goal point. This goal point represents Power. They are to occupy as much space as they can once they reach the goal point.
- STEP 7 -** Gather the participants back to the room for discussion.



### Facilitator's Note

The facilitator will have to arrange the room accordingly so that all the participants have enough space. If there are more participants, the activity can be conducted outdoors.

The facilitator will need to make sure the participants are out of their roles.



### Discussion Points

- ▶▶ Some of you are standing in the front and some are at the back. Can you tell me how you feel about your positioning?

The participants will need to reflect on how their characters have felt throughout the activity. Make sure that everyone gets an opportunity to speak.

- ▶▶ At the beginning of the activity everyone started from the same line, but at the end some people are positioned differently. Why do you think there is a difference?

Draw out and discuss the factors that have influenced their positioning. For example, being a single mother, financial instability, political influence, caste etc.

- ▶▶ Identify people in powerful positions in your village/city/country. (Example, *Sarpanch*, village leaders, village officials). The purpose of this question is to help participants reflect that individuals, based on their identity and roles enjoy a certain status in the society and that this often decides their accessibility to resources.
- ▶▶ How can we bring the people at the back to the front?



### Key messages

- ▶▶ An individual's gender directly impacts their life experiences and determines their power and privileges. But gender further interacts with other social identities.
- ▶▶ Social identities such as class, caste, religion, age, sexuality, gender etc. are

dynamic and overlap with each other to assign certain status in the society. (Shields, 2008)

- ▶▶ Throughout our life cycle, positioning in the society changes as per our age, marital status, education, economic resources etc. For example, it is found that people invest more in boys in terms of education and other opportunities leading to a disproportionate status between men and women. (UNICEF, 2006)
- ▶▶ This disproportion further leads to accumulation of power and privilege within certain social identities. (In this activity, people are standing the front have more power and privilege than the ones at the back)
- ▶▶ Power is the ability to have control and influence over others.
- ▶▶ It is important to realise one's social positioning and its inter-sectionalises to identify obstacles and benefits experienced in our life.
- ▶▶ Identity awareness facilitates in raising consciousness and challenges the naturalization of this arrangement and assumptions. Awareness of one's own privileges and social position helps in calling violation and oppression as that and not as destiny.
- ▶▶ The power imbalance leads to disempowerment of women. Hence, it is important to focus on issues of gaining power and control over decisions and resources that determine the quality of one's life. Structural inequalities that affect entire social groups also needs to be addressed rather than focus only on individual characteristics.



### Stop and Check

Clarity on the intersectionality and relationship between social identities and accessibility to resources.



### Reading materials and references

Shields, S. A. (2008). Gender: An intersectionality perspective. *Sex Roles: A Journal of Research*, 59(5-6), 301-311. <http://dx.doi.org/10.1007/s11199-008-9501-8>

## Session 8: What is Poverty?



### Key to the session

Poverty is a multi-faceted phenomenon. Understanding poverty and its vicious cycle along with how it affects poor families is very important. This understanding will bring attention on the role of women in family income and existing opportunities before women to start such small additional income generation activities.





### Session Outcomes

At the end of the session, participants will be able to explain poverty and its causes and consequences along with the role of women in bringing additional income to the family.



### Session Objective

To help participants analyse various aspects of poverty, vulnerability and role of women in family's income generation



### Materials Required

Writing board and marker pens or blackboard and chalk, charts, small cards and duster



### Methodology

Large group discussions and small group discussions



### Time Allotted

45 minutes



### Processes and Activities

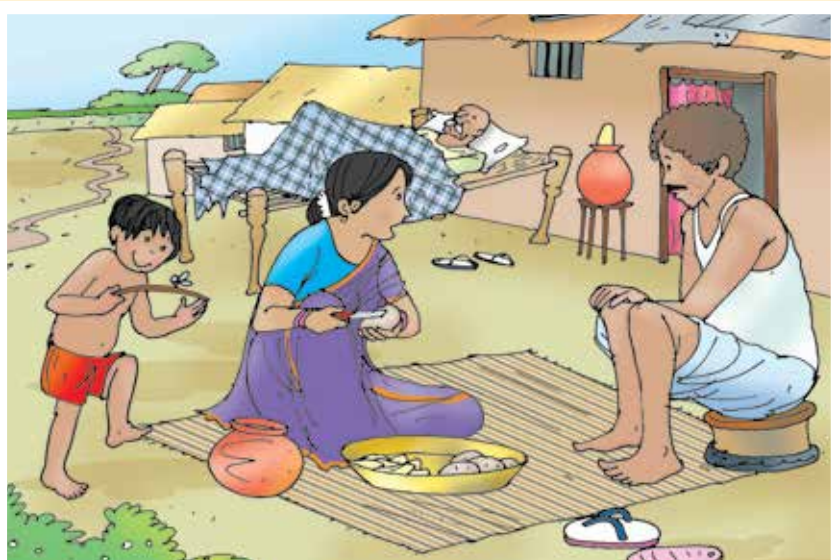
#### Story of Savita

- STEP 1 -** Divide the participants into small groups and distribute the caselet shown below to each group. Ask the participants about Savita's condition (What is her situation? Why is Savita's situation like this? What do you think will be the future of Savita and her family? Do you think Savita can play any role in supporting her family? etc.)

#### Caselet 1: Story of Savita

##### SAVITA'S LIFE STORY

Savita's parents used to be fish vendors in the market. As vendors, they had to work from dawn to dusk. Savita deeply loved her parents. When she reached High School, Savita spent her time after school to help her parents in selling fish. At times, Savita would also help other sellers in the market. Gradually, Savita was loved by one and all in the market. A trader, who supplied fish to her parents, really appreciated





Savita. He used to tell Savita that if she ever decides to start her own business, he would readily help her with money.

When Savita was 20 years old, her parents arranged for her marriage in a neighboring village. Her husband Shyam worked as farm labor.

Unfortunately, Savita's in laws had fallen in bad times since her father in law fell sick and was bedridden. They had to sell their own land and her husband had to resort to working on other's fields. However, the demand for farm labor in the village was seasonal. Quite often, her husband would have to sit at home. To make ends meet, Savita would sometimes help her neighbors in making handicraft items. Slowly, Savita also started growing green vegetables in her backyard so that her family members could have good food and save some money.

However, Savita and her husband were concerned about how to arrange for her son's school fees, uniform and books. They were also worried about the falling health of her father-in-law. Shyam would often think about migrating to the city for work but has kept it on hold.

**STEP 2 -** Once such brief discussion is over, all groups will be handed over 4 cards for writing. Request all to answer the following questions in one sentence each.

1. What is poverty?
2. What are the key causes?
3. What are the consequences of poverty? and
4. What Savita can do to address this?

**STEP 3 -** Once all the groups have discussed this and came to a consensus on their answers ask to write it in 4 different cards.

**STEP 4 -** Request the group representative to come forward and paste the cards in the chart papers pasted on wall [Four chart papers with headings in sequence (1) Causes of Poverty (left side), (2) Definition of Poverty (2<sup>nd</sup>), (3) Consequences of Poverty (3<sup>rd</sup>) and (4) The Role of Savita (last chart paper)].

**STEP 5 -** The facilitator needs to explain the interlinkages of causes and consequences by explaining poverty. The session should link poverty with vulnerability and mention the categories of people who are most vulnerable.

**STEP 6 -** The facilitator will write the key answers against each question on the board / chart paper.



### Discussion Points

At the end of the session, the facilitator will ask the following questions to the participants:

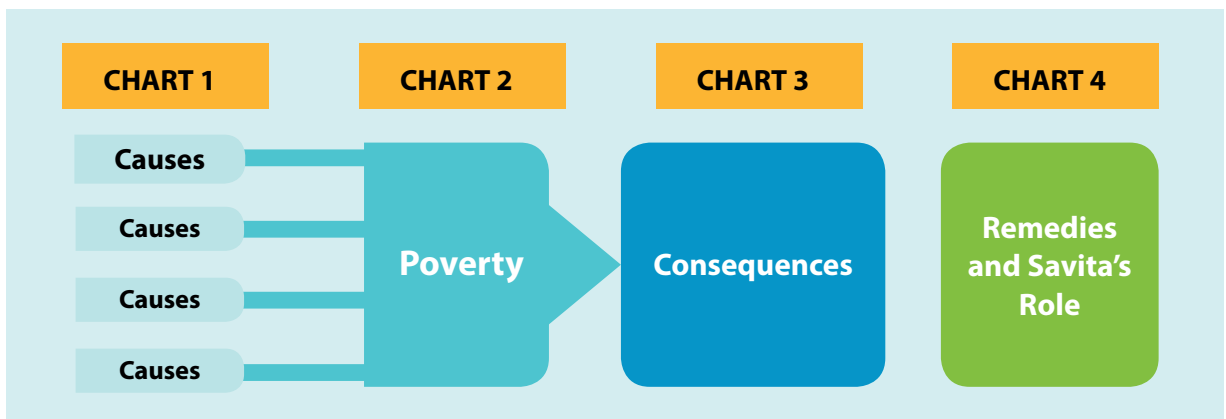
- ▶▶ How can Savita come out of the poverty? Can she have a role? What is it?
- ▶▶ What are the key areas where she deserves support?
- ▶▶ What opportunities does she have within her village or nearby?

- ▶▶ What are the structures, schemes and programmes that will support her in this endeavour?



### Facilitator's Note

- ▶▶ Guidance note for explaining on the picture – the picture may be shown to the participants. S/he has to be prepared with a big print out of the picture or has to arrange for small print outs and hand them over to all participants.
- ▶▶ Chart papers need to be pasted on the wall in the following order during group discussion.



The facilitator needs to conclude the session while categorising the answers. If the participants do not mention the following areas in their responses, they may be probed further.

- ▶▶ Support from her own SHG/groups/families/community.
- ▶▶ Livelihood initiatives including starting and running an enterprise.
- ▶▶ Access to loan on low interest rates and without collateral from her SHG.
- ▶▶ Accessing benefits from various government programmes – strength of being organised.



### Stop and Check

Check whether the participants understand the linkages between the causes and consequences of poverty. Establish the role of women in the family's income and how enhancing this through small entrepreneurship activities will make her more economically empowered.



## DAY- 2

Session 9	How can Savita Address the Poverty Situation - Remedies and Opportunities?	45 min
Session 10	Stories of Entrepreneurs	30 min
Session 11	Strengths of an Entrepreneur	75 min
Session 12	Discovering Entrepreneurial Strengths in You	90 min
Session 13	Dreams and Hopes as an Entrepreneur	45 min
Session 14	Introduction to Life Skills	75 min

## Session 9: How can Savita address the Poverty Situation - Remedies and Opportunities



### Key to the session

Before starting any income generation activity, opportunities and possibilities existing within the vicinity of habitation should be understood. They need to be identified and discussed in terms of their pros and cons.



### Session Outcomes

At the end of the session, participants will be able to identify various opportunities and possibilities existing close to their habitation and link them with essential support systems available.



### Session Objective

To help participants analyse various opportunities and possibilities for starting a small business.



### Materials Required

Writing board and marker pens or blackboard and chalks, charts, small cards and duster.



### Methodology

Group discussion



### Time Allotted

60 minutes



### Processes and Activities

- STEP 1 -** The Biz-Sakhi needs to bring the attention of the participants to the last chart paper that talks about the 'Remedies and Savita's role' to address her poverty. Discuss how a small business or entrepreneurship may be the one of the possible remedies for her. If so, what are the opportunities that exist?
- STEP 2 -** The Biz-Sakhi may ask each participant to list out '**three businesses/enterprises**' Savita can start at from home or nearby.
- STEP 3 -** Divide the participants into small groups and distribute chart paper to discuss and bring consensus on possible business opportunities Savita can start.
- STEP 4 -** The Biz-Sakhi needs to list out all such ideas on a common chart paper and display it for next session.



### Facilitator's Note

Participants may list out a number of such small businesses/enterprises. The Biz-Sakhi needs to facilitate an idea based on its practicality and viability since it needs to be discussed in the following session.



### Stop and Check

Check whether the participants can link the problem of poverty to the solution a small business can provide for Savita. See if at least to the thought occurs to them.



### Reading materials and references

The Biz-Sakhi may prepare a chart on possible business opportunities in a particular village after doing a small survey and be thorough with each idea.

## Session 10: Stories of Entrepreneurs



### Key to the session

For a women entrepreneur, keeping motivation levels high is essential to keeping her on her journey. Becoming an entrepreneur comes with a lot of challenges and women may need to find what motivates them time and again.



### Session Outcomes

Understanding that being an entrepreneur can be challenging, but that deriving motivation is the key to a successful outcome.



### Time Allotted

30 minutes



### Session Objective

To motivate the participants through success stories of women entrepreneurs that they can relate to.



### Processes and Activities

#### Activity - Journeys of Women Entrepreneurs

This activity will help participants relate to successful entrepreneurs and motivate them and help them dream despite their challenges.

Read out the case stories of rural women entrepreneurs to the group. The aim is to enhance the levels of motivation in BizSakhis and to help them gain confidence to challenge their barriers towards becoming successful entrepreneurs.



## Case Stories - Kalpana Saroj

Born in a Dalit family, Kalpana got married by the age of 12. She and her husband along with his family lived in the slums of Mumbai.

Her husband and his family used to physically abuse her. She informed her father about the abuse, and he encouraged her to leave her husband and shift back with her parents.



The journey was not easy for Kalpana. Due to the constant labelling and ostracizing by the villagers, she attempted suicide.

At the age of 16, she shifted back to Mumbai and lived with her uncle. Here she started working in a garment factory to support her family. She took government loans and started a tailoring business. She gradually opened a furniture shop.

Kalpana Saroj was awarded *Padma Shri for Trade and Industry* in 2013.



### Facilitator's Note

The facilitator can access more case stories on this link: [https://www.canarahsbclife.com/pdf/NIF\\_Proposal.pdf](https://www.canarahsbclife.com/pdf/NIF_Proposal.pdf)



### Discussion Points

- » What do you feel after hearing to these stories?
- » Can you relate to these women?
- » Do you see any similarity between your set of challenges and support systems and their's?



### Reading materials and references

1. Bandi, P. (2016). Case studies: Success stories of women entrepreneurs from various states of India. Retrieved from [https://www.researchgate.net/publication/312522683\\_Success\\_Stories\\_of\\_Women\\_Entrepreneurship-Case\\_Studies](https://www.researchgate.net/publication/312522683_Success_Stories_of_Women_Entrepreneurship-Case_Studies)
2. Navjyoti India Foundation (NIF). (2014). "Unnati" Empowering women through Vocational Training. Retrieved from [https://www.canarahsbclife.com/pdf/NIF\\_Proposal.pdf](https://www.canarahsbclife.com/pdf/NIF_Proposal.pdf)

## Session 11: Strengths of an Entrepreneur



### Key to the session

Each entrepreneur has a different journey to take. Through the session, participants will be able to identify positives and areas of improvement of an entrepreneur through a case story.



### Session Objective

Identify what it takes to be an entrepreneur. Trainees should get familiar with the 'nine qualities of entrepreneurs'.



### Time Alloted

75 minutes



### Processes and Activities

**STEP 1 -** Telling of a folk story which introduces the concept of how awareness of our strengths and weaknesses help us in identifying our true potential (15 minutes including the discussion).



### Session Outcomes

Participants will be able to identify key qualities of an entrepreneur which will help them succeed.

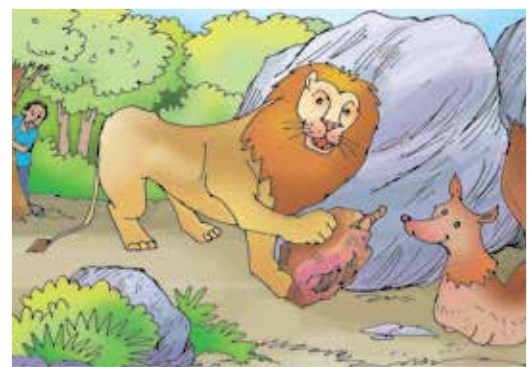


### Materials Required

- ▶▶ Posters, Case handouts  
(a) Crippled Fox and Lion and  
b) Should Savita become an entrepreneur?
- ▶▶ Flipcharts, Activity  
Worksheet-Positives &  
Negatives of Savita
- ▶▶ Pen/pencils.

### The Story of the Crippled Fox and the Lion

Once a man was wandering in the forest. He spotted a fox with no legs lying between two rocks in a cool place. Curious as to how a legless fox has been surviving, he hid behind a tree and waited until sunset and was surprised to see a lion come and lay meat before the fox. "Ah, now I understand," the man thought. "The secret to success in life is to trust that God will take care of all my needs. I don't need to struggle to provide for myself. All I have to do is simply surrender."



- STEP 2 -** Ask the participants, do they agree with the man's thinking? Why or Why not? Why was the man not able to imagine himself as a lion but a legless fox?

**Facilitator's Note**

*Emphasize how this training program is all about discovering and realizing one's true potential as an entrepreneur.*

- STEP 3 -** Discuss the case let "Should Savita become an Entrepreneur? (75 minutes including the discussion)
- STEP 4 -** Tell participants that next, they are going to do an exercise which will require them to be able to read and write. Assure them that those who cannot read or write need not be afraid of the exercise. Assure them that you are going to make sure that everybody gains. The only condition is that all participants should put in their 100 percent into the exercise? Ask them, "Are you ready to put 100 percent in the exercise?" Prompt 'yes' and make them repeat this 2-3 times. It will strengthen their resolve.
- STEP 5 -** Now, ask how many of the participants can read and write? Bring them to the front. Starting with the first row, let 2-3 participants from the remaining group join one of these participants such that at least one participant in every group can read and write.
- STEP 6 -** Once all groups are formed, distribute the caselet, 'Should Savita become an entrepreneur?'

### **Case let 1: Should Savita become an Entrepreneur?**

Once in a village, a training program was being organized for women entrepreneurs. On the first morning of the program, Savita, a participant in the training program, was anxious and had a worried look on her face. The cause of her worry was her poor economic situation. Her husband's income was proving to be insufficient for the family. As a result, she was not able to send her five-year-old son to school. Savita saw the training program as an opportunity to find an income source for herself. However, she was concerned that she has never done any business all on her own. What if the business fails? She may end up losing whatever little that she has. She was in a dilemma. Should she start looking for income opportunities now or wait longer? In case she decides to wait longer, she had the option of asking her parents for support. After all, her parents have always supported her.

#### **Savita's Life Story**

Savita's parents used to be fish vendors in the market. As vendors, they had to work from dawn to dusk. Savita deeply loved her parents. When she reached High School, Savita used her time after school to help her parents in selling fish. At times, Savita would also help other sellers in the market. Gradually, Savita was loved by one and all in the market. A trader, who supplied fish to her parents, really appreciated Savita. He used to tell Savita that if she decides to start her own business at any time, he would readily help her with money.





When Savita was 20 years, her parents arranged for her marriage in a neighboring village. Her husband Shyam worked as farm labor.

Unfortunately, Savita's in-laws had fallen in bad times since her father-in-law fell sick and was bedridden. They had to sell their own land and her husband had to resort to working on other's fields. However, the demand for farm labor in the village was seasonal. Quite often, her husband would have to sit at home. To make ends meet, Savita would sometimes help her neighbors in making handicraft items. Slowly, Savita also started growing green vegetables in her backyard so that her family members could have good food and save some money.

However, Savita and her husband were concerned about how to arrange for her son's school fees, uniform and books. They were also worried about the falling health of her father in law. Shyam would often think about migrating to the city for work but has kept it on hold. One day, Savita's friend, Geeta, from the neighbor's family visited her. Geeta informed Savita that a training program is being organized to train women from poor families like her in running businesses. Geeta had attended the program in the past and it helped her in the handicraft business. Savita thought of giving the training program a try and decide afterwards.

### Discussion Points

1. Does Savita remind the participant of the 'Crippled Fox', or the 'Generous Lion'?
2. What are Savita's abilities that make her/ may help her develop as the generous lion? What are the weaknesses that make her/ might make her a crippled fox?

*Ask the participants to identify positives and areas of improvements for Savita. Each of the positives and negatives must correspond to the capabilities listed in the reference material. Start listing down her generic capabilities*

Instances (+,-)	Type of Strength
Savita has taken action to improve her situation despite demanding conditions (e.g. work in neighbour's handicraft business, grow vegetables) (+)	Pro-active
Savita has kept the well-being of her family as her goal and has followed it with dedication (+)	Goal orientation (though not in a business context)
Savita has built good social relationships with people who have shown an understanding of her situation and the willingness to help her (e.g. the trader in the market, her friend in the neighborhood) (+)	Social Capital
Savita has managed her family well within limited resources (+)	Management Capabilities (though not in a business context)
Savita has had experience of selling vegetables as an adolescent(+)	Selling skills (elementary level)
Savita is ready to go any distance to raise her child well (+)	Passion (though not in a business context)
Poor financial situation (-)	Financial Strength
Inexperience in running business (-)	Management skills

**STEP 7 -** Ask the participants what Savita should do to improve her financial strength (example, save more) and to counter her inexperience (example, seek advice from the neighbor running the handicrafts business).

Ask the participants to clap for each other for completing the task well.

**STEP 8 -** Close the class by announcing that in the next class, 'Session 12: Discovering Your Strengths', they could use the learning from this exercise to identify their own strengths and areas of improvements. Motivate them to start preparing by thinking about their strengths and areas of improvements



### Stop and Check

Understand that knowing one's strength can act as an enabler in being a successful entrepreneur. However, it is also important to identify areas of improvement and begin working on them to convert them into strengths.

## Session 12: Discovering Entrepreneurial Strengths in You



### Key to the session

Participants identify and assess their own strengths which will help their in the entrepreneurial journey. They also identify key resources/individuals who can help them in their areas of improvement.



### Session Outcomes

Apply the self-assessment tool to map their strengths and areas of improvement to leverage entrepreneurial success.



### Materials Required

- » Flash cards of the nine entrepreneurial qualities,
- » Activity worksheet: Self-assessment, pen/pencil



### Methodology

Group exercise



### Time Allotted

90 minutes



### Processes and Activities

#### Discuss and explain

- STEP 1 -** Ask any of the participants to summarize the discussion on the session on the Strengths in an Entrepreneur. Encourage others to fill in where needed.
- STEP 2 -** Tell participants that while in the last class they learnt about the strengths and the areas of improvement of entrepreneurs using the story of Savita, today, they will apply this knowledge to discover their own strengths and areas of improvements.
- STEP 3 -** Bring out the flash cards containing 'strengths'. Show how each flash card depicts a strength.
- STEP 4 -** Pick one flash card after another and explain the strength mentioned on it. You can refer to Savita's case to explain. Encourage participants to give examples as well.

**Passion** is a strength for you if you are ready to put the success of your business before everything else?

**Goal orientation** is a strength for you if you are able to define business goals clearly. For example, finalize a business idea in the next 3 months. Start the business in the next 6 months. Achieve a sale of Rs. 5000 per month in the first year.

**Finance Situation:**

Finance situation is your strength if you have savings or you can borrow money from your friends, and family or you have successfully borrowed and repaid loans from banks, microfinance, etc.

**Decision Making:** Decision making is a strength for you if in a difficult situation, you gather information needed for the decision, consider pros and cons and come to a decision.

**Risk Taking:**

Risk taking is a strength for you if you can identify under what condition your business can be negatively impacted. You are able to find ways to address the possible sources of failure, better than other person doing the same business.

**Ability to handle stress:**

Ability to handle stress is a strength for you if you are able to maintain a positive spirit under pressure and work harder when the situation demands it.

**Social Support:**

Social support is a strength for you if you can get support from family, friends and business people.

**Business management:**

Business management skills are a strength for you if you are good at managing critical areas for your business. For example, winning over an important customer, finding cheap source for raw material, people management, etc.

**Commitment to your community:** Commitment to your community is a strength for you if you have made a lot of effort for the advancement of your community.

**STEP 5 - Implement Self-assessment activity:** Tell the participants the objective of this activity, that is, to identify strengths that would help them in their entrepreneurship processes

- ▶▶ Ask each participant to identify their strengths and areas of improvement from the nine strengths mentioned. Tell them they can include other strengths if they like. At the end of the exercise, each participant should be able to identify their areas of strengths and areas that require improvement.
- ▶▶ Ask participants to be ready with their list of strengths and areas for improvement in their notes.
- ▶▶ Tell them that nobody will have all the strength areas and that they will need to adopt an approach to work upon their areas for improvement.

Tell them about the three approaches to help with their areas of improvement:

- ▶▶ Self-improvement plan
- ▶▶ Partnership with persons who have complementary strength
- ▶▶ Choosing a business in which their particular weakness is less critical to the success of their business.

**STEP 6 -** Give them 10 minutes to think and adopt an approach. Give them the following format. Ask them to fill their areas of Improvement and approach.

## Activity sheet: Self-Assessment

Sl. No.	Areas of improvement	Approach		What will I do to improve it?	When?
		Self-improvement	Partnership		
1					
2					
3					
4					
...					

**STEP 7 -** Ask each participant to present their self-assessment plan



### Facilitator's Note

There are many ways to improve your entrepreneurial abilities. You can give the following suggestions:

- ▶▶ Learn from people who run their own business, especially those in your chosen business field or one of a similar type in and around your village.
- ▶▶ Attend training courses. Take the help of the NGO to organize or connect you with training courses or EDPs in the said theme. EDPs or Entrepreneurship Development Programmes are organized by public institutions. For example, KVIC provides a training program to become an agripreneur. The facilitator should have the list of EDP program offered in nearby KVIS/DDU-GKY/NRLM etc.
- ▶▶ Find work as an assistant or apprentice in a successful business in the field you are interested in or in a business of a similar type
- ▶▶ Join a small business association in your area and participate in forums. For example, find out Self Help Groups and their federation in and around your village and
- ▶▶ Set aside small amounts of money on a daily or weekly basis to help finance your new business
- ▶▶ Develop the skills and attitudes described below by applying them in your daily activities:
  - Increase your motivation and commitment by making a plan for your future
  - When things go wrong, analyse what happened and improve your ability to learn from mistakes
  - Accept the problems, assess the solutions and take risks
  - Become more open to new ideas and other people's views

## Session 13 : Dreams and Hopes as an Entrepreneur



### Key to the session

This session is about the aspirations of women entrepreneurs to achieve their hopes and dreams. Just like while making a dish it is important to visualise it, buy and prepare its ingredients, keep the utensils ready, revise the steps of preparation to finally cook what was planned, it is essential to visualise one's dreams without any boundaries.



### Session Outcomes

Encourage the participants to dream and hope beyond their social boundaries.



### Session Objective

Motivating and inspiring participants to dream



### Methodology

Visualization exercise



### Time Alloted

45 minutes



### Materials Required

- ▶▶ 2 blank sheets
- ▶▶ Sketch pens
- ▶▶ Whiteboard/Flipchart



### Processes and Activities

#### Activity: Let us dream!

This activity will encourage participants to dream about what they aspire to become in the entrepreneurial world.

**STEP 1 -** For this activity, the facilitator will provide a blank sheet and sketch pens to all the participants.

**STEP 2 -** In the blank sheet, they will be asked to represent their hopes and dreams. They can for example, draw a cloud, thereby giving a shape to represent their aspirations. The activity will have a more focused discussion, if the participants are asked to represent their dream in a business aspect.

**STEP 3 -** The facilitator needs to highlight that these dreams have to be their own and not in relation to their children, family or friends etc.

**STEP 4 -** After the participants have completed their activities, ask them to share their sheets with the rest of the group. Appreciate the participants for their efforts and discuss the following points.

#### **Discussion Points**

- *How was the experience of doing the activity?*
- *What/who is the motivation behind your dreams?*
- *Do you think it is important to dream?*

**STEP 5 -** Conclude the session by highlighting the following key messages.



#### **Key messages**

- ▶ We all have dreams and hopes that we cultivate throughout our lives. Women are often discouraged to follow their dreams due to the societal norms and expectations. Therefore, to become empowered it is important to identify one's dreams.
- ▶ A women's identity is limited to the role of being the primary caretaker of the household. This notion is inculcated into roles and responsibilities and reinforced through her environment. Hence, a women's dreams are often in relation to her family.

## **Session 14 : Introduction to Life Skills**



#### **Key to the session**

Life Skills are the skills or abilities that help individuals in functioning well in their environment. These are abilities that encourage adaptive and positive behavior, enabling individuals to deal with the demands and challenges of everyday life effectively.



#### **Session Outcomes**

Participants will be able to identify their strengths and areas of improvement in life skills.



#### **Session Objective**

1. Understand the concept of life skills.
2. Understand the need for life skills for work initiatives.
3. Learn to apply these life skills in mentoring other women.





### Methodology

Group discussion, Case example discussion



### Materials Required

Flipchart



### Time Alloted

150 minutes

## Activity 1: Introducing Life skills (30 minutes)



### Processes and Activities

This activity introduces life skills as a concept to the participants.

- STEP 1 -** In order to understand the participant's perception on life skills, the facilitator will start the discussion by asking, "What are the skills you need to function in day-to-day life? Can you give me few examples?"

*Possible answers: cooking, talking, finishing work in time.*

- STEP 2 -** Let all the participants respond to this question. Gather and summarize their responses on the flipchart and lead the discussion by asking, "What skills would you require

Example 1 : if you want to prepare dinner for 20 people?

*Possible answers: managing time, delegating some work to other family members, planning*

Example 2 : if you want to maintain a healthy relationship with your sister-in-law?

*Possible answers: talk to her politely, maintain contact, share and listen effectively*

Example 3 : while meeting a bank mitra?

*Possible answers: clarity in communication, punctuality*

Example 4 : for selling vegetables in the market?

*Possible answers: being loud and clear, negotiating with the customers, managing money, planning.*



### Facilitator's Note

- ▶▶ The facilitator may have to probe and draw out responses which are skill based.
- ▶▶ Gather the responses and summarize the discussion using the key messages.
- ▶▶ At the end of this activity, it is essential to point out to the participants that the skills they have mentioned through the discussion are the ones we are going to be elaborating in this module.



Engage the participants in discussion by letting them come up with more examples from their life. This will help the facilitator in knowing if the participants have fully understood the concept.



### Key messages

- ▶▶ Life Skills are the skills or abilities that help individuals in functioning well in their environment.
- ▶▶ These are the abilities for adaptive and positive behavior that enable individuals to deal effectively with the demands and challenges of everyday life.

## Activity 2 - Meeta's Story (30 minutes)



### Processes and Activities

The activity will use the case study of Meeta to help participants relate to life skills they use in day to day life.

**STEP 1 -** The participants will be asked to stand up and form a semi-circle.

**STEP 2 -** A case example will be read out to the group.

### Caselet : Meeta's Story

Meeta is 31-year-old married women living with her husband and in-laws. She wakes up at 4:30 in the morning and makes breakfast and lunch for all the members of the household. She packs lunch for her husband and son. After finishing the chores, she calls her SHG friend Manisha and visits the Bank before it closes to meet the Bank Mitra. She completes her SHG work and meets her cousin on her way back since she couldn't attend the last night's pooja at her cousin's house.



**STEP 3 -** The participants will be given some time to understand the case example and talk about it.

**STEP 4 -** Gather the response and discuss the following questions.



### Discussion Points

- ▶▶ What skills is Meeta using in this case study? Point out Meeta's skills from this example.  
*Possible answers: She cooks fast, manages time well, is an efficient housewife, maintains good relationship with others etc.*
- ▶▶ Can you find out Meeta's strengths from this case study?
- ▶▶ Do you use any of these skills? Can you share an example?
- ▶▶ How many of the skills you mentioned are visible to others?



### Key messages

- ▶▶ Skills such as cooking and talking are visible to others but there are many skills which are invisible such as planning.
- ▶▶ Mental activities are often not recognized and acknowledged.
- ▶▶ We all use these skills in our daily life but probably do not use them consciously, but this training will help them reflect on the skills that the participants have been using and how they can improve upon them to support them in different situations.



### DAY- 3

Session 14	Introduction to Life Skills Contd..	90 min
Session 15	Gender and its Interplay	120 min
Session 16	Financial Literacy-Fundamentals of Financial Planning	165 min

## Session 14 : Introduction to Life Skills contd...

### Activity 3: What's Your Skill?



#### Materials Required

- ▶▶ Chart papers
- ▶▶ Sketch pens
- ▶▶ Handout - 'What are your skills?'



#### Time Alloted

60 minutes

#### HANDOUT - 'WHAT ARE YOUR SKILLS?'

- ▶▶ **Situation 1**  
You want to open a papad shop in the village and you want to take your husband's permission. Your husband is a farmer and wants you to be at home and take care of the family instead.
- ▶▶ **Situation 2**  
Along with your provisional shop in the village, work at home, and looking after your children, you wish to join a college for further studies.
- ▶▶ **Situation 3**  
You want to ask more people to join you in papad making. For the same, you want to conduct a meeting with a SHG group running in your village to share your ideas and get their support.



#### Processes and Activities

This activity focuses on the life skills required by the participants in entrepreneurial work.

- STEP 1 -** The group is divided into sub groups of 4 participants each.
- STEP 2 -** Each group is provided with a chart paper and sketch pens for the activity.
- STEP 3 -** The groups will come up with a business idea such as sewing, selling milk, beauty parlour (refer to the above handout for more examples).
- STEP 4 -** After selecting a business idea, the groups create a table and come up with tasks and skills required for each task in the business they have selected. For example, If the groups have selected beauty parlour as the business then the tasks could be – to find a place for providing services and the skills required for the same – negotiating and convincing family members to use the house for providing the service.

Tasks	Skills
Network and inform other women about the business	Communication, Digital literacy (informing women through WhatsApp or other digital medium)
Procuring materials	Negotiation skills, financial planning

- STEP 5 -** The groups are given 20 minutes to complete this task.
- STEP 6 -** Ask a volunteer from each group to present their list of skills.
- STEP 7 -** As the groups are sharing their list, the facilitator will write down the key skills from their response on the board.
- STEP 8 -** Give participants some time to reflect on the list they have created and validate it using the key points

### Facilitator's Note

- ▶▶ *The participants might come up with a plan and tasks for each situation. The facilitator and co-facilitator will make sure that the groups are focusing on the qualities and skills that they have to use to complete the tasks. They should be encouraged to come up with one word/sentence answers.*
- ▶▶ *While one group is presenting, the facilitator can ask the opinion of members from other groups. This will help the participants in discussing and understanding the concepts better.*

*Ask participants if they can add more to these examples from their daily life.*

- ▶▶ *Discuss each skill in detail and for each, ask for examples from the participants. Before moving to the next session make sure that all the participants are clear about what the skills are and why they need to have these skills.*
- ▶▶ *Inform the participants that most of the skills mentioned above will be discussed in detail.*

- STEP 9 -** In conclusion, ask,
- ▶▶ "Do you require any clarifications?"
  - ▶▶ "Can you tell me two things you remember from today's session?"



### Discussion Points

- ▶▶ How was your experience in doing this activity? / How do you feel?
- ▶▶ Where have you used this skill before?
- ▶▶ Can you share examples of applying these skills in your life?



### Key messages

- ▶▶ Understanding the application of life skills is an important tool in empowering women.
- ▶▶ As discussed in the previous module, the challenges encountered by business women are multilayered. The role of a women is more complex than that of a

man. To address these challenges, it is important for women to be equipped to deal with the problems faced.

In addition to the business skills, an entrepreneur needs certain life skills.

Here are some of the life skills women entrepreneurs require -

- ▶ **Self confidence:** This is the ability to believe in one's own strengths and capabilities. For example, believing that 'I can complete this task' or 'I deserve to be respected by my husband'. (Smith and Shankar, 2015; José Sousa and Do Rosário Almeida, 2014)
- ▶ **Coping with stress and managing emotions** refers to skills to increase the internal locus of control, so that the individual believes that they can make a difference in the world and effect change. Self esteem, self-awareness, self-evaluation skills and the ability to set goals are also part of the more general category of self-management skills (Drnovšek, Wincent and Cardon, 2010; Patil and Deshpande, 2017)
- ▶ **Communication/Interpersonal skills:** These are the skills required in the process of exchanging information with each other. These are needed to maintain relationships with people and essential to build a network of support. (Vyas, 2018; José Sousa and Do Rosário Almeida, 2014)
- ▶ **Problem solving** is a set of skills needed to assess the problem at hand and come up with helpful solutions. Learning effective ways of problem solving can be useful in solving critical and difficult problems in our life. Examples can range from what to wear in an important meeting to what tasks to do, whom to meet to getting a divorce or starting a job. (José Sousa and Do Rosário Almeida, 2014, Smith and Shankar, 2015)
- ▶ **Conflict resolution:** Conflict is defined as incompatibility of opinions between individuals or groups. In other words, conflicts arise because of the disagreement in the opinion of two parties. Conflict resolution refers to finding a middle ground agreeable to both parties.
- ▶ **Negotiation skills:** Negotiations are necessary when we want the other person to agree to our terms to reach our goal. Negotiation skills are needed to resolve conflicts.
- ▶ **Leadership skills** are the skills that are required when organizing other people to reach a shared goal. For example, if a woman is running a SHG in a village, she needs to have the skills to manage and motivate other women to reach a common goal. (Smith and Shankar, 2015; Vyas, 2018; Gautam and Mishra, 2016)
- ▶ **Financial skills** include the skills and knowledge to effectively manage financial resources. For example, 'How am I spending my money?', 'What are my expenses?', 'How do I save?' etc.
- ▶ **Digital literacy:** In the 21st century, it is essential to have a basic knowledge of how the digital world functions. Our day-to-day activities have been interlinked to the technology around us. For example, using smart phones, facebook etc.



- ▶ **Numeracy skills:** As simple as buying a vegetable, one needs to know the basics of numeracy. It is a part and parcel of one's life. Numeracy skill is a prerequisite for all entrepreneurial activities.



### Reading materials and references

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2. José Sousa, M., & Do Rosário Almeida, M. (2014). Entrepreneurial Skills Development. Research Gate.
3. Kumar Gautam, R., & Mishra, K. (2016). Study on rural women entrepreneurship in India: Issues and Challenges. *International Journal Of Applied Research*, 2(2), 33-36.
4. Patil, P., & Deshpande, Y. (2017). Work Stress and Coping Behavior among Women Entrepreneurs in India. *IOSR Journal Of Humanities And Social Science* (IOSR - JHSS), 22(11), 49 - 52. Retrieved from <http://www.iosrjournals.org/iosr-jhss/papers/Vol.%2022%20Issue11/Version-6/F2211064952.pdf>
5. Smith, G., & Shankar, A. (2015). *Empowered Entrepreneur Training Handbook*.

## Activity 4: Self Assessment of Life skills



### Processes and Activities

The activity will help the participants in reflecting on their own skills.



### Time Allotted

30 minutes

### Self-assessment of Life skills -

Life skills	Rating (0- 5)	Examples
Self Confidence		
Managing emotions		
Communication		
Problem solving		
Conflict Resolution		
Negotiation		
Leadership		
Financial literacy (savings, budgeting and planning)		
Digital literacy (using Whatsapp, Facebook etc)		
Numeracy skills		

- STEP 1 -** The participants will be given a print out of the self-assessment form.
- STEP 2 -** Inform the participants that they have to rate themselves based on how good or bad are their life skills. The rating can be done between 0 to 5 where 0 indicates poor and 5 indicates excellent.
- STEP 3 -** Allow 15 minutes for the activity.
- STEP 4 -** Gather the participants back to the group for the discussion.



#### Facilitator's Note

The participants will submit the self assessment sheet to the facilitator. It is important to highlight that the participants will not be assessed on the basis of their rating but on the accuracy of the examples they have given.



#### Discussion Points

- ▶▶ How was your experience in doing the activity?
- ▶▶ What were the challenges in filling the self assessment form?

## Session 15 : Gender and It's Interplay



#### Key to the session

In the earlier session, the concept of 'self' was explored. The participants are by now familiar with the different kinds of barriers experienced by women entrepreneurs. In this session, the facilitator will try to elicit the participant's understanding of gender and how it is interlinked with their experience as an entrepreneur. The facilitator needs to go through this note before conducting this session :

#### IT IS TIME THAT WE ALL SEE GENDER AS A SPECTRUM, INSTEAD OF TWO SETS OF OPPOSING IDEALS

All the social and cultural packaging that is done for girls and boys from birth onwards is gendering. Gender refers to the socially defined roles of men and women. The distinction between sex and gender was introduced to deal with the general tendency to attribute women's subordination to their anatomy. For ages, women and their bodies are held responsible for their subordinate status in the society. Once this is accepted as natural, there is obviously no need to address the gender



inequalities existing in the society. As per studies, there is no difference between men and women except for their reproductive organs. Thus it becomes very important to understand the difference between gender and sex:

SEX	GENDER
Sex is natural.	Gender is Man-Made.
Sex is biological.	Gender is socio-cultural
It refers to visible differences in genitalia and procreative functions.	It refers to masculine & feminine qualities, behaviour, patterns, roles and responsibilities

"If a women can cook, so can a man because a women doesn't cook with her womb" Because of their bodies women are confined to certain roles, however it should be made clear that not all women bear children, feed them or menstruate, other than this there is nothing they do but men cannot do or that men can do but women cannot do. Bearing children does not mean that only women can or should look after them. Men can just as well do the caring. So just having male or female bodies does not necessarily have to determine our characteristics, roles and destinies. *Lets all open up our horizons and strive to make gender equality a lived reality.*



### Session Objective

1. To discuss the difference between men and women and social implications of the same.
2. To understand and reflect on a participants' attributions of gender in day-to-day life activities and its impact on them as an entrepreneur.



### Time Allotted

120 minutes



### Session Outcomes

- ▶▶ Participants will be able to reflect on the gender based attributions around them.
- ▶▶ Awareness on difference between gender and sex.



### Methodology

Brainstorming

## Activity 1 : Word Cloud



### Materials Required

- ▶▶ White-board, marker, handout for the list of activities
- ▶▶ Articles and roles.



### Time Allotted

60 minutes



## Processes and Activities

The objective of this activity is to introduce the terms 'gender' and 'sex' to the participants.

- STEP 1 -** The participants will be asked to say words that first comes to their mind when they hear the word - Man and Woman.
- STEP 2 -** Encourage the participants to come up with characteristics of men and women that they have experienced and seen around them.
- STEP 3 -** Start by writing Man on one section of the board and ask the participants to share their word one by one. Similarly do this exercise for Woman.
- STEP 4 -** The facilitator will write down the words on the whiteboard to create a list of characteristics under each label - Man and Woman. Encircle or underline the words that are overlapping for the discussion. The list may look like this –

Men	Women
Strong	Caring
Rational	Emotional
Decision maker	House-maker
Father	Mother

- STEP 5 -** Ask the participants if they want to re-arrange any of the attributes written on the board.



## Facilitator's Note

- ▶▶ Encourage the participants to come up with an example from their own life. The idea is to help them reflect on the idea biological and cultural/social factors of gender and sex.  
For example, Are we 'taught' to be a breadwinner/housewife or are we 'born' with the skills?
- ▶▶ The purpose of this activity is to elicit the images of men and women which are generated by the society and thereby facilitate a discussion on the notion of gender being a natural and unchangeable construct. It is also important to state here that these differences created by society over hundreds of years cannot be changed in a day! It is a gradual process but one to which all of us can contribute.

The next activity will look at gender in the context of their work.



### Discussion Points

- ▶▶ How was your experience in doing this activity? How do you feel?
- ▶▶ What was the specific word came to your mind?
- ▶▶ Are these characteristics taught to us or are we born with them?



### Key messages

- ▶▶ There are some characteristics that we are born with and some we learn through our society.
- ▶▶ The only biological difference between a man and a woman is of genitals, breasts and child bearing capacity. All other differences between men and women are constructed by the society. Hence, gender and sex can be defined and differentiated as follows-

Gender	Sex
Gender is encompassing of social, cultural and psychological traits (Seidu,2014)	Sex is assigned at birth of an individual. (Natural)
Gender is based on culture and understood differently across different cultures.	Sex is based on the physical and reproductive organs.

- ▶▶ Gender is therefore constructed by the society. Roles and expectations for each gender comes from reinforcement of such practices through institutions such as marriage, religion, caste, family, community, media etc. (For example, marriage reinforces that a man's responsibility is to protect his wife- hence assuming the role of a protector and stronger than women)
- ▶▶ Raising gender awareness helps in challenging the naturalization of this arrangement and assumptions.



### Stop and Check

Check if participants have understood the difference between gender and sex. Participants should be able to recognize the naturalization of gender and its implications around them.



### Reading materials and references

Seidu, M. (2014). *Gender Issues In Entrepreneur Development*. College Of Agriculture Ccs Haryana Agricultural University.

## Activity 2 : Activities, Articles and Roles



### Materials Required

- ▶▶ White-board, marker, handout for the list of activities
- ▶▶ Articles and roles.



### Time Allotted

60 minutes

### HANDOUTS - 3

#### List of Activities, articles and roles

Activities	Articles	Roles
Cooking	Utensils	Caregiver
Selling vegetables	Heavy cartons	Shopkeeper
Building houses	Flowers	Minister
Travelling	Jewellery	Farmer
Fixing the wires	Bike	Domestic worker
Tailoring	Computer	Electrician

Activity adapted from CARE Gender, Equity, and Diversity Training Materials, 2014



### Processes and Activities

This activity aims to help the participants in locating and identifying their gender based notions and its impact on their business

- STEP 1 -** The participants will be asked to stand up and make a circle in the middle of the room.
- STEP 2 -** One end of the room will be assigned as 'Men' and other end as 'Women'. The facilitator can put a picture of a man and a woman on each of the walls.
- STEP 3 -** The facilitator will then read out a list of activities, articles and roles from handout - 3 to the participants.
- STEP 4 -** As the facilitator calls out the name of an activity, article or role, ask the participants to position themselves to one of the sides of room. For example, if the facilitator says the word 'Travelling', the participants will choose which gender it is associated with and stand next to that wall.
- STEP 5 -** The facilitator will give them some time to settle and choose their sides.
- STEP 6 -** The participants will be informed that as the facilitator is reading out the name, they will have to immediately run towards their choice of wall.

### Facilitator's Note

- » The facilitator can challenge the participants' position during the activity. For example, ask questions such as what is the reason that you positioned on the male side. Let the participants discuss among themselves.
- » Be careful regarding the time for the activity.
- » The facilitator should have local examples for certain roles and articles which can be used to challenge the gender defined roles.
- » Remember the purpose of the activity is to help them reflect on gendered attributions around them.

**STEP 7 -** Gather the participants back to their positions for the discussion.

### Discussion Points

- » Why do you think we relate certain items, roles and activities to a certain gender? What is the source of the attribution?
- » Do you think these attributes can be changed?
- » What are the consequences of not following gender expectations?
- » How does this impact you in your business? (For example, women are discouraged from riding vehicles, men are discouraged from helping their wives in household chores, women are seen as caretakers instead of shopkeepers)
- » Who benefits from these gender-based assumptions?

**STEP 8 -** Use the following key messages for closing the discussion points.

### Key messages

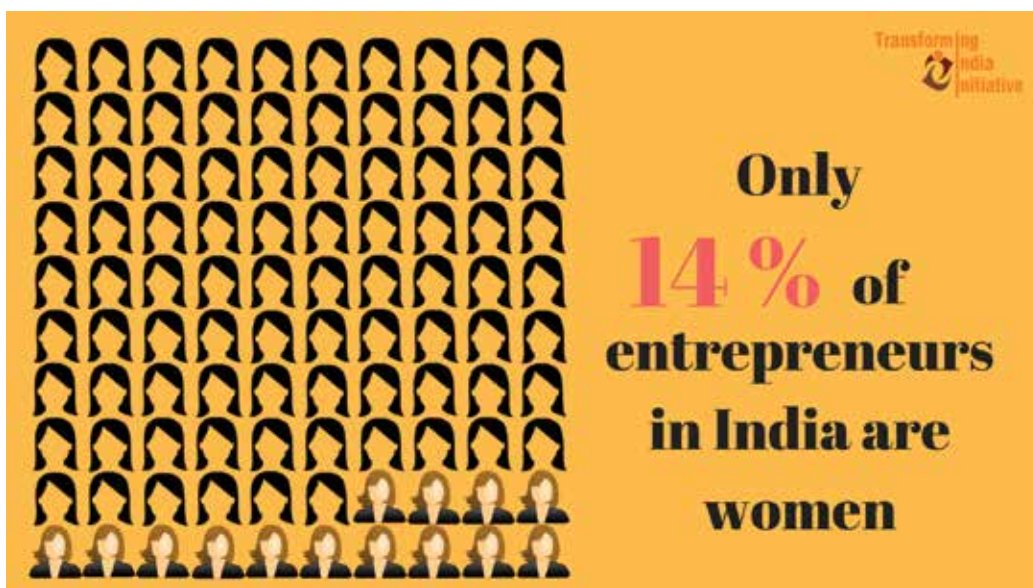
- » A 'Gender-role' is defined as an acceptance of the gender-based expectations of roles and behaviors allocated on a person by the society.
- » Assumptions such as "men are expected to earn, whereas women are expected to do household chores" are prescribed by society.
- » These assumptions put restrictions on women's choices. For example, women should not travel alone, women should not interact with unknown men, women should take care of household etc.
- » It also adds to hierarchy and inequalities in society by providing men with better opportunities and more decision-making power, freedom and respect. (Seidu, 2014)
- » Hence, women entrepreneurs have limited exposure to the outside world. For example, women are considered to be responsible for household chores, which leaves them with lesser opportunity (time and resources) to work outside. (Hall, Lacombe & Pokharel, 2016)

## Gender and Entrepreneurship

**STEP 9 -** To further the discussion, ask the participants, "Among men and women, which gender is more prominent in the business as per your observation? Why so?"

**STEP 10 -** Gather the response and show the poster to the participants.

According to Sixth Economic Census released by the Ministry of Statistics and Programme Implementation, only 14% of the total entrepreneurs in India i.e. 8.05 million out of the total 58.5 million entrepreneurs are women.



Source (Initiative, 2017)

## Gender and Empowerment

**STEP 11 -** Ask following questions-

- ▶▶ What do you think about the poster? What comes to your mind when you see this?
- ▶▶ Why increasing women's participation in business is important?
- ▶▶ What do you understand by the term "Empowerment"?

**STEP 12 -** Gather the response and highlight the key messages.



### Reading materials and references

1. Hall, J., Lacombe, D., & Pokharel, S. (2016). Freedom and entrepreneurship: a spatial econometric approach. *Journal Of Entrepreneurship And Public Policy*, 5(3), 404-411. doi: 10.1108/jepp-12-2015-0038
2. Seidu, M. (2014). *Gender Issues In Entrepreneur Development*. College Of Agriculture Ccs Haryana Agricultural University.
3. Ministry of Statistics and Programme Implementation. (2016). *All India Report of Sixth economic census*. New Delhi.

## Session 16: Financial Literacy Fundamentals of Financial Planning



### Key to the session

Effective financial planning and financial literacy is key to entrepreneurial success. It also enables one to make smart decisions in business.



### Session Outcomes

Participants develop an attitude towards financial planning.



### Methodology

- » Group Discussions, Lectures
- » Animation movie
- » Role play and stories, Games



### Materials Required

- » Flip Charts, Note Papers, Markers, Glue, Pens.
- » Animation film of Grasshopper and Ganga/Jamuna
- » Buzzer, Proverbs, Learning Lessons



### Processes and Activities

**STEP 1 -** Tell participants Financial Inclusion is a necessary condition for poverty eradication.

Financial Inclusion can be defined as the process of enabling access to timely and adequate credit and other financial services such as savings, insurance, pensions, remittances etc. to low income groups at affordable cost.

**STEP 2 -** Tell participants that the first step towards financial inclusion is Financial Literacy. Financial Literacy will help us fight habits such as Impulsive behavior like borrowing more than what we can repay. e.g. borrowing for marriages.

- » Compare various sources of finance
- » Discuss various risk mitigation products like health insurance.

**STEP 3 -** Tell participants that understanding the importance of Financial planning is the first step to Financial Literacy.

### Facilitator's Note

*If the poor are taught to build their capacity to manage their money; to take the right type of financial decisions that help them build their assets, capital and businesses; to reduce avoidable expenses; and to think before making any financial decisions, they will learn financial planning.*



### Session Objective

- » Participants understand the importance of Financial Planning
- » Participants identify their life cycle needs and outline their Financial Goals
- » Participants analyse how a planned life can provide a better living which otherwise seems unattainable.



### Time Allotted

225 minutes (60 minutes from day 5 have also been allotted to this session to make sure participants understand all concepts mentioned)



### Definition of Financial Planning

Financial Planning is an exercise of estimating our financial needs as also ways to meet them during our entire life cycle, e.g., birth of child, education, purchasing house, marriage, purchasing seeds, etc., and/or to meet emergency situations like illness, accident, death, natural calamities like flood, drought, etc.

- STEP 4 -** Ask participants why should we do financial planning? Note down the points on a chart paper. Financial planning enables us to plan in advance our likely expenses keeping in mind our level of income. Thus, it helps in two ways, one, we can save regularly a portion of our income for meeting future needs and two, we can cut down expenses on non essential items with a view to save for future needs. So we should start financial planning today so that we are in a better position to pay off our debt and build savings to buy a house or finance higher education with our own money tomorrow. Attain your goals with financial planning.

#### **Facilitator's Note**

*The poor are trapped in the vicious cycle of poverty . Their income levels are low, they spend a lot on social customs and marriages, are vulnerable to environment, prone to accidents and mishaps, natural calamities, do not have enough capital to build assets and last but not the least, borrow from money lenders.*

Explain to the participants about Long Term, Medium Term and Short-Term Goals	
Long Term Goal	Long term for one person might not be long term for someone else and hence a reasonable definition of long term, like more than 5 years or more than 10 years should be made.
Short Term Goal	In most cases short term refers to a very short period of time that is immediate.
Medium Term Goal	Medium term is defined as a period that is neither too long nor too short and hence falls between the short term and long term.

- STEP 5 -** Ask participants to talk about different types of needs. Note them down on the flip chart.

- STEP 6 -** Now segregate the points under three categories: Consumption needs, Emergency needs and Asset needs

**Consumption Needs** involve requirement of various goods and services that will result in enjoyment but will not build any assets for the future. Here the focus is on consumption, which is the use of various goods and services. It also means that amounts that are used here will not be available again for any future use. Some of the consumption needs are not essential needs. e.g. Drinking excessive tea or coffee, chewing tobacco, spending on festivals, smoking, social occasions etc. These are often referred to as 'pure expenses.' There is a need to control expenditure on consumption needs because these can keep rising as one keeps desiring better things of the same kind.



**Emergency Needs** arise because there is some emergency that has resulted in the person being caught by surprise. This could include events like an accident or something that requires funds at a very short notice. Since these are very sudden in nature there is not much that one can do in terms of availability of items to tackle them. The funds used here are not likely to generate any income and are required just to put one back on their feet again. Examples are sickness, accidents, death, flood, fire, earthquake, etc.

**Asset Needs** are needs where a person uses their funds for the creation of various assets. The money spent here is being used for building assets. The good part about assets is that they generate returns for the individual in the days to come. This will mean that the money spent on acquiring assets is money well spent. Examples are education of children, buying sewing machine, buying cattle, buying house etc.

**STEP 7 -** Play a small exercise to match the consumption needs vis-a-vis emergency needs vis-a-vis assets

- ▶▶ Divide the participants in even groups.
- ▶▶ Play a buzzer round with the groups.
- ▶▶ Make the following statements, discuss options and get the right answer.

#### Buzzer Round Questions

1. Going to Cinema is an Emergency Need
2. Buying a Television set is an Asset Need
3. Buying Gold is a Consumption Need
4. Getting hospitalised because of a road mishap is an Emergency Need
5. Buying land is an Asset Need
6. Buying utensils is a Consumption Need

#### Some of the answers to Buzzer Round Questions

1. No, it is a consumption need.
2. No, it is a consumption need because TV does not generate income
3. No, buying Gold is an asset need. However, jewelry is a partially a consumption need and thus only a partial asset since it can be sold to obtain returns on it. But the making charge of the jewelry is a cost incurred.

**STEP 8 -** Tell the participants that the basic requirement for Financial Planning begins with savings, which may not be in form of Cash only. It can be either way, in form of cash or kind. Distribute the case let “Mani’s long term goal through cup of tea.”

#### Case let: Mani’s long-term goal through cup of tea.

Mani, who had the habit of drinking 10 cups of tea in a day spent almost Rs. 30 on tea daily. If she decides to reduce the daily intake to 5 cups of tea and invest the savings thus achieved



in daily recurring deposits, she can save Rs. 15 in a day. She would end up saving Rs. 5475 at the end of a year. She could achieve her long term goal of sending her daughter for higher studies without borrowing from anyone. She could proudly state that, because she did not drink tea she had a small headache for a few days, but then she could send her daughter for higher education which enabled her daughter to make a career of her choice.

### Discussion Points

*Financial Planning habits such as the ones mentioned below would help poor families in saving and building capital at their household level:*

- » *Thinking 'whether they really need to borrow', before borrowing.*
- » *Thinking whether the interest rate applied is reasonable for the loan taken.*
- » *Utilizing the borrowed money for the same purpose for which it is borrowed.*
- » *Thinking about repayment capacities: How would they ensure that they are able to repay the debt from their own earnings?*
- » *Inculcating savings habits to help build savings.*
- » *Reducing consumption expenses whenever and wherever possible.*
- » *Investing in assets, business or income generating assets.*
- » *Minimising financial risk by getting insurance.*
- » *Planning for old age by making them think about life cycle needs.*

**STEP 9 - Activity:** Show participants the movie of Grasshopper and the Ant.

### Brief synopsis: Grasshopper and the Ant



In the summer, everything was bright and beautiful. Food was plentiful. A grasshopper ate to its heart's content and sang merrily. He saw the ants collecting and carrying food. He laughed at them because he thought that they were greedy creatures who were working hard even though summer was the time to enjoy and be happy. The ants told him that they were collecting food for monsoon, so they would be able to eat the stored food when it becomes scarce in winter.

After summer, monsoon set in. The brightness of the summer was gone. Food was getting scarce and the grasshopper found it difficult to get food for himself. A time came when he started starving.

So in desperation, he asked the ants to give him some food. The ants explained to the grasshopper that since he had danced and sang merrily during the whole summer and did not store food for himself, he must now go hungry for being lazy the whole summer.

**STEP 10 -** The moral of the story is that if you save today it will be of great help tomorrow especially in times of difficulty. Save today's surpluses for tomorrow's needs. In other words, THINK FOR YOUR FUTURE WHILE YOU ARE EARNING.

#### Discussion Points

Thereafter, ask the participants:

- » Whether they are like the grasshopper or the ant and why?
- » Do they think about their future? What have they planned? What are their own future financial goals.

**STEP 11 -** Ask the participants to share their goals and give them time to discuss their goals. Distribute the following handout to make note of their goals.

Term	Purpose (Life cycle needs)	Estimate at current prices
<b>Long term</b>		
House		
Marriage		
Children's Education		
<b>Medium Term</b>		
Buying Television		
Going to Pilgrimage		
<b>Short Term</b>		
Repaying of debts		

#### The moral of the story could be summarized as:

- » Planning is being able to look down the road and sacrifice a bit now for a bigger return later. This can give a better and more secured tomorrow.
- » Planning is changing one's attitude from living on a day-to-day basis to thinking for tomorrow.
- » One needs to look at one's life cycle needs and then start planning for each of these life cycle needs.

**STEP 12 -** Tell participants, a lot of financial decisions are made on regular basis by people. Many of these decisions are a result of some earlier decisions that they would have taken. A lot of people tend to forget that the decisions and each of the earlier

situations need to be reviewed on a continuous basis and it is not enough to simply restrict their thought process to the last decision.

### **Example to illustrate linkages in Financial Decisions**

A woman has taken a loan of Rs. 2000. She is paying interest on the outstanding amount of this loan. Thereafter, if she goes to borrow an additional Rs. 3000 for consumption needs, she might be able to afford the payment of interest on the loan of Rs. 3000 as a standalone loan but if she adds the earlier outstanding loan of Rs. 2000, the total interest payment might just be a bit too much to handle.

**Another example** one might be saving large sums on one hand but at the same time if there are heavy borrowings on the other, then the entire process of savings is not yielding any benefit. Jamuna saves Rs. 25 every day and at the end of one year she has accumulated Rs.9125. But if she has borrowed Rs. 15000 to go on pilgrimage, the amount saved shall not yield Jamuna any future benefit.

Each decision made by a person if considered as stand-alone might be considered a good decision but if the past decisions are reviewed, the situation might be different. At a particular stage it might be fine to act in a certain manner but if put in perspective with prior and possible future financial decisions the course of action could turn out to be completely different

### **Facilitator's Note**

*Summarise the importance of linking different financial decisions to attain overall financial goals before taking impulsive financial decisions. One needs to understand the fact that in a given situation where the existing action by a person are inconsistent with the overall objectives that are to be achieved, such decisions would have a negative impact and lead to a series of wrong financial decisions.*

**STEP 13 -** Explain "How to do Financial Planning" using any of the two formats below?

### **Key messages**

*Link all financial decisions. Money meant for one purpose should not be used for other purpose.*

### **Steps to do Financial Planning - 1**

- i. Assess current financial position (Where are we today).
- ii. Identify our financial needs - [(What do we want to achieve in short term ( 1 Year), medium term (1-5 years ) and long term (more than 5 years)]
- iii. Estimate the cost of each item and the date we want to achieve it. Calculate how much we need to save each week/month.
- iv. Do this for each of your needs.
- v. Review savings regularly – Whether they are as per plan? If not, look at expenses for opportunity areas to cut back spending and increase savings.
- vi. Determine the amount saved at the end of each week/month.
- vii. Deposit savings in a bank account.

## Steps to do Financial Planning - 2

- i. **Setting objectives in the planning process:** The planning process starts with the setting of objectives of what the plan is supposed to achieve. These objectives will determine how the entire planning process is carried on. The objectives have to be clear so that everyone understands what they mean and what they stand for. e.g

- ▶ I will save Rs. 10 per day for the next one year
- ▶ I will pay Rs. 300 as insurance premium every year to cover my life.

*Facilitator's Note: The activity does not end at setting the objective, but the person should also pledge that he/she shall discipline himself/herself to fulfill the objective.*

- ii. **Determining the routes for investment:** The next step consists of determining how the entire investment will be done so that overtime all the objectives can be met. Each case will require a different way of investing or going about the process so that its target can be achieved. First, a person needs to decide how much funds are required to achieve each of their objectives. Then, they need to select different assets to put their funds in. The amount that goes into each specific area will depend upon the where the individual is in her life and the target that has been set. For example, if the objective is to have Rs. 150000 for higher education of the daughter after 11 years and the mother starts saving Rs.20 every day and puts it in a recurring account which gets 7% interest (yearly compounded) she can attain the goal.
- iii. **Implement the Financial Plan:** The next step is will be to actually implement the plan by making the necessary investments. This will set the entire plan into motion and in the process will begin to work from then on.
- iv. **Monitor the plan:** The plan, once it is set into motion, will require constant monitoring because there has to be a watch on the situation to see that things are progressing according to the way in which they were planned. There has to be regular checking as the plan may need to be revisited at certain intervals so that any deviations can be seen and corrected.
- v. **Make necessary changes where needed:** The financial plan once prepared is not the final document but will have to be changed and even completely overturned if the situation changes or if circumstances so require. There should not be any hesitation on the part of the person to make the required changes in overall plan if such a need arises.

**STEP 14 - Activity:** Movie screening of Ganga-Jamuna (Planner vs Non Planner)  
(30 minutes)

Ask the groups to discuss and derive the characteristics of Ganga (Planner) and Jamuna (non-planner). (1 hour including discussion)

**STEP 15 -** Summarize the characteristics of a Planned Life vis-a-vis an Unplanned Life

Planned Life	Unplanned Life
The entire situation of the individual is considered and then a financial plan drawn up. This will guide future steps.	There is no consideration for the existing situation and activities are carried on in an unplanned way.
Any decision regarding finance is based on considering the existing situation and the benefits of the decision.	Any financial decision is impulsive and has no relation to any other thing.
This prevents the person from falling into a debt trap or facing financial crisis.	Borrowing to meet needs and then falling into a debt trap are common occurrences.
There is a certain amount that regularly goes towards savings.	Savings are made only when it is possible. And this does not happen for quite some time.
Savings are channeled into the right investment baskets, say for different purposes, by investing in different financial services/products.	Savings are irregular so they do not go anywhere and decisions are on piecemeal basis and do not use any financial services/products.
Emergency needs are met from the amounts put aside.	Emergency needs trigger a crisis and hence more borrowing is required.
Every decision is checked for its feasibility and then an action is taken.	There is no feasibility study in the decision.
A person is able to get more from his or her money i.e. money works for the person rather than person working for money.	There is nothing additional that people are able to do with the money that they have.
Money earns and provides an additional income stream for people.	There is no earning from the money and hence the entire reliance has to be on the daily earning.
Insurance takes care of unexpected big expenses when calamity strikes in one's life.	Big calamities result in additional expenses and still more borrowing.
People are able to fulfilled their dreams.	Most of their dreams remain unfulfilled.

**STEP 16 -** Tell participants organizing documents is initial step to planning and to ensure that they keep the financial instruments and other documents in safe and easily accessible place.

- ▶ Explain to the participants the three important steps they need to take to chart their financial roadmap are
  - ▶ Organise
  - ▶ Plan
  - ▶ Implement

Organizing would first include organizing personal records, which would include Birth certificate(s) especially of children, Ration card, Aadhar, Bank Pass Book, Fixed Deposits, House documents (To establish residency), Legal case papers, Bill of assets, unpaid bills etc.

**STEP 17 -** Conduct Activity 'Cash Dealing to Managing Finance'



### Key messages

- ▶▶ “Change your attitude and action at the same time, and you can have anything you want.”
- ▶▶ “The key to success in business or personal finance is planning.” “If you fail to plan, you plan to fail.”
- ▶▶ “You can turn any situation around when you make the decision to do so.”
- ▶▶ “Visualize your life the way you want it to be.”
- ▶▶ “Ask and you will receive, seek and you will find. Knock and the door will be opened to you.”



### Facilitator's Note

- ▶▶ Financial Planning will help them change attitude towards money.
- ▶▶ Financial Planning gives them hope for future.
- ▶▶ Financial Planning gives them senses of security.
- ▶▶ Financial Planning is about building a vision in life and establishing goals in life.
- ▶▶ Financial Planning helps poor to think about life cycle needs.
- ▶▶ Financial Planning enables them to understand the difference between a financially planned life and unplanned life.
- ▶▶ Importance of Financial Planning helps them to visualise how dreams can be fulfilled.
- ▶▶ Financial Planning is the first step towards building a better future.







#### DAY- 4

Session 16	Financial Literacy-Fundamentals of Financial Planning Contd...	60 min
Session 17	Fundamentals of Business	60 min
Session 18	Understanding a Business	30 min
FA1 Local Business (Home work)		180 min

## Session 16 : Financial Literacy – Fundamentals of Financial Planning

Activities and clarification of concepts left pending from Session 16 done on the previous day may be completed here.



**Time Alloted**

60 minutes

## Session 17 : Fundamentals of Business



### Key to the session

Learning fundamentals or basics of any domain is the first, foremost and the most essential thing to do. Introducing the concept of the business should start with basic understanding of its fields and types.



### Session Outcomes

Participants are able to distinguish between business types and business fields. This will enable them to identify their own business.



### Session Objective

Understand the concept of Business-Field and Type



### Methodology

Caselet, Discussion



### Materials Required

- ▶▶ Posters for training, Caselet, 'Savita meets the trader
- ▶▶ Pen, Paper, A4 sheets for Business matrix



### Time Alloted

60 minutes



### Processes and Activities

**STEP 1 -** Distribute the story sheet 'Savita meets the trader,' one day prior to the class.

### Case let: Savita meets the trader

One day, after a week of training was already completed, Savita went to visit her parents at the village market. By now Savita was quite interested in knowing more about business. She thought about meeting the trader who supplied fish to her parents. After all he had always been supportive of her and had promised to help.

After exchanging pleasantries, Savita began to inform the trader, Mohammad, the purpose of her visit – she wanted to seek his guidance on how to go about selecting a business idea. Mohammad heard her out with much affection and interest. After a pause, he told her that he was very pleased to know that Savita was finally thinking of starting her own business. He had always felt that Savita had all the qualities to be a successful entrepreneur.

Mohammad told Savita that if there is only one lesson he could give, he would like to tell Savita, that she should be very clear about what her customers want, what is the need she is trying to fulfill, what is the problem she is trying to address and whether her customers are ready to pay for what she has to offer. He narrated his own example. Mohammad's father was a fish vendor similar to Savita's. While Mohammad was growing up, he noticed that customers in the market were always ready to pay extra for the local variety of fish but the local fish was often in short supply. Fish vendors in the market were aware of this problem but they did not have time or means to fill the supply gap. On the other hand, large traders had the resources but fixing the supply problem for demand in a smaller market was not of interest to them. Mohammad thought about trying to fix this problem and bridge this gap between demand and supply, but the solution was unlikely to be easy. He went around neighbouring villages looking for the supply of local fish but found that these villages were already under contracts with large traders and supplied fish only to them. With some effort, Mohammad found out about three far-off villages who did fishery for their own use and local demand only. Mohammad went and began talking to these villagers. The villagers were initially reluctant to supply fish to Mohammad since in the past, traders from the city had approached them but not lived up to their promises. Mohammad used his local contacts to convince the villagers. He also agreed to provide advance payment to assure them of his good intention. In this way the trader hit upon his first business idea.

As time passed by, Mohammad realized that he was often left with a stock of unsold fish. If he stored them for longer and sold them the next day, his reputation of quality would go down. Meanwhile, he also noticed that fish pickle made by his wife was much relished by his visitors. Gradually, Mohammad thought of getting into the fish pickle business. He opened a small fish processing facility to make



and package fish pickle. Soon he realised that the profit from the pickle was often higher than from the sale of raw fish. But, entry into fish pickle business and its attractiveness meant that Mohammad had to keep looking for new sources of good quality fish supply. To promote fishery among villagers, Mohammad then started procuring fish fingerlings from the State Fishery Department and supplying it to the fish farmers. He would also give them loans for fishing related purchases and other emergency needs so that the villagers could focus on fishery as their main source of livelihood. This is how, Mohammad generated and grew his business.

In fact, Mohammad's daughter who has just completed her MBA from a city college is very excited to take Mohammad's fish pickle business to other towns and cities. Her friends in the MBA class absolutely loved the pickle and many of them offered to help her in finding distributors in other places.

**STEP 2 -** Ask the participants what business Mohammad is in. Further ask them about the product or services Mohammad is offering.

**Facilitator's Note**

*Participants should be able to identify the following products and services. Use the different products and services to introduce the concept of business types:*

- (a) **Supply of fish to small sellers like Savita's parents.** Mohammad is a large supplier. Large suppliers who buy from producers and sell it to smaller sellers, who then sell directly to customers, are called Wholesalers. The smaller sellers, like Savita's parents are called retailers. The business of selling can be classified into two types: Wholesalers and retailers.
- (b) **Production of fish pickle.** In this case, Mohammad and his wife use fish as a raw material along with other materials (such as oil and spices) to make fish pickle. Business of converting raw material (in this case, fish) into finished product (in this case, fish pickle) is called a 'manufacturing' type of business.
- (c) **Linking fish producers with the fishery department for supply of fish fingerlings.** In this case, the supply of fish fingerlings is a type of 'service'.

**STEP 3 -** Explain that in the above caselet, we could find following business types: **wholesaling and retailing** of fish, **manufacturing** of fish pickle and **service** of supply of fish fingerling. So, we arrive at four types of business: **manufacturing, wholesaling, retailing and service.**

**Facilitator's Note**

*Next, introduce the concept of a 'business field' using Mohammad's examples. Ask participants what is common across the four types of businesses that Mohammad is doing? Participants should be able to identify that Mohammad's businesses are all related to fish. In Mohammad's case, his businesses are in the field of fish. We can use the concept of business field and business type to precisely speak about Mohammad's business:*

*"Mohammad business is in the **field** of fish. He does **wholesaling and retailing** of fish, **manufacturing** of fish pickle and the **service** of supplying fish fingerlings.*

**STEP 4 -** Elaborate on the concept of business field and types:



**Field of business:** A 'Field of business' refers to an industrial category, such as farming, fishing, food processing, garments, construction, furniture, beauty salon, stationery, etc. One's talent, family background, experience, hobbies or interests often inspire one to develop interest in a certain field of business. Mohammad's decision to pursue a fish business matches with his background, knowledge and skills.

**Type of business:** Based on the product/service offering, businesses are classified into the four types. One chooses the type of business they would do based on personal characteristics and available networks.

*Show the following table in ppt./chart (Source: ILO GYB)*

<b>Manufacturing</b>	Manufacturing includes businesses that use raw materials, such as leather, waste material, wood, cloth or metal and make new or different products out of these materials. Some examples of manufacturing businesses are bhujia makers, furniture makers, vermi-compost manufacturers, brick kiln, paper producers and farm equipment manufacturers. If you know how to produce a good and to make something that is in demand and valuable to customers, you may want to go into manufacturing. In the case discussed, Mohammad is into manufacturing of fish pickle since his wife has the skills to produce good quality fish pickle and it is in good demand by customers.
<b>Service provision</b>	Service providers are people whose businesses sell a particular service, such as micro-credit, autorickshaw, beauty salon, construction, repairs, cleaning, painting, nursing, private tuition, etc.  If you enjoy working with people and satisfying their specific needs, providing services may be your forte. In the case discussed, Mohammad is providing the services of supplying fish fingerlings to the villagers.
<b>Wholesaling</b>	Wholesalers are businesses that buy large quantities of certain goods from manufacturers and resell them to retail outlets, who then resell them to individual consumers. If you are familiar with companies that make and sell their goods in bulk and you are good at establishing relationships with retailers, you may want to be a wholesaler. In the case discussed, Mohammad is procuring fish from producers and selling it to the small sellers. Mohammad's father was a small fish seller. He knew that business well and was able to meet their needs.
<b>Retailing</b>	Retailers purchase ready-made goods from wholesalers or suppliers for resale at a profit. Some examples of retail businesses are grocery stores, appliance stores, clothing stores, stationery shops, computer and mobile phone shops, etc. If you like meeting different people and you have access to a good location to open a shop, retailing may be a good option for you. Savita's parents were retailing raw fish. They had access to the market.

**STEP 5 -** Ask if anyone is still not quite clear on his or her possible business fields and types. Listen to any concerns they might have. Ask the other participants to respond to those concerns.

- STEP 6 -** Now that all the participants are clear about business fields and types, ask them to name a few businesses in the village and classify them into business fields and types. Draw a business matrix which covers the business fields and business types:
- STEP 7 -** Divide participants into groups of 4-5 participants. Give each group an A0 or A1 paper and ask them to copy the matrix. Ask the members of each group to name at least five local businesses and write their names in the appropriate cells of the matrix. Ask all the participants to double check whether all names are written in the right place. If any business names have been designated incorrectly, put them in the correct cells.

**Business Field and Types-Matix Sheet**

<b>Construction materials</b>				
<b>Transportation</b>				
<b>Clothes</b>				
<b>Agriculture</b>	<b>Manufacturing</b>	<b>Providing Services</b>	<b>Wholesaling</b>	<b>Retailing</b>



### Discussion Points

Concluding Point : These are the fields and types of business participants may want to consider first if they will have some advantages with them.

Thank them for their participation and tell them that you would revisit this sheet in later sessions.



### Stop and Check

Check whether everyone has understood and prepared the matrix.



### Reading materials and references

ILO GYP module

## Session 18: Understanding a Business



### Key to the session

This session is about making biz-sakhi's understand how a business actually takes off.



### Session Outcomes

Participants will know what to ask a business owner to understand a business.



### Session Objective

To help participants develop simple tool to understand any business.



### Methodology

Case discussion



### Time Allotted

30 minutes



### Materials Required

Caselet "Savita meets the trader," and "Business Ideas Analysis Form."

## Activity 1 : Business ideas familiarisation and Field Work



### Processes and Activities

- STEP 1 -** Distribute again the caselet "Savita meets the trader"
- STEP 2 -** Ask participants to fill the form below based on the caselet.

### MODEL RESPONSE: BUSINESS IDEAS ANALYSIS FORM

**Name of business:** \_\_\_\_\_ **Goods or services sold:** \_\_\_\_\_

**Main customers:** \_\_\_\_\_

- ▶▶ When and why did the owner decide to start this business?
- ▶▶ Why did the owner think it was a good idea to start this kind of business?
- ▶▶ How did the owner find out what his potential customers wanted?
- ▶▶ What strengths or assets did the owner use to start this business?
- ▶▶ (E.g., previous experience, training, social networks, contacts, hobbies)
- ▶▶ What problems did the owner face while setting up the business?
- ▶▶ Has the business good or service changed over time?
- ▶▶ *What is the impact of the business on the natural environment and the community?*

## FIELD WORK 1 : Local Business



### Methodology

Field investigation



### Materials Required

- ▶▶ Notebook, Pen
- ▶▶ Business idea analysis handout/template below



### Session Objective

- ▶▶ To familiarize the trainees of prevailing business in their village
- ▶▶ To get clarity of Types and Field of Business



### Time Allotted

180 minutes

- STEP 1 -** Divide the participants in groups of 4 according to common interests in a field of business, if possible, .
- STEP 2 -** Ask each group to select their field of business
- STEP 3 -** Ask each group to interview 2 business types for each field of business and fill the business idea analysis form.

### MODEL RESPONSE: BUSINESS IDEAS ANALYSIS FORM

**Name of business:** \_\_\_\_\_ **Goods or services sold:** \_\_\_\_\_

**Main customers:** \_\_\_\_\_

- ▶▶ When and why did the owner decide to start this business?
- ▶▶ Why did the owner think it was a good idea to start that kind of business?
- ▶▶ How did the owner find out what his potential customers wanted?
- ▶▶ What strengths or assets did the owner use to start this business?
- ▶▶ (E.g., previous experience, training, social networks, contacts, hobbies)
- ▶▶ What problems did the owner face while setting up the business?
- ▶▶ Has the business good or service changed over time?
- ▶▶ *What is the impact of the business on the natural environment and the community?*



### Stop and Check

Check that all groups are prepared with the materials and plan.





## DAY- 5

Session 19	Introduction to Mentoring	140 min
Session 20	Referrals	30 min
Session 21	Well-being and Self-Care - 1	90 min
Session 22	Familiarizing what has been Learned and Orientation to Field Work	90 min

## Session 19 : Introduction to Mentoring



### Key to the session

This session will explore the role of the BizSakhi as a mentor/ support to community women entrepreneurs. BizSakhis will learn and practice the qualities required by a mentor in order to address their own as well as other women's concerns.



### Session Outcomes

Understand their role as 'mentors' in the lives of local women entrepreneurs, imbibe key qualities of a mentor and exhibit those skills.



### Time Allotted

140 minutes



### Session Objective

1. To define the concept of mentoring
2. To familiarize with the qualities of an effective mentor

## Part 1 : What is Mentoring?



### Materials Required

Blank paper and sketch pens or colors



### Time Allotted

10 minutes



### Processes and Activities

#### Activity 1 : Who is a mentor?

This activity aims to open a discussion about counselling and exploring the participant's understanding of the same.

**STEP 1 -** The facilitator will ask the participants if they have provided support to anyone in the past one week/month.

#### Facilitator's Note

*Provide examples - helped your friend in getting into a SHG, motivated your mother-in-law to open a bank account etc.*

**STEP 2 -** Gather the response and ask the participants 'What do they understand by mentoring or supporting'?

**STEP 3 -** Let the participants respond to the question. Draw out examples from the participants.



### Key messages

- ▶ A mentor is an individual who shares their knowledge and experience with someone else who can benefit from their learning. In this case, BizSakhis due to their exposure and experience in business (or gaining knowledge through this training) will pass on these learnings to other women who aspire to become entrepreneurs.
- ▶ Providing support to a person who is facing a challenge is based on a relationship of trust.
- ▶ The focus is on the person's feelings, thoughts and actions and to enable them towards a positive change. ("Skills You Need - Helping You Develop Life Skills", 2007; Community Counsellor Training Toolkit, 2007)
- ▶ It is a collaborative effort by the mentor and the person in distress to deal with the concerned problem.



### Reading materials and references

1. Skills You Need - Helping You Develop Life Skills. (2007). Retrieved from <https://www.skillsyouneed.com/>
2. LifeLine/ChildLine Namibia. (2006). Community Counsellor Training Toolkit. Namibia.

## Part 2 : Qualities of a Mentor



### Materials Required

- ▶ Blank paper
- ▶ Sketch pens & colors



### Time Allotted

40 minutes



### Processes and Activities

**Activity 2 :** This activity will look into factors that are helpful while providing mentorship and those that are not. It will also look at the qualities that make a mentor.

**STEP 1 -** The participants are asked to divide in the teams of 3-4 members.

**STEP 2 -** After the groups are divided, discuss the following questions with each group:

- ▶ Share a recent example of receiving support from someone.
- ▶ Share 1 helpful and 1 unhelpful characteristics of that person (the participants need not name the person)

**Possible answers are** - listened to them, consoled them, took them out for a movie, tried to distract them, helped them in resolving their problem etc.

For example,

- 1) When i was feeling low yesterday, I called my friend because she understands me better than anyone else.
- 2) I do not approach my mother when I am in distress because before listening to me she starts scolding.

**STEP 3 -** Each group will create a table of helpful and unhelpful characteristics of providing support.

**STEP 4 -** Allow 15 minutes for the group discussion.

**STEP 5 -** After the discussion is over, the facilitator will ask each group to share their discussion.

**STEP 6 -** The facilitator will write down the qualities of the counsellor on the board.

Helpful Factors	Unhelpful Factors
Patient listener	Interruptive and does not listen patiently
Accepting	Disregards the person's feelings
Non- Judgemental	Judgemental
Understanding/ Empathetic	Forces their beliefs on someone else
Trustworthy	Did not keep the information secret



### Discussion Points

- » How was your experience of doing this activity?
- » What are the helpful factors?
  - » A mentor should be:

» Motivating	» Unbiased
» Responsible	» Reliable
» Responsive	» Committed
» Focused on problem solving	» Lead by example
» Encouraging	» Fair
» Knowledgeable (UN Peacekeeping PDT Standards,2009)	

- » How does a helpful mentor/supporter affect you?
- » How does an unhelpful mentor/supporter affect you?

Being a mentor can be helpful as well as unhelpful. Though it may not be intentional but unhelpful techniques may affect the person you are mentoring negatively.

### Key messages

*Do's and Don'ts of mentorship:*

## **HANDOUT - DO'S AND DON'TS OF MENTORING**

### **Don'ts**

- » Providing support or mentorship should not make the person dependent. On the other hand, an effective way of providing support is to empower the individual to cope with their issues by themselves.
- » While providing support, it is important to avoid giving advice or making decisions on their behalf.
- » Do not let your personal values, judgements and beliefs interfere while supporting women.
- » Don't listen only to provide solutions. Listen to provide your mentees with an empathetic and supportive environment.

### **Do's**

- » Be understanding and listen to the person's problem carefully.
- » Be empathetic and look at the problem from the mentee's perspective.
- » Be genuine and do not hesitate if you have any clarifications.
- » Exercise the principle of controlled emotional involvement whereby you do empathise with your mentee's struggles and yet at the same time, understand that it is their journey and their struggle and that your role is merely that of a facilitator. You cannot live their journeys. There has to be some amount of distance between you and your mentee's experiences and emotions. Over identifying or over involving oneself in a mentee's emotional life may not only make the mentee dependent upon you but also may lead to burnout within you. Hence, balancing your involvement and distance is extremely important.
- » Connected to the principle of controlled emotional involvement are the concepts of boundaries and limits of competence in the mentor-mentee relationship. It is possible that you will spend a considerable amount of time with your mentee during your mentorship process. It is possible that both of you hail from the same community or geographical area. This may result in your personal, professional and social lives being entangled with that of the mentee. Hence, it is important to maintain some social and emotional boundaries between you and your mentee.
- » It is also possible that you are exposed to personal and intimate details about the mentee's life during the mentorship process. In order to maintain a healthy mentoring relationship between you and your mentee it is important for you to understand the limitations of your role. This means that while you can help your mentee with the entrepreneurship or business related difficulties and also with allied difficulties that may impact a mentee's participation in the entrepreneurial process, it is also important to understand that you cannot solve every problem

that the mentee brings to you. This especially applies to the mentee's personal, interpersonal and familial problems. While you can provide a safe and empathetic space for your mentees to share their problems and vent their emotions, in cases where the problems are of a personal nature it is best to refer the mentee to the appropriate service or resource. Doing so would help in empowering the mentee to solve her own problems and also in avoiding the burdens created by the mentorship process for yourself.

- » Confidentiality: It is important to remember that the mentee is opening up her life in sharing her personal and professional difficulties with you. This relationship has to be based on trust for the mentee to feel safe. Hence, you need to assure the mentee that whatever she shares with you will be kept confidential and will not be disclosed to anyone else without her permission. It is also necessary to exercise these concepts in practice while you are working with your mentees. Some of the ways you can keep the confidentiality are:
  - ▶ Use pseudonyms for the names of your mentee while discussing about them in the training, assignment, to your mentor
  - ▶ Do not disclose the mentee's details to anyone (not even your family members) without your mentee's permission.
  - ▶ Your mentee may disclose many personal details about her life during your personal meetings with her. Make sure you do not discuss these details in a social gathering or in front of others.
- » Self-Disclosure: During your hand holding process with your mentee, you may feel like sharing some of your personal details with the mentee. The mentor should be very careful while sharing details about self to the mentee during the mentoring process. Though it is okay to share some of your personal details with the mentee, the disclosure should only be done in light of helping the mentee. For example, the mentor can share about their struggles only to highlight that the mentor has also gone through some challenges in their life. But this kind of self disclosure should not be used to make the mentee feel bad about themselves. It is important to keep the meeting about the mentee and not about the mentor. Sharing personal details should not digress the focus from providing mentoring to the mentee.

Source (UNESCO; Community Counsellor Training Toolkit, 2007)

**STEP 7 -** Ask the participants if they want to add anything in the handout or need any clarity on the same.

**STEP 8 -** Ask the participants - 'What are the kinds of support needed by rural women entrepreneurs?'

**Possible answers:** feeling under confident, keeping motivated, balancing work and family, family conflicts.

**STEP 9 -** Gather the response and highlight key messages.

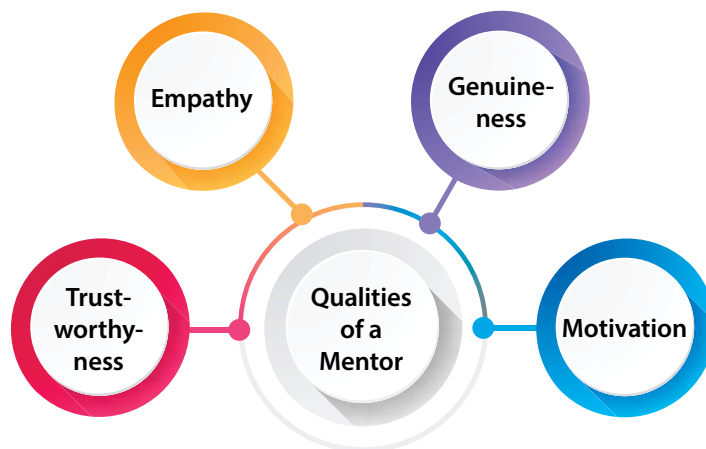




### Key messages

- ▶▶ As women entrepreneurs, the set of challenges to initiate or sustain a business are more or less commonly experienced.
- ▶▶ Can you think of any benefits in supporting other women?
  - ▶ Satisfaction in helping someone mature, progress, and achieve goals.
  - ▶ Meeting and sharing experiences with others.
  - ▶ Personal fulfillment through contribution to the society and self.
- ▶▶ Through the sessions, the group will explore how to mentor and support women entrepreneurs through learning and imbibing qualities and skills of mentorship

### Qualities and skills of a Biz Sakhi



## 1. Trusting Relationship



### Session Outcomes

1. To understand the importance of trust through an experiential activity.
2. To define trust as an important tool of mentorship.



### Materials Required

- ▶▶ Blank paper, sketch pens
- ▶▶ Colors and blindfold



### Time Allotted

30 minutes



### Processes and Activities

#### Activity 3 : Building trust

An important aspect of the mentoring relationship is the trust between the mentor and the mentee. This activity helps them in experiencing the challenges of building trust.

#### STEP 1 -

The group is divided into pairs. Participants are encouraged to form a pair with someone they have not been paired with before.



- STEP 2 -** The participants in each pair will assign themselves as person A and person B. Each pair will be given a blindfold.
- STEP 3 -** Person A of each pair will be asked to tie this blindfold on person B. Make sure person B cannot see anything.
- STEP 4 -** The facilitators will fill the room with some obstacles such as chairs, cardboards or any material that is available to them. Make sure this setting is done only after “person B” participants are already in blindfolds.
- STEP 5 -** Inform the participants that the “person A” participants will guide their partners through the room without touching them. They are only allowed to talk to their pairs.
- STEP 6 -** Allow 10 minutes for this activity.
- STEP 7 -** Ask the participants to remove their blindfolds. Give them some time to settle down.



### Facilitator's Note

The participants are asked, “What are the ways in which BizSkahis can establish trust with the community women?”

**Possible answers:** Introduce themselves to the community and inform them about BizSkahi training. This will enhance the transparency of BizSkahis’ role in the community from the beginning thus helping develop trust.



### Discussion Points

- ▶▶ How was your experience?
- ▶▶ How did it feel to be guided by your partner? What worked and what did not?
- ▶▶ How did it feel to guide your partner? What worked and what did not?
- ▶▶ How is this activity connected to the mentoring?
- ▶▶ What helped you in developing trust in this training?



### Key messages

- ▶▶ Trust is the foundation of a mentoring relationship.
- ▶▶ Similar to the participants’ experience in the training course, practicing transparency and following a set of ground rules helps the participants enhance trust in each other. These are also essential to build and maintain supportive relationships.

## 2. Empathy



### Materials Required

Chits for each role



### Time Allotted

20 minutes



### Processes and Activities

#### Activity 4: Role change

This is an interesting activity which will help participants in putting themselves in the shoes of others. The characters in this activity may be conflicting in terms of societal values and hence challenging the participants to empathize with them.

- STEP 1 -** The facilitator will select 4 volunteers for this activity.
- STEP 2 -** Each of the volunteer will choose a chit from the box. The chits will have 4 different roles.
1. A widow who wants to remarry.
  2. A husband who does not want his wife to work outside.
  3. A neighbour who teases her friend for wanting to start a beauty parlour.
  4. A woman who you had approached to support her in business, but she never returned your call.
- STEP 3 -** The participants will assume the role of the characters as per their chit. The character will be introduced to the rest of the group.
- STEP 4 -** The group will be asked to react (ask a question or comment) to the character as per society's perception. For example, a widow who wants to remarry might be called an unloyal wife or selfish.
- STEP 5 -** The volunteer will respond from the character's perception and may justify or answer accordingly.
- STEP 6 -** Give 5 minutes for each role.
- STEP 7 -** Gather the participants back to the group for discussion after the activity.

#### Facilitator's Note

*It is important for the facilitator to reiterate that this activity is only for the purpose of understanding empathy. Make sure there are no personal comments made during the activity.*

#### Discussion Points

- » How did you feel?
- » Do you identify with the person you were enacting?
- » The audience will be asked, "Why did you ask/say the things you did?"
- » How did it feel to assume someone else's role? Was it difficult?
- » Which role was easy/difficult to empathize with?

**STEP 8 -** Ask the participants how they can use these skills as a mentor? Gather the response and highlight the following key messages.

*Key messages*

- » *Empathy is the ability to put oneself in the position of the other and perceive the situation as they do.*
- » *It involves the ability to develop an understanding of motives, feelings and behaviour of the other person without giving due weightage to one's own perception.*
- » *However, empathy does not mean that you have to agree with the other person.*



**Key messages**

As a Biz-Sakhis it is essential to empathize and understand that another individual may have their own set of challenges and strengths.

### 3. Genuineness



**Session Objective**

1. To define genuineness
2. To understand the importance of genuineness in a mentoring relationship



**Time Alloted**

20 minutes



**Processes and Activities**

**Activity 5: What is genuineness?**

Familiarizing the participants to the concept of genuineness in the context of mentoring

**STEP 1 -** The participants will be asked following questions for group discussion:

- » Can you think of situations when people have been dishonest with you?
- » How did you know that they were being dishonest?
- » How did that make you feel and what did you do?

**STEP 2 -** Gather the responses and emphasise the key messages.



**Key messages**

- » A genuine mentor is one who is himself/herself and does not put on an act.
- » The challenges of a women entrepreneur are real, they deal with real problems, challenges and circumstances. It is okay to acknowledge these.

- ▶▶ Genuineness does not mean that the mentor should express their feelings bluntly or rudely or without consideration.
- ▶▶ The aim is to say things that might be helpful to the mentee and to ensure that what is expressed is real and honest.
- ▶▶ The mentor should be empathetic, sensitive and respectful keeping the pace and readiness of the mentee.

#### 4. Motivation



##### Session Objective

1. To define motivation
2. To understand about factors that motivate through a story of a successful entrepreneur
3. To learn how to motivate women entrepreneurs



##### Time Allotted

20 minutes



##### Processes and Activities

##### Activity 6 - What is motivation?

Understanding the concept and importance of motivation.

- STEP 1 -** The participants will be asked to sit in a semi-circle.
- STEP 2 -** A movie/ story about a successful entrepreneur will be shown to the participants.
- STEP 3 -** After the movie, ask them to form groups of 3-4 participants each.
- STEP 4 -** Encourage the participants to brainstorm on what pushed the character in the story towards his/her success or what were their motivating factors in the story? Also ask, what factors motivated the participants.
- STEP 5 -** Allow 10 minutes for the activity.

##### Discussion Points

- ▶▶ *How was your experience in doing the activity?*
- ▶▶ *Do you have similar pushing/motivating factors?*
- ▶▶ *What motivated you to start a business?*

##### Facilitator's Note

*Explain by talking about 'Why we do what we do?' For example, 'Why do we eat? Because we are hungry.'*

- STEP 6 -** Write the points raised by the group in the flipchart.



### Key messages

- ▶ Motivation is the push or desire towards some actions and goals.
- ▶ It is a set of internal forces that drives us to take an action. Motivation has a cyclic process in which an individual has a need which triggers a behaviour leading to achieving the goal.
- ▶ Hence, motivation is an essential tool in performing any activity.
- ▶ Some of the motivating factors for entrepreneurs are
  - ▶ Adequate knowledge of business
  - ▶ Availability of resources
  - ▶ High product demand
  - ▶ Crises in the family business



### Reading materials and references

1. Beyond Barriers Association – RAISE Project. (2017). Training Module On Entrepreneurship. Retrieved from [https://www.salto-youth.net/downloads/toolbox\\_tool\\_download-file-1646/Training%20Module%20on%20Entrepreneurship%20-%20RAISE%20Project.pdf](https://www.salto-youth.net/downloads/toolbox_tool_download-file-1646/Training%20Module%20on%20Entrepreneurship%20-%20RAISE%20Project.pdf)
2. Leadership skills training module. Retrieved from [https://fys-forums.eu/toolkit/I04/motivating\\_others.pdf](https://fys-forums.eu/toolkit/I04/motivating_others.pdf)

## Session 20 : Referrals



### Key to the session

BizSakhis will be interacting with community women and supporting them in addressing their psychosocial challenges. They may have to face issues that needs specialized help. For example, in case of domestic violence, alcohol addiction etc. Since BizSakhis are not equipped enough to deal with such issues, this session will help them understand the importance of referring such cases to the right place to provide help.



### Session Outcomes

Participants will be aware of how to refer women in case they are not able to address their problems.



### Session Objective

To present field work experience and facilitate discussion on the challenges faced.



### Methodology

Game and group discussion



### Time Allotted

30 minutes



### Processes and Activities

**STEP 1 -** The facilitator will need 5 volunteers for this activity.

**STEP 2 -** The following roles will be distributed among the participants,

- ▶▶ A woman
- ▶▶ Woman's neighbour
- ▶▶ PHC
- ▶▶ CHC
- ▶▶ District hospital

#### **Facilitator's Note**

*Make the volunteers stand in front of the group and assign the roles to each of the volunteers.*

**STEP 3 -** The remaining participants will observe and respond to the questions asked by the facilitator.

**STEP 4 -** Start the activity by asking the "woman", "If you are not feeling well what do you do?" Gather the response from the volunteer and ask audience what would they do.

#### **Facilitator's Note**

*Probe and draw out answers related to self care. For example, take rest, sleep for a while, drink tea etc.*

**STEP 5 -** Ask "Woman", "If you are still not feeling better, whom do you approach first, out of these 4 options – neighbour, PHC, CHC, District hospital?"

#### **Facilitator's Note**

*Probe and draw out answers. Most probably, the volunteer would point out to the "neighbour".*

**STEP 6 -** Continue this process till the person reaches the District hospital. Congratulate the group and gather them back for discussion.

**STEP 7 -** Ask the participants, "What are some of the challenges you may face which might need referring? or problems which Biz-Sakhis will not be able to address?"

**Possible answers:** domestic violence, addiction, mental health issues etc.

**STEP 8 -** Gather the response and highlight the key messages that follow.



### Facilitator's Note

- ▶▶ Do you think the first step (taking care of self) is important? Why?
- ▶▶ Is it important that all these places (PHC, CHC, District hospital) exist? Why? Try to draw out why are hospitals, PHCs or even neighbours are important. For different kinds of problems we approach different places/specialists.



### Key messages

- ▶▶ We go to different specialists when we have different problems because of their specialized knowledge and skills in the field. For example, we cannot visit a dentist for stomach flu or vice versa.
- ▶▶ Hence, we are referred to a person with more knowledge and expertise in the area. (For example, a CHC doctor may refer a person to the District Hospital for better treatment)
- ▶▶ When someone is having difficulties in functioning properly in their day-to-day life, it is possible that they may be in need of professional help.
- ▶▶ While interacting with women, Biz-Sakhis may come across such situations, they are not well-equipped to deal with, such as, if a woman is feeling depressed, she is being harassed and beaten by her family, her husband has alcohol addiction, she has tried to commit suicide etc. It is always important to seek professional help in such cases,.
- ▶▶ Biz-Sakhis may also contact their mentees in case they need help with referring.

### HOW TO REFER

- ▶▶ Understand the problem completely before referring. You can use sentences such as, "I think you might find it helpful to talk to..." , "Would you like to talk or meet...". Avoid saying, "You must/should meet this person...".
  - ▶ It is important to know if they are willing to be referred.
  - ▶ If the person is showing willingness, gather and provide detailed information and 'how to's of meeting the expert. For example, contact details, what services will be provided, how to access the facilities (Shelter, Health and Mental Health Facilities, Legal Aid, Women's NGOs, Employment options/schemes, Vocational Training, De-addiction Centres, Child Guidance Clinics etc.)
- ▶▶ If you are providing contact details for referral, make sure the contact details have been noted down accurately. Always cross-check.
- ▶▶ Help the woman identify who can support and accompany her to the referral. If there is a need, the BizSakhi can also accompany her. (For example, if the



woman is facing domestic violence and no one in the family is supporting her, the BizSakhi may accompany her)

- ▶ If the woman consents, coordinate with the respective referral agency to ensure that the woman gets the necessary help.
- ▶ Follow up after a few days to get an update on the visit. The purpose is to encourage them to get help.
- ▶ Do not advice or scold the individual for not accessing the help. Instead, try to come up with possible solutions for the problem.



### Stop and Check

Check with the participants if they have understood the meaning and importance of referral.



### Reading materials and references

Peer Support Training Manual. (2003). Dublin. Retrieved from [https://www.tcd.ie/Student\\_Counselling/student-learning/assets/docs/old/Peer%20Support%20Training%20Manual.pdf](https://www.tcd.ie/Student_Counselling/student-learning/assets/docs/old/Peer%20Support%20Training%20Manual.pdf)

## Session 21 : Well Being And Self Care - 1



### Session Objective

Well being and self care is an essential part of living a mentally and physically healthy life. It helps in dealing with the stress we encounter on everyday basis. Every individual has their unique ways of dealing with stress.



### Materials Required

No material required



### Time Allotted

90 minutes

### Activity 1 - Self Care (20 minutes)



### Time Allotted

20 minutes



## Processes and Activities

The activity aims to introduce the concept of self-care to the participants.

- STEP 1 -** Distribute blank sheet to the participants
- STEP 2 -** Ask the participants to draw or write down 5 things that they do to keep themselves happy. (For example, making tea, take a nap in the afternoon, visiting a friend, creating something etc.)
- STEP 3 -** Allow 5 minutes for this activity and ask the participants to share their list with the larger group.
- STEP 4 -** After the sharing, take up the discussion points with the participants.



## Facilitator's Note

The facilitator should try to bring out and counter the local perceptions on self-care. For example, notions of indulging in self as selfishness etc.



## Discussion Points

- » Why do you do the activities you mentioned?
- » Do you think it is important to do them everyday? Why?



## Key messages

- » Taking care of oneself is a deliberate effort we make on a regular basis to maintain our well-being.
- » Self-care involves awareness about one's own motives, passions, likes and dislikes.

It is important to understand that self care is an essential part of staying healthy and happy. It not only contributes positively to the individual's health but helps them keep their surroundings, including their family and friends happy.



## Reading materials and references

Boyle, K. (2017). Self Care Manual for Women [Ebook]. AMINA - The Muslim Women's Resource Centre (MWRC). Retrieved from <https://mwrc.org.uk/wp-content/uploads/2016/06/Self-Care-Manual-for-Women-1.pdf>

## Activity 2 - List of Needs



## Materials Required

Handout



## Time Allotted

30 minutes

### HANDOUT - LIST OF ACTIVITIES

- » I exercise everyday.
- » I sleep and wake up at the same time everyday.
- » I eat 3 full meals a day.
- » I sometimes get ready and wear my best clothes for myself.
- » I make good food for myself sometimes.
- » I rest whenever I feel tired.
- » I drink 8-10 glasses of water in a day.
- » I take some time in a day to think about my health.
- » I sometimes get wet in the rain to enjoy it.
- » I sometimes sing to myself.



#### Processes and Activities

The aim of this activity is to highlight the minute ways in which self-care can be practiced in everyday life.

**STEP 1 -** Discuss following points with the team.

#### Discussion Points

- » *How was the experience of doing this activity?*
- » *Have you considered these statements (from the handout) as part of your self care? Why/why not?*
- » *Do you think you can add these things in your daily routine?*

**STEP 2 -** Get the participants back to the training room for discussing key messages.



#### Key messages

- » Women play a role of a mother, daughter, wife, sister, friend and in most of the relationships are expected to be the nurturer to others.
- » There is less scope for women to nurture themselves.
- » These simple self care behaviours discussed in the activity are small initiatives that can be done individually by the participants.

### Activity 3 : Foundations of Self-care



#### Processes and Activities

This activity introduces the participants to the four foundations of self care.



### Key messages

- ▶▶ Similar to a building, our body has 4 foundations upon which our health depends. Therefore, in order to stay healthy, one needs to take care of the different aspects of life, identifying the issues and strengths, addressing them and working on them. They are all interconnected with one another.
- ▶▶ The 4 Foundations are -
  - ▶ **Body** - This is the physical well being of an individual which includes taking care of one's physical needs, taking enough rest and regular movement etc.
  - ▶ **Mind** - This is the mental well being which caters to our emotional and thinking process. It includes positive thoughts, happiness or even being aware of our negative emotions and working towards it.
  - ▶ **Spirit** - This means the spiritual well being of an individual. Spiritual does not mean only religious but includes any form such as soul, spirit, energy etc. It is how we experience our surroundings, connecting with oneself through prayer, meditation, music or nature.
  - ▶ **Work (paid or unpaid)** - is the relational well being of an individual. This includes the quality of life outside of an individual, their relationship with others, support mechanisms, comfort with the work environment etc.



### Facilitator's Note

Ask if the participants if they can add examples to any of the 4 foundations.

## Activity 4 : Self Reflection



### Materials Required

- ▶▶ Activity sheet - Self Reflection  
(Attached below)



### Time Allotted

30 minutes



### Processes and Activities

This activity is to help participants identify their own self care strategies.

- STEP 1 -** Distribute the Self reflection activity sheet to the participants.
- STEP 2 -** Explain to the participants that this is an individual activity in which they will have to reflect on themselves in terms of all 4 foundations - body, mind, spirit, work. This exercise will help them in understanding how their well being is effected at all these levels and what activities or efforts they undertake to enhance their well being in these four areas.

### The activity sheet has 3 columns

- ▶▶ **What I need to stop** - These are the things that is negatively affecting your health in each of the 4 areas. These can be, not eating on time, immediately showing anger, not taking proper sleep or rest, working too much, inability to say no etc.
- ▶▶ **What I need to add** - activities that you want to start doing to keep your well being. For example, meditating, listening to songs, meeting a friend, prayer, plan the work
- ▶▶ **What I need to continue doing** - This assumes that the individuals already have their own ways for self-care. It is important to acknowledge and continue with these.

**STEP 3 -** Each participant should take a separate corner for this activity. Participants are free to sit outside the training room as well. Allow 30 minutes for this activity.

**STEP 4 -** After the activity is over, get the participants back to the training room for the discussion.



#### Facilitator's Note

Make sure participants have enough privacy for this activity. Since this is a self reflection activity, it is important to provide a quiet environment for the participants



#### Discussion Points

- ▶▶ How was your experience in doing the activity?
- ▶▶ What were the challenges?
- ▶▶ What new things did you learn about yourself?
- ▶▶ Do you think self-reflection is helpful? How?
- ▶▶ Do you often get time to reflect about self care? Why/ why not?



#### Reading materials and references

1. Bejarano, A. (2019). Self Care For Women: Now or later. Presentation.
2. Boyle, K. (2017). Self Care Manual for Women [Ebook]. AMINA - The Muslim Women's Resource Centre (MWRC). Retrieved from <https://mwrc.org.uk/wp-content/uploads/2016/06/Self-Care-Manual-for-Women-1.pdf>

... Activity sheet on Self reflection follows

### Activity sheet - Self reflection

	What I need to stop	What I need to add	What I need to continue doing
Body			
Mind			
Spirit			
Work			

## Session 22 : Familiarizing what has been Learned and Orientation to the Field Visit

Master trainer can revise all the sessions that have already been covered in the last 5 days and clarify questions and doubts.

After this the Master trainer can orient the Biz-Sakhis on following Field Work tools.



### Time Allotted

90 minutes



### Field work discussion

- ▶ The following tasks are to be assigned to BizSakhi as part of the field work assignment until the next month (25 days). They are to map atleast 5 psychosocial support and 5 business support available in the community/ village. This assignment will enable them create a list of an easy referral pool that can be accessed by them and by local women entrepreneurs in the area. **(Weightage: 5%)**

### 1. Mapping Psychosocial Agencies

Name of the institution/stakeholder	Date of the visit	Who did you meet? (Contact details and designation)	What services are provided here?	What are the documents required to avail the services? (if any)	Timings of visit	Days on which they can be visited	Observations, if any
Sub-centre							
PHC							
CHC							
Self Help Groups							
Anganwadi							
Any organization working in the village (organizations working in the field of women, children, domestic violence etc.)							
Police stations							
De-addiction centre							



Name of the institution/stakeholder	Date of the visit	Who did you meet? (Contact details and designation)	What services are provided here?	What are the documents required to avail the services? (if any)	Timings of visit	Days on which they can be visited	Observations, if any
Any other mental health service (Psychologists, psychiatrists, counsellors)							
Helpline for mental health, women, children, suicide etc.							

## 2. Mapping Business Related Support

Name of the institution/stakeholder	Date of the visit	Who did you meet? (Contact details and designation)	What services are provided here?	What are the documents required to avail the services? (if any)	Timings to visit	Days on which they can be visited	Observations, if any
Bank							
Post office							
Local entrepreneur							
Industry bodies							
Microfinance institutions							
Any organization supporting local women entrepreneurs							
Any other relevant institution/service							

# Volume II

## Module 2



# Module 2

## SESSIONS' SCHEDULE

### DAY - 6

Session 23	Quick Review	40 min	3
Session 24	Presentation of Assignment	120min	3
Session 25	Problem Solving	180 min	4

### DAY - 7

Session 26	Familiarizing with Local Business	90 min	16
Session 27	Generating First List of Business Idea	60 min	17
Session 28	Developing your Business Idea	60 min	20
Session 29	Doing a Field Check	150 min	21

### DAY - 8

Session 30	Evaluating and Finalizing a Business Idea	120 min	28
Session 31	Life Skills Education - Understanding and Managing Emotions	180 min	31
Session 32	Celebrating Failure	90 min	41

### DAY - 9

Session 33	Life Skills Education - Smart Savings	180 min	48
Session 34	Life Skills Education - Matured Borrowing	90 min	53

### DAY - 10

Session 35	Supporting Women through Mentoring - Skills of a Mentor	180 min	61
Session 36	Networking and Mobilization for Entrepreneurship Awareness Programme (EAP)	90 min	74
Session 37	Wellbeing and Self-Care- 2	40 min	77
	Field Work 2 : Mobilization for EAP		80





#### DAY- 6

Session 23	Quick review	40 min
Session 24	Presentation of Assignment	120min
Session 25	Problem Solving	180 min

## Session 23 : Quick Review



### Session Objective

1. To revise the previous sessions
2. To address any doubts and/or clarifications



### Methodology

Games, Quiz, Question and Answers



### Facilitator's Note

1. Refer to the previous module for the detailed revision.
2. The facilitator can use different methodologies for each session. For example, question and answer round, fun quiz, rapid fire etc.
3. Cover every aspect of each session and ask for any clarification before moving to the next session revision.

## Session 24 : Presentation of Assignment



### Session Outcomes

1. Participants will be able to hone their presentation skills.
2. Participants will develop a better understanding of the concepts.
3. Participants will develop confidence.



### Session Objective

1. To present field work experience and facilitate discussion on the challenges faced.
2. To come up with a list of references based on the participants' field work.



### Methodology

Presentation, Group Discussion



### Time Allotted

120 minutes



### Processes and Activities

- STEP 1 -** The facilitator will read out the field assignment of last module to the participants again.

- STEP 2 -** Each participant will come in front and share their assignment with the group.
- STEP 3 -** Allow 10 minutes for each participant.
- STEP 4 -** Congratulate all the participants for completing the assignment.
- STEP 5 -** Ask the participants to form a group of 4 members each. Distribute chart papers and sketch pens to the groups.
- STEP 6 -** Based on their first field assignment of village mapping and gathering information on the government schemes and other support systems available for women entrepreneurs, each group will come up with a list of support mechanisms. (The idea is to make a combined list by gathering the information from all the participants).
- STEP 7 -** Allow 30 minutes for this exercise and ask the groups to share their list.



### Facilitator's Note

The list prepared by each group is important and needs to be circulated with others. The facilitator can take a photo of all the chart papers and circulate it or take a photocopy and distribute it on the next day along with the combined list prepared.

### Tips for mentors

- ▶▶ The participants will need to help community women come up with a list of references.
- ▶▶ The BizSakhis may visit the offices and institutions along with the community women. This will help them in gaining confidence and encourage them to work independently from the next meeting onwards.

Handover the list of references to the community women and help them identify any kind of support they can avail.

## Session 25: Problem Solving Skills



### Key to the session

Problem solving is a set of skills needed to assess the problem at hand and come up with helpful solution/s. Learning effective ways of problem solving can be beneficial in solving critical and difficult problems in a BizSakhi's life.



### Session Outcomes

Participants will be able to use the problem-solving steps for themselves as well as for community women.





### Session Objective

1. To learn the concepts and steps of problem solving.
2. Know how to support other women using problem solving skills



### Methodology

Brainstorming, Group work,  
Group Discussion



### Time Allotted

180 minutes

## Activity 1: What is a Problem?



### Materials Required

Flipchart



### Time Allotted

30 minutes



### Processes and Activities

Define problem and problem solving. Understand the steps involved in problem solving

**STEP 1 -** The facilitator will draw 9 dots on the flipchart and ask the participants to cover all 9 dots using only 4 lines.

**STEP 2 -** 5 minutes are given to the participants to complete the puzzle.

#### **Facilitator's Note:**

*It is okay if the participants are not able to complete the puzzle. The focus of the activity is to provide a problem situation to the participants and note their experience in solving the problem.*

**STEP 3 -** Gather the group's attention to discuss the following points.

#### **Discussion Points**

- » What was it like to do this activity?
- » What is a problem? How do you know that a situation is problematic?
- » How do you feel when you are faced with a problem?
- » How do you respond to these problems? What do you do when you are faced with a problem?
- » Why is it important to engage in problem solving?

#### **Facilitator's Note:**

*Encourage the participants to share examples from their daily life experiences.*

**STEP 4 -** The facilitator can use the following key messages to summarize the discussion.

### Key messages

- » All of us face many difficult circumstances in our lives, however, not every circumstance is seen as a problem. Some of the characteristics of a problem situation are
  - **New situation** – one which has not been faced before. Examples, starting a new job, meeting someone for the first time.
  - **Ambiguous situation** – when there is confusion and the situation is not clear. Examples, you don't know whether your product will sell or not.
  - **Unpredictable situation** – when there is absence of control. For example, suddenly having to face many responsibilities, unpredicted cost incurred in business.
  - **Conflicting goals** – when two goals conflict with each other. Example, your friend's marriage function and an important meeting at the SHG.
  - **Lack of skills** – lack of preparedness to handle a situation. Example, you are scared of public speaking but your employer asks you to explain something to the group in a group meeting.
  - **Lack of resources** – not enough resources to handle the problem. Example, lack of money to buy raw materials, lack of information such as where and how to procure the raw materials etc.
- » Hence, a problem can be defined as any situation or matter that creates barriers for us and needs to be dealt with.
- » A problem can also be understood as a hindrance in our goal. For example, you have to attend a function in the evening but some unexpected guests arrive at your place. Here, the goal is to attend the function and the obstacle is unexpected guests (Duncker, 2)
- » When we are faced with a problem, we experience a range of emotions depending on the nature of the problem. For example, we may feel stuck, unhappy, stressed, overwhelmed and/or anxious.
- » Through problem solving we address these issues to make us feel better, move through a difficult situation, learn new techniques and make effective decisions.

### Facilitator's Note:

- » *Ask the participants to come up with more examples of day to day life problems they face to understand the characteristics of a problem situation.*

**STEP 5 -** Ask the participants if they need any clarifications and ask them,

- » What are the common problems you face in your daily life?
- » What are the problems you face as an entrepreneur?
- » What kind of problem solving do you engage in as an entrepreneur?

**STEP 6 -** Let a few participants respond to this. As the participants are responding, write their answers on the flip chart and categorize them at different levels.



### Key messages

- » Hence, we all face challenges on a day to day basis which reinforces the importance of effectively solving problems.

► Effective problem solving consist of **4 stages** to be followed in the given order:

1. Identifying and defining the problem
2. Brainstorming a list of solutions
3. Evaluating and selecting a solution
4. Planning and implementing the solution.

**Facilitator's Note:**

The facilitator can link this session to the snakes and ladder session, where the group categorized the list of challenges.

Each of these steps will be discussed in detail in the session using Sunita's story.



**Facilitator's Note**

Before starting the activity, the facilitator will read out Sunita's case study to the participants. All the activities under problem solving will be based on this case study.

**Caselet**



While Savita was returning home from the training, she met her friend Sunita who is 27-year-old women living in a village with her 4-year-old daughter, husband and in-laws. There are 7 members in the household but the family's income depends solely on farming. Before marriage, Sunita had completed 1 year of BA. She had always wanted to become independent and wanted to learn as much as she could. But due to a marriage

proposal, she had to leave her studies in between.

Sunita was looking upset and tensed and had not been attending any social events in the village. When Savita asked her about this, she said that her family has been a facing financial crises since her husband has alcohol addiction and spends all the money in buying alcohol. There is barely anything left to sustain the household. The only source of income is through farming.

Sunita wishes to contribute to her household income by selling vegetables in the nearby market. She believes that since she had learnt Maths in college she should be able to manage a vegetable shop.

She discusses this idea with her husband and in-laws. Her mother in-law insists that she stays at home and completes her household chores. She adds that women from a good household don't do business. She fears that Sunita will become independent and start bossing around. Her husband on the other has agreed with her but only if his mother allows.

Sunita understands the current situation at home and wants to use her knowledge to help her family. But because of these issues, she is stuck!

## Activity 2: Stage 1 - Problem Solving



### Materials Required

Chart papers and sketch pens



### Time Alloted

40 minutes



### Processes and Activities

Learn to define and analyse the problem

**STEP 1 -** Discuss the following points about Stage 1 of problem solving with the participants.

#### Problem Solving Stage 1: Identifying and defining the problem

- » The first step of problem solving involves us identifying and defining the problem.
- » This step involves differentiating fact from opinion, analysing the causes of the problem, being specific in defining the problem.
- » Fix a goal which the individual wants to work towards. These can be a short term goal or a long term goal. For example, Sunita's long term goal could be to study further and her short term goal could be to convince her mother-in-law to start the business.
- » It is important to avoid making decisions at this point.
- » Each step of problem solving will be explored through Sunita's story.

#### Facilitator's Note:

*While introducing each step in this session, it is important to engage the participants through examples from participants*

**STEP 2 -** The participants will be divided in sub groups of 3 - 4 members.

**STEP 3 -** Each group will be provided with chart papers and sketch pens.

**STEP 4 -** The groups will be asked to discuss the following points.

#### Discussion Points

- » *Identify the problem in this case study.*

- » Why do you think this could be a problem for Sunita (refer to the characteristics of a problem. For example, goals are conflicting, lack of resources etc.)
- » What could be the underlying cause for the problem?
- » What could be the impact of the problem on Sunita and her family?

**STEP 5 -** The groups will be required to write down their responses for each of the questions.

**Facilitator's Note:**

*The participants will be tempted to come up with solutions. Ask them not to jump to solutions at this stage. The focus should only be on exploring the problem.*

**STEP 6 -** The participants are given 10 minutes to complete this activity. Participants need not write full sentences, instead they can mention the points or draw diagrams.

**STEP 7 -** Each group is asked to present their responses. The facilitator will summarize the response from all the groups and note down the main points of the responses on the flip chart/board. (This can be done while the groups are presenting)

**Facilitator's note:** *The facilitator can use the below given points to add to the points developed by participants.*

**Problem identification:**

- » **Characteristics of a problem** - new situation (she has never worked before), lack of resources (in terms of support), ambiguous situation (lack of clarity if she can start or not), conflict of role between family and work.
- » **Source of problem** - mother-in-law not supportive, financial crises at home, husband is not financially contributing, husband's addiction, Sunita's aspirations and dreams

*(Sunita's problem impacts her family and herself)*

**STEP 8 -** Congratulate the participants and inform them that now we will move on to the next step of Problem solving.

### Activity 3: Stage 2 - Problem Solving



#### Materials Required

Chart papers, sketch pens and flipchart



#### Time Alloted

40 minutes



#### Processes and Activities

Learn and practice to come up with a solution through brainstorming and evaluation

**STEP 1 -** Discuss the following points about Stage - 2 of problem solving with the participants.

### Discussion Points

#### Problem Solving Stage 2: Brainstorming the list of possible solutions

- » *After analysing and exploring the problem at hand, the next step is to come up with possible solutions.*
- » *It is important to involve the stakeholders or consider the stakeholders' perception in this step. For example, how will they feel or react or if they can support in any way.*
- » *Create a list of possible solutions. It is important to think out of the box to avoid getting stuck with a single solution.*
- » *Often we end up selecting solutions without giving much thought to them. For effective problem solving, it is essential to come up with as many solutions as possible and then evaluate each solutions to assess its quality.*

**STEP 2 -** Participants will be asked to join the same group as in the previous activity.

**STEP 3 -** On the same chart paper, the participants will be required to

- » write down as many solutions as they can come up with and
- » evaluate which solution is best for Sunita, deciding on any one solution as a team.

**STEP 4 -** Each team will be given 20 minutes to complete the activity.

**STEP 5 -** Each group will be asked to present their list of solutions.

**STEP 6 -** The facilitator will summarize the response from all the groups and note down the list of solutions generated by the groups on the flip chart/board. (This can be done while the groups are presenting.)

**STEP 7 -** Congratulate and inform the participants that we will move to the next step of problem solving.



#### Facilitator's Note

The facilitator can use the points given below to add to the points developed by participants.

#### Problem Solving Stage 2- Brainstorming the list of possible solutions

- » *Ask the husband or anyone closer to her to convince mother-in-law.*
- » *Go ahead with the plan to start the business without mother-in-law's permission.*
- » *Negotiate with mother-in-law to let her work and convince her that Sunita will complete the household work and only then do outside work.*
- » *Ask someone else in her family to help her with the business.*
- » *Ask the mother-in-law to join the business.*
- » *Drop the idea of business altogether.*

## Activity 4: Stage 3 - Problem Solving



### Materials Required

Chart papers, sketch pens and flipchart



### Time Allotted

40 minutes



### Processes and Activities

Learn and practice to evaluate a solution.

**STEP 1 -** Discuss the following points about Stage 3 of problem solving with the participants.

#### Problem Solving Stage 3: Evaluating and selecting an alternative

- » The selected alternative should be based on the consequences of the solution.
- » These are to be based on the goal.
- » The alternative should be possible to implement.
- » Discard the solutions that seem impossible or not feasible.
- » Group the solutions that seem similar.
- » Evaluate the feasibility, impact, and scope of the solutions chosen.

**STEP 2 -** After the list of solutions are identified, these problems are evaluated on the basis of their impact. (For example, what are the pros and cons of each solution.)

**STEP 3 -** The participants need to evaluate the list of solutions generated by them in the previous activity on the basis of possible positive and negative outcomes.

Positive	Negative

**STEP 4 -** The participants will be given 20 minutes to complete this activity.

**STEP 5 -** Each group will be asked to present. The facilitator will summarize the response from all the groups and note down the final list of solutions generated by the groups on the flip chart/board. If there are any overlapping solutions, the facilitator can combine them.

**STEP 6 -** Since all the groups are working separately, the facilitator will have a number of solutions that has been evaluated and selected by the teams.



### Facilitator's Note

The facilitator can use the below given points to add to the points developed by participants.

#### Problem Solving Stage 3: Evaluate and select a solution

List of solution	Positive	Negative
Ask husband or anyone closer to her to convince mother	She may allow Sunita	Sunita is not directly involved in this and will have to depend on others
Drop the idea of business	No conflict with mother-in-law	Will not be able to start the business and hence contribute to the family. She may also regret this decision later since she has always wanted to be independent
Ask mother-in-law to join the business	Will get family support and may speed her business	Mother-in-law may begin to dominate her and may not allow her to follow her path

### Activity 5: Stage 4 - Problem Solving



#### Materials Required

Chart papers, Sketch pens and Flipchart



#### Time Allotted

30 minutes



#### Processes and Activities

**STEP 1 -** Discuss the following points about Stage - 4 of problem solving with the participants.

#### Problem Solving Stage 4: Implementation and Follow up

- » After selecting a feasible solution, the final step is to create a plan to implement the idea.
- » Involve the stakeholders for collaborative support in the plan and implementation.
- » After implementing, evaluate the results by assessing the outcomes. If the desired outcome is not reached, it is important to go back to the list of solutions and plan the implementation of another selected alternative.

**STEP 2 -** The groups by now would have generated a solution to be implemented.



**STEP 3 -** They are asked to create a plan for implementing the alternative.

**STEP 4 -** Provide the following points to the participants to develop a plan and ask them to address the following questions to help in their planning. These are called the **6 Ws**.

<b>HOW</b> can you do it?	
<b>WHEN</b> exactly can you do it?	
<b>WHERE</b> exactly can you do it? <b>HOW?</b>	
<b>WHO</b> can help you? <b>WHO</b> can do it with you?	
<b>WHAT</b> will you need to do it?	
<b>WHAT</b> could get in the way of your plan? <b>WHAT</b> could you do then?	

**STEP 5 -** Allow 15 minutes for the activity and gather the group back.

**STEP 6 -** Ask the groups to briefly present what they have planned. Congratulate and share the following key messages.

#### *Key messages*

##### » **A Smart Plan is -**

***S** - Specific (which is well defined and with details of what and how, for example, date, time, whom to meet etc.)*

***M**- Measurable (So that measuring the progress becomes easier, for example, when to meet, how many people to meet etc.)*

***A** - Attainable (Something which can be achieved and realistic)*

***R** - Relevant*

***T** - Time bound*

Keeping these 5 points in mind will enhance the quality of implementing the solution.



#### **Facilitator's Note**

The facilitator will end the session by making a 'Problem Tree' with the participants. To make this tree, the facilitator will draw a tree figure on the board.

- » In the bark of the tree the problem identified is written.
- » At the roots, are the identified causes of the problem.
- » The branches of the tree are the solutions participants came up with.



#### **Key messages**

- » A problem has multiple solutions which can have both positive or negative implications.
- » By identifying the resources around us and using their support we can come up with collaborative solutions.

- ▶▶ Finding a solution to a problem may take time!
- ▶▶ While working in the field, BizSakhis will come across women who are facing such problem situations. It is essential for BizSakhis to follow the steps of problem solving as mentioned in this session.
- ▶▶ Keep following the stages of problem solving in your mind while using the technique but remember:
  - ▶ Do not give advice.
  - ▶ Problem solving should be a collaborative process, i.e, the solutions and other details should come from the individual.
  - ▶ Do not jump to solutions. Follow each step.
- ▶▶ Using the Problem solving technique will help the individual make an informed decision that is not impulsive. It will also help in envisaging the consequences.



### Reading materials and references

Dunker, K. (2006). *On problem-solving*. Germantown, NY: Periodicals Service Company.





### DAY- 7

Session 26	Familiarizing with Local Business	90 min
Session 27	Generating First List of Business Idea	60 min
Session 28	Developing your Business Idea	60 min
Session 29	Doing a Field Check	150 min

## Session 26: Familiarizing with Local Business



### Key to the session

Any concept is easier to understand if it is regionally or culturally relevant. Thus, in this session bizSakhis will be familiarized with local businesses which will help them understand the concept of business in a much better way.



### Session Outcomes

Participants are familiar with local business and are able to generate business ideas to fill in existing gaps.



### Session Objective

- » To familiarize the participants with business ideas being practiced in the local business environment
- » That participants critically reflect on local businesses to identify gaps in products and services and understand which of these can serve as potential sources of business idea(s) for them



### Methodology

Group Presentation



### Materials Required

Flipcharts, Pen/Pencils and Notepad



### Processes and Activities



### Time Alloted

90 Minutes

**STEP 1:** Open the session by encouraging participants to share their experiences of interaction with the local businesses during Field Work 1. Did some of them face difficulty in getting time from the local businesses for an interview? What did they do to overcome the hurdles? If they have to do the same exercise again, how differently would they do it? Note the points on a flipchart.

#### **Facilitator's Note:**

*Emphasize that as the participants enter into businesses, they have to get used to interacting and learning from other businesses. So, this is not a one-time exercise but a routine they will have to follow over a period of time.*

**STEP 2:** Ask the participants to sit as per their groups for the local business survey task. Invite one member from each of the groups to come one after another and present the business they have surveyed.

**STEP 3:** Ask supplementary questions to facilitate critical reflection on the businesses.



### Discussion Points

- » What are their business field and business types?
- » What kind of idea did these businesses start with?
- » Where did the idea come from?
- » How did they develop their ideas into successful businesses?
- » Is it a good or not so good business idea? Why or why not?
- » What problems do customers of these businesses face? If they have to do the same businesses themselves, how differently will they approach the problem?
- » Can solving their problems develop into new business ideas?
- » Encourage the participants to generate new business ideas.



### Key messages

Conclude by congratulating the participants for successfully completing the task. Encourage them to continue this practice in their day-to-day life for greater business success



### Stop and Check

Ensure every member has participated actively in the exercise and understood the concepts.



### Reading materials and references

ILO Generate Your Business module

## Session 27: Generating the First List of Business Ideas



### Key to the session

“Customer first” is the fundamental principle for any business. This must be understood before the participants set on the task of preparing a list of business ideas for themselves.



### Session Outcomes

List of individual business ideas



### Session Objective

To make the participants understand that “Customer first” is the most fundamental of business principles and must be considered before preparing the list of potential business ideas.



### Materials Required

Handouts, Color Pen, Sheet with Business Idea Template and Pencils



### Methodology

Game



### Time Allotted

60 minutes



### Processes and Activities

#### Game: ‘I am the King’

**STEP 1:** Play the game “I am the King” as a warm up exercise. Invite one participant to play the role of the King. Give the following handout to the King.

*It will orient the participants on “customer first” as the most fundamental business principle before they set on the task of preparing a list of potential business ideas.*

#### HANDOUT 1

##### INSTRUCTIONS FOR THE KING (SOURCE: ILO GYB)

- ▶ You say “I am the King, I am the King”. The whole class will then reply, “What can we do for you, your Majesty?”
- ▶ After they reply, you should give them information about yourself, so that they can decide what to offer. For example, “I am bored.”
- ▶ Each of the groups will offer different items or services to entertain you. You then choose which of the items or services you like the most and give that group a piece of gold.
- ▶ If any group complains that you did not choose their item or service, do not explain why you made your choice. You will have the opportunity to explain your decision later. Continue by giving different information and choosing other items/services. Below is a list of the King’s needs that you could use for each round. You may think of other issues as well.
  - ▶ I want to reduce my weight.
  - ▶ I am feeling very hot.
  - ▶ I am looking for a queen.
  - ▶ I am tired of war.
  - ▶ I am very hungry.

- STEP 2:** Divide all the other participants into 3-4 groups and ask them to compete against the other groups by successfully offering as many goods or services to the King as possible.
- STEP 3:** Explain the rule of the game, when the King says; “I am the King, I am the King”, the whole class will reply, “What can we do for you, your Majesty?” Then the King will say something and the groups must find a suitable item or service to offer him. If the King likes that item or service, he will give a piece of gold as payment.
- STEP 4:** Run the game for five rounds. Acknowledge the winning team (the one that received the most “pieces of gold” from the King).
- STEP 5:** Ask the participants to prepare a list of as many business ideas as they can think of based on their personal experience and exposure provided during this training. Each participant should come up with at least three business ideas of their own.
- STEP 6:** Ask the participants to fill a template of what business ideas they want to pursue and their field and type.

### Business Idea List

Sl.	Business ideas	Business Field	Business Types
1			
2			
3			
4			
5			
6			



### Discussion Points

Go through the business idea list of participants one by one. Put remarks if the participant has a predisposition to a particular business field and type. Conclude by congratulating the participants for generating a list of business ideas for the first time.



### Stop and Check

Check how and what the trainees have understood. You may ask one or more questions to the Trainees to be sure if all concepts have been understood.



## Session 28: Developing your Business Idea



### Key to the session

This session is aimed at making bizSakhis stimulate their thoughts to have their very own business ideas.



### Session Outcomes

Participants are able to generate their own list of ideas and are able to answer critical questions around their ideas through the business analysis form



### Session Objective

To help participants transform their tentative list of business ideas into well defined business ideas using the business idea analysis form.



### Materials Required

Handout 'My Idea list',  
Chartpaper and Pen



### Methodology

Discussion



### Processes and Activities



### Time Allotted

60 Minutes

#### STEP 1:

Show participants the format 'My Idea List'. Explain the format by highlighting the questions that they need to answer for each of the business ideas. Demonstrate a sample idea using the example of 'Solar lamp and chargers'

Ideas	Description
Solar lamps and charges	<p><b>Which needs are to be fulfilled?</b> Need for lighting in areas where electricity is unreliable, expensive and the power is cut often.</p> <p><b>What good/service?</b> Solar lamps and chargers. There is an NGO currently teaching people how to make solar lighting and chargers. There is also a programme for facilitating financing for businesses in my area, as powercuts are widespread.</p> <p><b>Whom to sell to?</b> All the homes and businesses in my area, as the power here is often cut off.</p> <p><b>How to sell?</b> Through hardware stores.</p> <p><b>How will the environment be affected?</b> The lamps and chargers use solar energy, a form of renewable energy. The charger will be durable and have a long life so it will not need to be replaced often. Dumping of chargers that have toxic chemicals inside will be done in such a way that it does not pollute the environment or seep into the water table.</p>

**STEP 2:** Show the table in power-point or a chart paper.

**STEP 3:** Divide the participants into groups. Distribute the format 'My Idea List' to all the participants. Each participant has to generate a list of businesses they have been wishing to start. Ask them to fill the format after discussing with their groups. In case, group members are not able to resolve the queries using feedback from each other they will get a chance to ask other members.

**STEP 4:** Ask them to feel free to ask each other, give them 30 minutes for the same.

My Idea List			
	Ideas	Description	
1.			<ul style="list-style-type: none"> <li>▶ Which need is to be fulfilled?</li> </ul>
2.			<ul style="list-style-type: none"> <li>▶ What good or service will the business sell?</li> <li>▶ Who will the business sell to?</li> </ul>
3.			<ul style="list-style-type: none"> <li>▶ How will the business sell its good or service?</li> <li>▶ How much will the business depend upon and impact the environment?</li> </ul>



#### Facilitator's Note

Congratulate the participants for preparing their first business idea list. Flag it to them that though they have prepared a business ideas list, it is possible that they may have prepared it with incomplete information. Tell them that you will try to address this deficiency in the next class..



#### Key messages

Check if the participants have understood the importance of looking at critical questions before finalising their business idea. Also explain why looking at details around a business idea will help their business.

## Session 29: Doing a Field Check



#### Key to the session

For great returns, theoretical knowledge should always be complemented with field practical. This session aims at acquainting the participants with the process of field research.



### Session Outcomes

Participants understand the importance of doing field research and of knowing key stakeholders before finalising their business.



### Session Objective

To familiarize the participants with 'field research process' as an input to improve their business idea



### Time Allotted

Total 150 minutes including field check

### Caselet 3: Kamla's sunflower seed business (Source: ILO GYB)

Kamla has a small farm and her husband works in a nearby mine, but even though both of them have jobs, they do not earn enough money to pay for their children's education. Kamla decides to try and start her own business by rearing chickens to sell. She knows how to do it and her uncle gives her a loan of Rs. 10,000 to start the business. However, before she buys the chicks, someone tells her that there is a huge demand for sunflower seeds because of its lack of availability in the market. Traders are knocking on the doors of local farmers asking them to produce it. Thinking she can earn a lot more money from producing sunflower seeds, Kamla changes her business idea and starts a sunflower seed venture.



Kamla has never grown a large quantity of sunflowers. She spends all the money from the loan to buy seeds, fertilizer and the cleaning/sorting equipment. Since, she uses most of the family farmland to grow sunflowers, there is less land to grow rice and vegetables for the family to eat. The chemicals from the fertilizer begin to make her children sick. She now has to buy more food for the family. It takes a lot of time and effort to clean and sort the sunflower seeds, so Kamla has to employ someone to help her. A lot of other farmers have started growing sunflower seeds too.

Therefore, by the time her produce is ready to sell, the market is already saturated with the good and Kamla cannot find a buyer. To reduce her losses, Kamla has to sell the sunflower seeds at a very low price to a local shop. As a result, Kamla makes very little money and she is not able to pay back the loan.

## Caselet II: Lily's clothes business (Source: ILO GYB)

Lily has been working in the assembly line of a garment factory for more than five years. Her salary is low and she is often required to work overtime. Lily's sister-in-law comes to visit one day and complains that she was unable to find any good clothes for her 12 year-old daughter. She says that the clothes in the stores all seem to be either made for younger children or for adults. After she leaves, Lily decides to go visit the garment shops in her town. She sees young teenage girls shopping in the stores, but she notices that the number and variety of clothes geared to that age group is limited. She had already been thinking of quitting her job and opening her own business. Therefore, Lily decides to design some pretty clothes and dresses for young teenage girls.

Lily makes some drawings of clothing that would appeal to that age group. She then takes her drawings to local clothing shops, asking the owners if they would buy the dresses in the drawings, how much they would pay for them and how many they would be willing to buy. The shop owners seem to be quite happy with her designs and say that they would display her clothes. Lily then uses her savings to buy a sewing machine and some material to make her first batch. She works in the evenings after getting off from work at the garment factory. All of the dresses she makes sell very well and the shops are willing to pay her in cash upon delivery. Lily then decides to quit her job to focus on her own business. Within six months, Lily starts receiving regular orders from the shops. She plans to buy one more sewing machine and hire one of her friends to work for her.



### Processes and Activities

- STEP 1:** Ask the participants to say 1 and 2 in turns. Divide them into two groups. To group 1 distribute the case 'Kamla's sunflower seed business.' Distribute the 'Lily's clothes business' to group 2.
- STEP 2:** Ask them to discuss with other members of their group the reason(s) that the business is or not successful. Give them sheets to write down the points.
- STEP 3:** Ask each group to present their points.

#### **Facilitator's Note:**

*Use the following table for case analysis.*

Kamla's Sunflower Seed	Lily's Clothes Business
<p>Kamla produced sunflower seed without knowing:</p> <ul style="list-style-type: none"> <li>» Is there a need for oil?</li> <li>» Who needs it?</li> <li>» Why do they need sunflower seed and not any other type of oilseed?</li> </ul> <p>She therefore had no idea how big the demand for sunflower seed would be. Consequently, she could not find customers as the need had been fulfilled by the time she was able to supply her good.</p>	<p>Since Lily did her market research, she knows that pre-teens and teenage girls in her area have limited choice and access to clothing specifically designed for their age group. What they wear is either designed for younger children or for adults.</p> <p>Lily aims to fill the need by producing fashionable clothes that are suitable for their age group.</p>
<p>Kamla grew sunflowers and produced sunflower oilseeds without having any prior <b>knowledge</b> and experience. She was not aware of the challenges of the business, such as, the toxins from fertilizers. Kamla had no advantage that she could use in her sunflower business and she faced too many problems. So, she was unable to make a profit. She also did not know if there were any competitors who were going to fulfil the same needs of the customers.</p>	<p>Lily had significant experience in making clothes. She knew about sewing. However, she had no experience in designing clothes, so she tested her competency by making some designs and showing them to the clothing store owners. She only quit her job after her first batch of dresses was accepted for display in the shops. She also knew that there was no competitor currently filling in this particular need.</p>

**STEP 4:** Elaborate further on the importance of field research:

#### Importance of Field Research

- (a) By talking to possible future customers or suppliers and to members of the business community, you can gather useful information about the factors that would affect your business idea.
- (b) Collecting information for your business gives you an opportunity to promote your business idea and to present yourself as a potential entrepreneur.

**STEP 5:** Tell the participants about the important stakeholders that they should talk to:

- (a) **Potential customers:** Their views are essential to your understanding of whether or not your proposed product is important to them and if you need to modify your idea to meet their needs.
- (b) **Competitors, suppliers and entities with financial resources:** Their views will reveal the challenges of competition that you would face, as well as other issues related to your potential business.
- (c) **Financial institutions:** Find out the lending requirements to determine whether borrowing for the new business is possible.
- (d) **Key informants and opinion leaders:** These are people who would know a lot about the type and field of business you want to go into and/or a lot about your potential customers. Their views would give you a lot to think about and could also give you a better insight into the feasibility of your business idea.

**Facilitator's Note:**

*Distribute the format for field research to each participant. Encourage them to resolve their queries and concerns by highlighting their doubts and asking for clarification.*

- STEP 6:** Tell the groups to discuss what information they need, identify whom to ask and what questions to ask, and then present their results on a flipchart. Use the format of the form in the next page for the presentation. Each group will share their results and get input/feedback from the trainer and the other groups.

**Format: Field Research Checklist**

<b>Business Idea:</b>	
<b>What do I need to find out?</b>	
<b>Who will I talk to?</b>	<b>What questions to ask?</b>
1. Potential customers:	
2. Competitors, suppliers and entities with financial resources:	
3. Financial institutions:	
4. Key informants and opinion leaders	

**Discussion Points**

Conclude by highlighting that a field study is important, as it provides more information to validate the participant's ideas. To get the right information, one needs to identify the right source/people to talk to and prepare the right questions for them

**Stop and Check**

Check how and what the trainees have understood. You may ask one or more questions to the trainees to assess their understanding.

**Reading materials and references**

ILO Start Your Business





## Key to the session

Participants understand the importance of doing a real time field research to validate their business idea. They meet important stakeholders in the ecosystem.



## Session Outcomes

Participants cross check the assumptions they have made for their Business Idea.



## Session Objective

To validate the business idea generated through a field check.



## Materials Required

- ▶▶ Note books, Pen
- ▶▶ Field research checklist format. List of questions and people to interview.



## Methodology

Field Interview



## Time Alloted

90 Minutes

### Business Idea:

#### What do I need to find out?

#### Who will I talk to

#### What questions to ask?

#### 1. Potential customers:

#### 2. Competitors, suppliers and entities with financial resources:

#### 3. Financial institutions:

#### 4. Key informants and opinion leaders



## Processes and Activities

Field Work



## Facilitator's Note

Ensure all participants have their field work plan ready



### DAY- 8

Session 30	Evaluating and Finalizing a Business Idea	120 min
Session 31	Life Skills Education - Understanding and Managing Emotions	180 min
Session 32	Celebrating Failure	90 min



## Session 30 : Evaluating and Finalizing a Business Idea



### Key to the session

This session is aimed at making participants understand the art of analysis for generating a better business idea.



### Session Outcomes

Participant will select the final business.



### Session Objective

To help participants develop an analytical approach to evaluate and finalize a business idea.



### Methodology

Game and Discussion



### Time Allotted

120 minutes



### Materials Required

Business idea formats



### Processes and Activities

**STEP 1 –** Play the game 'The Boat is Sinking' as a warm up exercise.

- ▶ Ask each participant to choose one list of ideas from a group member with many ideas and write each idea on a separate piece of paper, using a big font size so that all the group members can easily read it.
- ▶ Tell the groups to imagine that they are sitting in one boat but the boat is too heavy to carry all of them and all the ideas. To save their lives, they must throw away at least one idea.
- ▶ Ask each of the groups to explain why they threw away that particular idea.
- ▶ Continue with the exercise until the last round when you tell the group that the boat can only survive if there are no more than three ideas.

### Internal Fit of the Business Idea

Business Idea	Must fit with:
must with with	▶ My interests – I enjoy doing the following (include your hobbies). List those that go well with your business idea.

Business Idea	Must fit with:
must with with	<ul style="list-style-type: none"> <li>▶ My experience – I have worked in or have educational experience in the following field(s) of business (list jobs, training and other sources of work experience). List those that go well with your business idea.</li> </ul>
must with with	<ul style="list-style-type: none"> <li>▶ My business network – I know the following people, friends and relatives who are in business and who could provide information, advice or assistance on this business idea.</li> </ul>

### Format for external fit of the business idea

Business Idea	Fit with External Environment:
must with with	<p><b>Fit with Competitive Environment:</b></p> <p>Will this be the only business of this type in your area?</p> <ul style="list-style-type: none"> <li>▶ If there are other similar businesses, how will you be able to successfully compete with them?</li> <li>▶ What is your competitive advantage? (For example, would you be providing more efficient goods and services that would eventually replace those that exist at the moment? Would your business eventually show higher growth rates than existing businesses as a result of the advantages?)</li> <li>▶ Why do you think this business will be viable?</li> </ul> <p><b>Fit with Broader Environment</b></p> <p><b>Natural resources:</b> Is my business idea using natural resources abundantly available in the local environment? Is it utilizing some waste products?</p> <p><b>Characteristics and skills of people in the local community:</b> Are the skills or competences required for this business idea widely available</p>

**STEP 2 –** Distribute the format for 'Internal and External Fit of the Business Idea' to the participants.

**STEP 3 –** Introduce the concept of SWOT analysis.

**Definition:** SWOT analysis is a strategic planning technique used to help a person or organization identify strengths, weaknesses, opportunities, and threats related to business competition or project planning.

Distribute the format for SWOT Analysis.

- ▶▶ Ask each participant to choose two ideas from their short list and use the SWOT analysis to evaluate those ideas.
- ▶▶ Use inputs from the format for 'internal and external fit' to fill the SWOT analysis format. Strengths and Weaknesses correspond to the internal fit of the business. Opportunity and threats arise from the fit with the business environment. Note that they can make assumptions if there is lack of information. Derive key advantages and disadvantages based on SWOT analysis. Emphasize that this is for the purpose of practice only. In reality they need to do a field study to get the information.

Based on the bizSakhis' experience in the field, they can use the problem-solving technique for addressing their own problems and that of their mentees. This will evaluate the application of problem solving in their daily life situations.

SWOT ANALYSIS	
Business Idea	
Strengths	Weaknesses
Opportunity	Threats
Advantages	Disadvantages

**Facilitator's Note:**

*Have the participants share their results with the other members of their group and get their comments. Then each group will choose one member to present their conclusions to the whole class and get feedback from other groups as well as the trainer.*

- STEP 4 –** Summarize what has been discussed in the Module 2. Review the objectives. Ask the participants if they have any questions. Answer any questions the participants may have.
- STEP 5 –** Conclude by thanking the participants for their enthusiastic participation. Highlight that while their development during the training program is admirable, it is by no means complete. Motivate them to continue working on their business idea and refine it further. Set expectations that you would expect them to come up with more refined ideas in the next phase of training for business plan.



**Stop and Check**

Check if the participants have understood that we may have many business ideas and will want to do everything. However, it is important to see the viability of the idea through all the mechanisms discussed in the last couple of sessions and then come up with an effective business plan.



**Reading materials and references**

ILO Start Your Business Module

## Session 31 : Life Skills Education: Understanding and Managing Emotions



### Key to the session

This session will start by exploring the participants' understanding of what emotions are and how they are perceived in the participants' culture. It is important to look into the emotions of a women entrepreneur since she will be dealing with multiple layers of challenges.



### Session Objective

1. To familiarize with the definition and types of emotions
2. To enhance awareness of emotions in a participant
3. To understand the causes and consequences of emotions



### Session Outcomes

Participants will be able to understand how to identify and manage their emotions.



### Facilitator's Note

#### What is emotion?

*Emotion is a feeling such as anger, sadness, fear, disgust etc which is experienced by the individual. These can be caused by the circumstances, other individuals, relationships around us.*

*Understanding emotions is essential for women since they experience multiple layers of challenges. These challenges take up a lot of the women's emotional energy be it in dealing with issues like conflict within family, negotiating with society, managing the household, raising children, running the business and/or dealing with the failures . (Mirchandani, 2001)*

*Detecting emotions in self and recognizing others' emotions can be helpful in becoming empathetic towards the stakeholders.*

#### Emotional Intelligence

*The term emotional intelligence was first introduced by a psychologist names Wayne Payne in 1985. Emotional intelligence is the ability to identify, evaluate and regulate one's own and other's emotions. Daniel Goleman has identified 4 elements in emotional intelligence (EI).*

1. *Self - Awareness - is the ability to recognize one's own emotions.*
2. *Self - Management - the second component involves the capability to control and regulate one's own emotions.*

3. *Social Awareness - is the ability to understand and empathize with others' emotions.*
4. *Social skills - is the ability to inspire and motivate others through self-awareness.*

Emotional intelligence is not an innate ability but learned from our experiences. Individuals develop their emotional competencies throughout their life. (Dhani and Sharma, 2016)

This session will help the participants in reflecting on their own and other's emotions and understand how this awareness can help when applied to participant's life.

## Activity 1 : Name the Emotions



### Materials Required

Handout



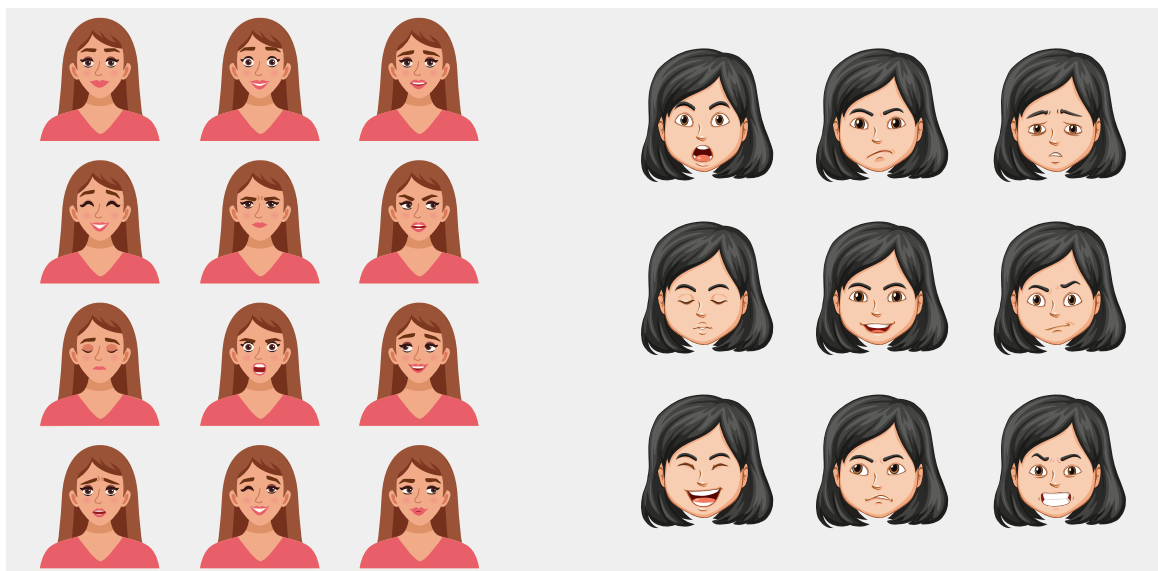
### Time Alloted

30 minutes



### Processes and Activities

The first activity in this session introduces the participants to emotions and various emotion words we use in daily life.



- STEP 1 –** This is a group activity, where the participants will be shown the above handouts.
- STEP 2 –** These handout will have images showing different emotions.
- STEP 3 –** The participants will be asked to name the emotions as the handout is shown to them. Let the participants answer and come to a unanimous decision and move on to the next image.
- STEP 4 –** If the participants have different opinions, the facilitator will engage the participants in discussion. The focus here will be to encourage individual opinions.
- STEP 5 –** After the activity, the facilitator will gather the responses and write down the emotion words on the board (For example, sad, happy, angry, fear, disgust etc.) and discuss the following points.

### Facilitator's Note:

*Give some time for the participants to reflect on the words on the board.*



#### Discussion Points

- ▶▶ How was your experience to do this activity?
- ▶▶ Are there any other emotions you use in addition to the one's discussed?
- ▶▶ Do you think all of us feel the same way towards a particular situation?
- ▶▶ Was there any particular emotion you found difficult to name?



#### Key messages

- ▶▶ Emotion is a feeling, such as anger, sadness, fear, disgust etc., which is experienced by an individual. These can be caused by the circumstances, other individuals or relationships around us.
- ▶▶ There are a wide range of emotions we feel in our day-to-day life. Every human being experiences emotion differently. (I might enjoy travelling and feel excited but someone else might feel scared in the same situation.)
- ▶▶ There are 6 basic emotions. Within these broad umbrellas of emotions there are a range of emotions which change as per the nuances and variations.
  - ▶ **Anger:** fury, outrage, wrath, resentment, animosity, irritability, hostility, hatred and violence
  - ▶ Disgust: disdain, contempt, aversion, distaste, revulsion
  - ▶ Fear: anxiety, apprehension, nervousness, concern, edginess, fright and terror
  - ▶ Happiness: enjoyment, relief, contentment, bliss, delight, satisfaction, euphoria, ecstasy, thrill
  - ▶ Sadness: grief, sorrow, gloom, despair, melancholy and dejection
  - ▶ Surprise: shock, wonder, amazement, astonishment (Daniel Goleman)

**Summary:** To be able to identify and understand emotions accurately, it is important to understand the intensity we feel while experiencing each of them. For example, we may use the words 'annoyance' and 'anger' or 'grief' and 'sadness' interchangeably. But to completely understand the intensity of the emotion felt, we need to know that when annoyance intensifies we feel angry and that extreme sadness is called grief.

### Activity 2 : Let's Practice



#### Materials Required

Handout



#### Time Allotted

30 minutes



## Processes and Activities

The participants will get to use more emotion words to express how they feel in certain situations. This will help them realize that every individual may have different emotions for same situation.

### HAND OUT

1. When we are visited by an old friend, we might feel? Excited
2. When we hear of the death of a loved one, we might feel? Sad
3. When we forget to switch off the gas and the milk overflows, we may feel? Irritated
4. When we have a lot of problems at home, we may feel? Tensed or Stressed
5. When we have to travel somewhere alone, we may have? Fear, excitement
6. When we are visited by a friend after many years, we may feel? Surprised, happy
7. When our child starts walking for the first time, we may feel? Hope, content
8. When there is shortage of money at home, we may be? Desperate or hopeless

- STEP 1 –** The facilitator will read out a set of situation to the participants.
- STEP 2 –** The participants will share what they will feel in the situations presented to them. They will be asked to respond using the feeling words they were with familiarized in the previous activity.
- STEP 3 –** The facilitator will read out each question and gather the participants' response for each sentence.

#### **Facilitator's Note:**

- » *It is possible that the participants come up with action words (crying) or thinking words (reasons, explanations etc.) instead of feeling words. The facilitator will have to draw out the emotion of 'hurt' or 'sadness' from the responses by politely saying that "Crying is the action, but can you tell me what you feel when you are crying. Sometime we cry when we are sad and sometimes we also cry when we are happy. Here, happiness and sadness are feelings".*
- » *If the participants have disagreements regarding the emotion word for each situation, highlight that each individual experiences emotions differently and there are no right or wrong answers in this activity.*

- STEP 4 –** After the activity, gather the group to discuss the following

### Discussion Points

- » *How was your experience in doing this activity?*
- » *How many of these emotion words do you use in your day-to-day conversations?*
- » *Was there any particular situation where you felt more than one emotion?*

**STEP 5 –** Highlight the following key messages to close the session.



### Key messages

- » These emotions help us in regulating our thoughts and behaviours as per social and environmental challenges and demands. (Kowalska and Wrobel, 2017)
- » People experience different emotions differently and may experience more than one emotion at a time. For example, if you had a fight with your best friend who lied to you, you may feel angry and sad at the same time.
- » Increasing awareness of our emotions helps in better management of emotions, harnesses productivity, empathy and handling relationships. (Daniel Goleman)



### Reading materials and references

Kowalska, M. and Wrobel, M. (2017). Basic Emotions. Springer International Publishing

## Activity 3 : Thoughts-Emotions-Action



### Methodology

Pair sharing, Presentation



### Time Allotted

30 minutes



### Processes and Activities

This activity will go deeper into understanding and reflecting on the interlink between thoughts, emotions and actions.

**STEP 1 –** Each participant will choose a partner for this activity.

**STEP 2 –** Each pair will share one emotion they experienced in the past week.

**STEP 3 –** They will be encouraged to discuss the following points:

- » What was the source of the emotion? What triggered it?
- » What were your thoughts in that situation?
- » Were you able to recognize at that time that you were feeling that way? If yes, How?
- » How did you express it?



- STEP 4 –** The pairs will be given 20 minutes to complete the activity (10 minutes for each).
- STEP 5 –** The participants will have to write down the points on a chart paper for the discussion.
- STEP 6 –** After the activity is completed, the facilitator will ask each pair to share what they discussed.
- STEP 7 –** After everyone has shared, discuss the points given below:

**Discussion Points**

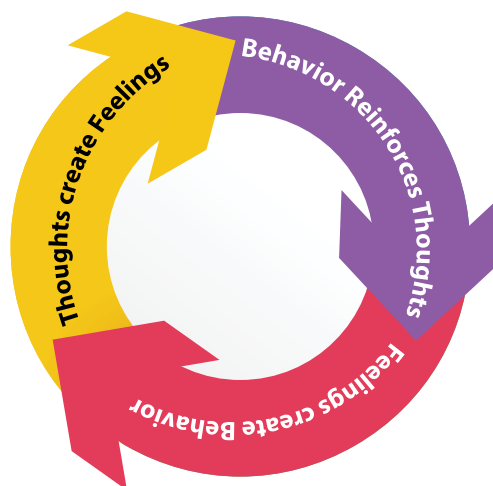
- » *What was it like to share with your partner?*
- » *How often do you share your emotions with others.*
- » *While doing the activity, did you feel like changing the way you expressed your emotions?*
- » *How would that have helped you?*

- STEP 8 –** Gather the responses and highlight key messages.



**Key messages**

- » Our thoughts, feelings and behaviour are inter-connected and influence each other.
- » Just like the activity, what we do in a particular situation is influenced by our thought processes and feelings. The way we feel and act or behave is a result of our perception about the situation and NOT the situation itself.
- » This is a cyclic process where in a situation triggers our beliefs and leads us to a consequence which again becomes another event.



- » It is easier to observe our actions and feelings but we tend to ignore the thoughts which trigger these actions and feelings. This is because beliefs are mostly automatic and habitual. But with practice we can change our negative beliefs to positive ones. (Froggatt,2005)

The **key is to change the Thoughts or Beliefs** behind what we feel in order to manage our emotions in a positive manner.



### Reading materials and references

ILO Start your Business Module Available on the internet

<https://www.ilo.org/empent/areas/start-and-improve-your-business/lang--en/index.htm>

## Activity 4 : Managing Emotions



### Methodology

Individual Activity



### Time Alloted

90 minutes



### Processes and Activities

The important part of this session is to understand how to regulate and manage emotions. This activity will help participants reflect on the situations where they could have changed their actions by changing their thoughts.

- STEP 1 –** The participants will be given a sheet each to understand the connection between their thoughts, feelings and behaviours.
- STEP 2 –** Distribute the activity sheet given to the participants along with sketch pens.

#### Activity Sheet: Managing Emotions

##### Situation - 1

My thoughts -

My emotions -

My actions/behaviour -

##### Situation - 2

My thoughts -

My emotions -

My actions/behaviour -

- STEP 3 –** The participants have to come up with 2 instances where they felt emotional. In the activity sheet they will have to reflect about what were their thoughts, feelings and actions/behaviours in those instances.

**STEP 4 –** They will need to think about the following:

- ▶▶ Thoughts that they had when that particular incident happened.
- ▶▶ The feelings did they experience in that moment.

**Behaviour - As a result of those feelings and thought, what did they do or how did they react?**

**STEP 5 –** Allow 20 minutes for this activity and get the group back for the discussion.

**Discussion Points**

- ▶▶ *How was your experience in doing the activity?*
- ▶▶ *How does it feel to write all this down?*
- ▶▶ *Now when you look at it, do you think you could change the consequence of the situation?*
- ▶▶ *How did your actions make you feel?*

**Facilitator's Note:**

*Try to explore the relationship between the participant's thoughts, emotions and actions, reiterate the connection.*

*The facilitator should also try to bring out the importance of managing and controlling emotions to avoid negative consequences.*

- ▶▶ *Do you think it is important to control and manage our emotions sometimes? Why?*

**STEP 6 –** Gather the response of the participants and highlight the key messages.



**Key messages**

- ▶▶ It is essential to use and regulate one's emotions in such a way that it yields positive results. Situations do not produce emotions alone, our thoughts and interpretations influence our feelings.
- ▶▶ When we experience a negative situation/event, we tend to focus only on the negative details of the event from which, we end up making negative inferences. For example, "While having dinner in a family function, the plate fell from my hands. I saw Rupa was smiling and talking badly about me to my other friends. Rupa does not like me and is probably spreading negativity about me."
- ▶▶ These conclusions are not based on any facts. (In the above example, smiling and talking does not prove that Rupa does not like her)
- ▶▶ Some of the common errors in inferences (also called Cognitive Distortions) are given in the handout.



**Facilitator's Note**

*The facilitator will distribute the handout to the participants and discuss each cognitive distortion in detail. Ask for examples for each cognitive distortion.*

## Cognitive Distortions

1. **Overgeneralization** - Based on one or few negative events, making a judgement and applying it on other situations. Example, because my friend did not look at me while passing, she doesn't like me anymore.
2. **Magnification/minimization** - over emphasizing the negatives and under emphasizing the positives.
3. **Personalization** - Attributing others negative behaviour to oneself. For example, she was angry because I must have done something wrong.
4. **All or none thinking** - Situations are perceived as black and white or in extremes. For example, if I don't completely succeed in life, I am a failure.
5. **Mind reading** - Belief that you know what the other person is thinking hence, not considering other possibilities. For example, when the guests came, the house was untidy. They must be thinking how lazy I am.
6. **Labelling** - Putting a tag on self or others without considering the other evidences which could be less disastrous. For example, I am a loser, I am stupid, I am worthless.
7. **Emotional reasoning** - Believing something on the basis of how one strongly 'feels' instead of the evidence which could be contrary. For example, I feel scared to travel in trains, it must be dangerous.
8. **Catastrophizing** - Predicting the future as extremely negative without considering other options. For example, if I start a business, my family will forever be detached from me.
9. **Shoulds and musts** - Beliefs of how self and other should and must behave. If these expectations are not met, the individual tends to overestimate the consequences. For example, it's horrible that I made a mistake, I should always do things correctly.

Whenever you are experiencing such negative thoughts (cognitive distortions), it is helpful to ask four questions to yourself -

1. Are my thought based on facts? What is the evidence to support my thoughts and what is the evidence to the contradictory?
2. Are there any alternative explanations for my belief? Can I explain this reality in any other way than what I believe in?
3. Even if my thoughts were true what is the worst that could happen and what is the best that could happen?
4. Do my thoughts help me in achieving my goals?

**Example, Sunita is worried. Since her in-laws are not supporting her in opening a business she thinks she is a failure and can never do anything. What is the cognitive distortion here?**

**Possible answers** - Labeling, catastrophizing

Question 1: Are my thought based on facts? What is the evidence to support my thoughts and what is the evidence to the contradictory?

**Answer:** No (Her family being unsupportive does not mean that she is a failure).

*She has been successful in other things in life, for example, she was good in studies.*

Question 2: Are there any alternative explanations for my belief? Can I explain this reality in any other way than what I believe in?

*Answer: Yes. My mother-in-law is not allowing me to start a business probably because she thinks I may not be able to manage both household work and outside work.*

Question 3: Even if my thoughts were true what is the worst that could happen and what is the best that could happen?

*Answer: Worst - I will not be able to start a business.*

*Best - I will be able to spend more time with my family.*

Question 4: Do my thoughts help me in achieving my goals?

*Answer: No (Calling myself a failure will not help me in my goal to start the business)*

## Activity 1: Understanding failure



### Materials Required

Handout



### Time Alloted

5 minutes



### Processes and Activities

This activity will help participants practice how to manage and regulate emotions using helpful questions.

**STEP 1 –** The participants will be given handouts showcasing a situation. Based on the last session the participants will try to complete the handout by asking the 4 questions to identify cognitive distortions.

Example 1: Kamla tried to open a business but could not succeed. She thinks that her friends joke about her and her failure, and as a result has stopped meeting them. What is the Cognitive Distortion here? \_\_\_\_\_.

Answer the following questions:

1. Is Kamla's thought based on facts? What is the evidence that supports her thoughts and what is the evidence to the contrary?

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2. Are there any alternative explanations for her beliefs? Can she explain this reality in any other way than what she believes in.

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3. Even if her thoughts were true what is the worst that could happen and what is the best that could happen?

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4. Does her thought help her in achieving her goals?
- 
- 

**STEP 2 –** Allow 5 minutes and congratulate the participants for completing the activity.

**STEP 3 –** Discuss the situations in the group.



### Facilitator's Note

The facilitator will distribute the handout to the participants and discuss each cognitive distortion in detail. Ask for examples for each cognitive distortion.



### Reading materials and references

1. Working with emotional Intelligence, Daniel Goleman, 1998
2. How to use the Cognitive Behavioral Therapy Three Rational Questions Technique for Anxiety and Depression. Retrieved from <https://www.essenceofhealingcounseling.com/anxiety/how-to-use-the-cognitive-behavioral-therapy-three-rational-questions-technique-for-anxiety-and-depression>

## Session 32: Celebrating Failure



### Key to the session

The common notion which holds back people from getting into business is the risk involved in it and the resulting failure. This failure experience can affect the person internally and externally. It is important to address the concern of failure with bizSakhis. This session attempts to look at failure from a positive perspective and help the participants learn to deal with failure more realistically and see it as a learning experience.



### Session Objective

1. Exploring the meaning of failure in business and understanding how events are perceived as failure.
2. Learn to positively interpret failure by changing irrational thought patterns.



### Session Outcomes

Participants will learn to look at failure as learning

## Activity 1 : Understanding Failure



### Methodology

Case Example, Group Discussion



### Time Allotted

20 minutes



### Processes and Activities

The activity will introduce the concept of failure.

**STEP 1 –** The facilitator will ask the following questions to the participants for discussion:

- ▶ What do you understand by the term 'failure'?
- ▶ What comes to your mind when you hear this word?
- ▶ What is your understanding of failure in business?

Do you remember Lily and Kamala's story? Why was Kamla unable to make profits? Did Kamla learn anything from her experience?

#### **Facilitator's Note:**

*Ask a participant to quickly describe the story.*

**STEP 2 –** Gather the response of participants and highlight the points given in key messages.



### Key messages

- ▶▶ Failure in business is when the revenues do not exceed the cost.
- ▶▶ Business failure occurs when a fall in profit and/or rise in expenses is unable to be covered by the business. (Shepherd and Wiklund, 2005)



### Reading materials and references

Shepherd, D., & Wiklund, J. (2005). Entrepreneurial small businesses. Cheltenham, UK: Edward Elgar.

## Activity 2 : Nikhat's Story



### Methodology

Case Example



### Time Allotted

70 Minutes



### Materials Required

Caselet

Nikhat is a 32 year old women who lives in a small village. She and her family have been facing financial crises since her husband's sudden death. The incident had left her feeling helpless but she did not want to burden her father-in-law who was a daily wage labourer. To support herself and her family, she thought of starting a catering service in and near her village. She started by informing her friends and neighbours about her new venture, but soon realized that the demand for such a service in this area was not sufficient for her to make a profit.

Some time after her unsuccessful attempt at catering, she met with some of her friends who suggested that she make home made snacks and sell them in the market which was half an hour from the village. She got very excited and immediately started making the snacks. However, within one month into this and she noticed that while the amount of work kept increasing, the profit is barely able to help her sustain.

#### Part- 1

After her second attempt, Nikhat started feeling unhappy and disappointed in herself. Her family did not want her to invest more of her time and money on any other business attempts. This made her think that she is incapable of doing anything independently. Convinced that she does not have the necessary skills, she gives up the idea of business.

#### Part - 2

After her second attempt, she felt unhappy but thought that these two experiences gave her some important lessons. She would now consider the cost involved, market price, demand of the product and the target population before starting a new business. Keeping this in mind, she thought of meeting other women entrepreneurs in and around her village and take their opinion.

She started her home made snacks business again, but this time involved her sister in law for food preparation and brother-in-law for transportation of these to the market. This helped Nikhat expand her business and sustain it for a long time.







## Processes and Activities

This activity addresses different ways of looking at a failure situation through the case study of Nikhat.

- STEP 1 –** The participants will be divided into sub-groups of 3-4 members each.
- STEP 2 –** After the groups are divided, the participants will be presented with a case example (refer to Handout). The facilitator can choose a volunteer to read out the case to the participants. The facilitator can also distribute case handouts to the participants.
- STEP 3 –** Each team will be provided with a chart paper and set of sketch pens.
- STEP 4 –** Each team will be given different parts to discuss. (Part -1 and Part-2)

### **Facilitator's Note:**

*Distribute the parts evenly, that is, if there are 4 groups, 2 groups get Part 1 and 2 get Part 2, etc.*

- STEP 5 –** The following questions will be discussed within the groups:
  - » What is the one thing that you want to take away from this story?
  - » How does Nikhat feel in the above case study?  
**Possible answers:**  
*Part - 1 : Nikhat feels unhappy and disappointed at herself.*  
*Part - 2 : Nikhat feels unhappy but has not lost all hope.*
  - » What is Nikhat thinking after her business failed in the second attempt?  
**Possible answers:**  
*Part - 1 : Nikhat thinks that she does not have the skills and is incapable of doing a business.*  
*Part - 2 : Nikhat thinks that this experience has given her a learning opportunity.*
  - » What are the consequences/results (behaviour, action) of these thoughts?  
What did Nikhat do after she had these thoughts?  
**Possible answers:**  
*Part - 1 : Nikhat gives up on doing a business altogether.*  
*Part - 2 : Nikhat uses the learning experience and applies that in the next business*
- STEP 6 –** The teams are given 15 minutes to discuss after which each team is requested to present their discussions to the group.
- STEP 7 –** Appreciate the groups for their efforts and move on to discuss the following.

### **Discussion Points**

- » *Will all of us feel and think in the same way?*
- » *There were two parts to this story, some of you got Part- 1 and some of you got Part- 2. Which among the two parts of the stories, do you like? Why?*
- » *Have you seen this around yourself? Can you give me an example from your own life?*

- » Did you also have similar thoughts when you were/are starting your business?
- » Or how were your thoughts different from Nikhat's?

**STEP 8 –** After discussing, re-iterate the following key messages:

#### **Key messages**

- » When we experience a negative event such as failure, we try to make sense of the situation by blaming ourselves or our capabilities which may not be based on facts or reality. These are called Irrational thoughts and they are merely 'perceptions' of how we look at ourself, others, and the future to be.
- » Rational thought on the other hand are based on reality. People who use rational thoughts are more likely to be successful towards achieving their goals and more effective in dealing with failure.
- » Negative event -----> Irrational belief -----> unhealthy consequences
- » Negative event -----> Rational belief -----> healthy consequences
- » As discussed in the session on Emotions, it is important to change irrational thoughts to rational thoughts and move thus from unhealthy consequences to healthy ones.  
In Nikhat's example in Part - 2 having rational thoughts (looking at what went wrong) helped her improve her business.

Irrational Thoughts	Rational Thoughts
No one loves or cares about me	It is not possible to be loved and cared by everyone.
I can never do things right	Everyone is not perfect
I am a failure	I failed at completing this task, not life!

#### **Examples of changing irrational thoughts to rational thoughts:**

Different people approach a failure situation in different ways.

- » **Success oriented** - Success-oriented individuals tend to be optimistic, adopt a proactive and positive orientation to tasks, and respond to setback with optimism and energy. For example, 'I want to be independent and I will start a business'.
- » **Failure avoidant** - These people tend to be anxious, motivated by a fear of failure, live in self-doubt, and are uncertain about their ability to avoid failure or achieve success. (Martin and Marsh, 2003). For example, 'I want to be independent but I am scared that I will fail'.
- » **Failure accepting** - Failure-accepting individuals have given up to the point of not even trying to avoid failure. They usually feel helpless and have lower levels of motivation to complete any task. For example, 'I know i am going to fail, there is no point in trying'.

**STEP 9 –** The facilitator can ask the participants which among the above mentioned types should an entrepreneur be? Gather the response and mention the following points.

- » Individuals with success orientation are likely to perform better in entrepreneurial activities since it requires energy and innovative planning. (Martin and Marsh, 2003; Collins et al, 2004)

**STEP 10 –** Ask the participants if they think there is any positive aspect to failure. Start a discussion to understand various perspectives and discuss the following points.

- » Failure is also seen as a stepping stone towards success in business. It helps a person in understanding the attributes which may lead to failure and hence, in avoiding that path. Therefore, copying success and avoiding failure strategies are low cost ways towards business success. (Coelho and McClure).
- » By changing our irrational thoughts into rational thoughts, we can be more positive and rational in achieving our goals.
- » Understanding our own irrational thoughts is the first step towards change. This, however, comes over time and from a lot of practice.



### Reading materials and references

1. Froggatt, W. (2005). A Brief Introduction to Rational Emotive Behaviour Therapy (3rd ed.). Research gate.
2. Martin, A., & Marsh, H. (2003). Fear of Failure: Friend or Foe?. Australian Psychologist, 38(1), 31-38. doi: 10.1080/00050060310001706997
3. Merton, R. (1948). The Self-Fulfilling Prophecy. The Antioch Review, 8(2), 193. doi: 10.2307/4609267



### DAY- 9

Session 33      Life Skills Education - Smart Savings

180 min

Session 34      Life Skills Education - Matured Borrowing

180 min

## Session 33 : Financial Literacy - Smart Savings (Life Skill Education)



### Key to the session

No matter how small the amount of saving, it is the prime requirement or the first step a poor person can take to come out of poverty. Also, a person who has a habit of saving will seek help to build a small corpus with which she can easily start her business.



### Session Outcomes

Many participants feel that their financial situation will not allow them to save as they are not capable of saving money. They should leave this fear behind and start saving.



### Session Objective

- » Understanding the need for savings
- » Understanding the importance of savings in building capital - the first step towards Financial Independence
- » Understanding the power of Compounding
- » Knowing how and where to save
- » Understanding the Three Concepts of Saving



### Materials Required

- » Posters, Flipcharts, Marbles, Tray
- » Group Activity, Stories, Case Studies
- » Role Play, Games



### Methodology

Activity, Lecture, Group Work

### Activity 1 : First Step to Financial Planning



### Processes and Activities



### Time Alloted

180 minutes

**STEP 1 –** Explain the meaning of the word “SAVING”.

**Definition:** Savings is defined as “A fund of money put aside as a RESERVE”. This is the common usage definition of savings. The other way to define savings is to refer to economizing or cutting cost which we normally term as cutting down on wasteful expenditures.

When considered from the angle of income and expenditure, savings is defined as the total accumulated amount of income that is not spent on consumption. It also refers to a sum of money not used or put aside for a specific purpose.

In simple terms, **Income - Expenditure = Savings**.

One must remember that if one's expenditure is more than their Income the equation would change and become **Expenditure - Income = Borrowing**.

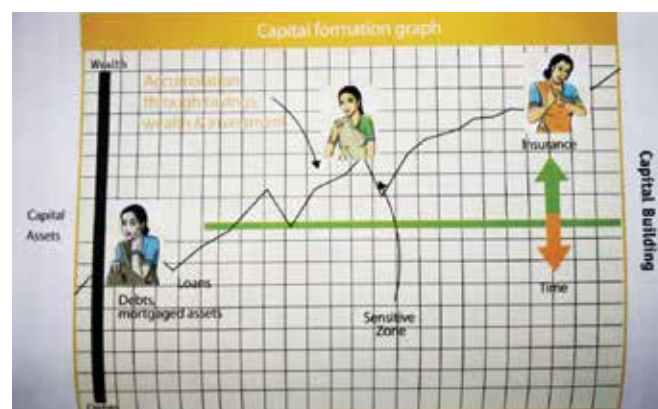
- STEP 2 –** Ask the participant, “Why do we save?” (The need of saving). Divide the participants in even numbered groups. Coordinate with each group and make sure that every group has at least one person who can write. Give each of the groups a sheet of paper.

**Facilitator Note:**

*Ask them to make a note of events for which they need savings. Also ask them to discuss why these savings are important for them in case of each of these events. One can provide 10 minutes for the exercise).*

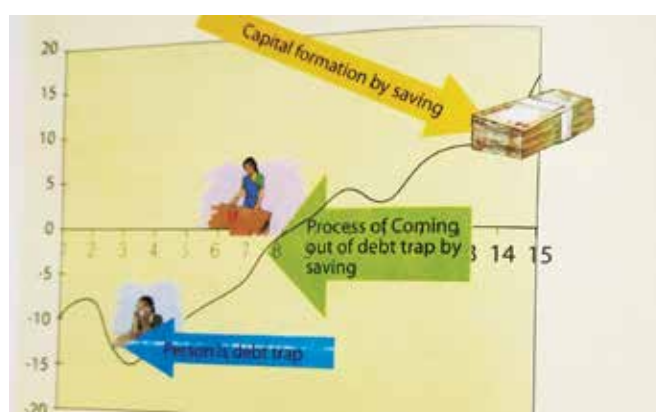
- STEP 3 –** Ask one of the members of the group to outline the events discussed in their group and narrate the importance of savings for each event.

- STEP 4 –** Make a list on the flip chart for further discussion. This could include, sickness, marriage, death ceremonies, old age, higher education of children social customs on childbirth, buying a house pilgrimage, buying business assets, repairing the house, household needs when you don't have employment, emergencies like natural calamities, buying a vehicle, accidents etc.





In the graph shown below one can notice that the person persistently followed discipline, hence could go above the 'O' line and come out of the debt trap. Savings is the stepping stone for coming out of the debt trap.



## Activity 2 : How to Save



### Processes and Activities

**STEP 1 –** Divide the participants into groups of 4 members each.

**STEP 2 –** Ask each group to discuss

- i. Can they save money?
- ii. 5 simple ways by which they would save money.

#### **Material Required:**

SMW Financial Literacy Module.

#### **Facilitator's Note:**

*Give them enough time to discuss. Make sure that none of the groups end up saying that they cannot save. Motivate them by giving them ideas about small ways in which they can save, like by drinking less tea, or not chewing tobacco, or not wasting food, or not taking frequent holidays from work, etc.*

**STEP 3 –** Note the answers of each group on a separate flip chart.

**STEP 4 –** Discuss the answers and list down all the ways of savings.



### Facilitator's Note

*The list could be like:*

- i. *Earn more, by working overtime, utilize leisure time more effectively to earn more money, sell what the clients demand*
- ii. *Set aside a small amount regularly and deposit with the SHG/MFI or a Bank*
- iii. *Spend less on consumption needs, and ensure that the money saved from less spending or no spending is judiciously deposited in a safe place.*

## Activity 3 : Three Concepts of Saving



### Processes and Activities

**STEP 1 –** Ask 3 participants to volunteer in playing a game where they have to pick up a marble from one box and put it at a distance in another box.

- i. Participant one, is allowed to start at say at 3.00 pm. She is to pick up only one marble at a time from the destination A and deliver it to destination B and repeat the exercise till her time limit is over. Her time limit is over at 3.10 pm.
- ii. Similarly Participant 2 is allowed to start at 3.05 pm. She too is to pick up only one marble at a time from the destination A and deliver it to destination B and repeat the exercise till her time limit is over. Her time limit is also over at 3.10 pm.
- iii. Participant 3 is allowed to start at 3.08 pm and similarly carries one marble at a time from destination A to destination B. Her time limit is also over at 3.10 pm.
- iv. Discuss who would have gathered the maximum number of marbles?  
From the exercise it is obvious that Participant 1 would have collected the maximum number of marbles, Participant 2 would have come second and Participant 3 would have been able to collect the least number of marbles. Similarly, if a person starts saving late she would have a lesser amount as compared to the person who started saving earlier.
- v. Summarise this is the first concept of Saving, **Earlier the Better.**

**STEP 2 –** Ask 3 participants to volunteer in playing a game where they have to pick up a marble from one box and put it at a distance in another box. In this case however each of the persons is allowed to pick up as many marbles as they can, the only condition being that they will be out of the game if they drop a marble while going from one place to another.

- i. Participant 1, is allowed to start at say at 3.30 pm and is allowed to pick up as many marbles as she can at destination A and deliver them all at destination B without dropping any. Her time limit is over at 3.40 pm.



- ii. Participant 2 is allowed to start at 3.35 pm and is similarly allowed to pick up as many marbles as she can at destination A and deliver them all at destination B without dropping any. Her time limit is also over at 3.40 pm.
- iii. Participant 3 is allowed to start at 3.38 pm and can similarly pick up as many marbles as she can at destination A and deliver them all at destination B without dropping any. Her time also gets over at 3.40 pm.

**Facilitator:**

*It would be noticed that the person who would have started late would try and pick up as many marbles as she can and try to come equal to the person who started early and will end up dropping a marble and be out.*

- iv. Explain the second concept **Better Late Than Never**.

**STEP 3 –** Ask 3 participants to volunteer in playing another game where they have to pick up a marble from one box and put it at a distance in another box. All participants begin at the same time.

- i. Participant 1 is allowed to pick up only one marble at a time from destination A and deliver it at destination B. She will do this activity continuously.
- ii. Participant 2 is allowed to pick up only one marble at a time from destination A and deliver it at destination B. She will do this after every third, fifth, seventh and tenth rounds of Participant 1.
- iii. Participant 3 will carry one marble and wait to put her second one only after Participant 1 has finished picking her 10th.
- iv. Ask participants to explain what they have seen by the exercise, to arrive at the third concept of Savings i.e. the **Importance of Regularity in frequency of savings**.



**Stop and Check**

Check if they have understood the importance of savings, the concept of saving and agreed that they too can save.



**Reading materials and references**

ILO Start your Business Module Available on the internet

<https://www.ilo.org/empent/areas/start-and-improve-your-business/lang--en/index.htm>

## Session 34 : Financial Literacy - Matured Borrowing (Life Skills Education)



### Key to the session

Borrowing can be an important tool to achieve one's desired financial position. The danger of borrowing lies in not understanding the details of the financial calculations such as how interest is being charged. Borrowing can also become detrimental when it is merely for consumption purposes and becomes a habit. The poor then typically get trapped in the vicious cycle of poverty.



### Session Outcomes

Once the basics of borrowing are understood, the participants should be able to make a distinction between the purposes for which the borrowing takes place. When borrowing is done for asset generation, it is not such a bad idea because it will help an individual in the process of future income generation. However, using borrowed money for consumption purposes where the money spent will not generate anything in return is not a good idea at all. They should know the 'When, Why and How's of borrow.



### Session Objective

- ▶ Understand the impact of borrowings in the lives of poor women
- ▶ Understand smart sources of borrowing
- ▶ Become aware to avoid borrowing for non-productive purpose and borrow only for productive purposes.
- ▶ Become aware of the importance of regularity in repayment
- ▶ Understand the important factors to account for while borrowing



### Materials Required

Caselets, Chart Papers, Pen



### Methodology

Group Work, Case Studies, Personal Experience Sharing, One-to-One Dialogue, Quiz



### Time Allotted

180 minutes



## Processes and Activities

### STEP 1 – Explain the definition of borrowing

'Borrowing' can be defined as taking a loan of any type, secured or unsecured. It is also known as obtaining funds from a lender, for personal or for business use. In our context the lender would mean a bank, Micro Finance Institution (MFI), Self-Help Group (SHG) or money lender. Borrowing is also defined as the process of taking money or funds from an entity or person such that it is repayable by a specific date and has regular payments of interest at a specified rate on specified dates.

#### Facilitator's Note:

Asset is something you own. Liability is something you owe. Asset is something that puts money in your pocket. Liability is something that takes away money from your pocket. Asset is something which will feed you. Liability is something which will eat you. It is suggested that the equation in table below be explained with photos.

In most cases, 'why do we borrow'?	Income + Savings < (less than) Expense = Borrowing
A person <b>has assets but they cannot be liquidated</b> , hence they would have to borrow	Income + Savings < Expenses + Anticipated Expenses = Borrowings + Fixed Land
A person borrows because he/she does not have regular income and to meet day-to-day expenses on account of a large sized family.	Irregular income

### STEP 2 – Facilitate a discussion, 'when do people borrow and what is the impact of borrowing?'

#### Case : Why does Laxmi Borrow



Laxmi earns Rs. 2,000 as wages every month. She has fixed deposits of Rs. 5,000 in a nationalized bank and Rs. 5000 with an SHG. She has an ancestral house worth Rs. 25000 and ornaments worth Rs. 20,000. For the month of October, she got her monthly wages of Rs. 2000. Her regular household expense is approximately Rs. 1800. She borrowed Rs.10,000 from a money lender at 3% interest per month to buy sweets, crackers,

cloths and gifts for Diwali. Her outstanding amount with the money lender is Rs. 20000 for which she has already pledged her ancestral house and this time while borrowing she has pledged

ornaments of Rs.10000. The money lender asks her to either repay the entire amount in three months or else pledge the remaining ornaments of Rs.10000 with the him.

**STEP 3 –** Distribute the Caselet, 'Why does Laxmi Borrow?' Divide the participants into groups.

**STEP 4 –** Ask the group to find answers for the following and write them on chart papers.

- ▶▶ Laxmi's income, expenses, assets and liabilities.
- ▶▶ Why did Laxmi borrow money? Was it an impulsive decision?
- ▶▶ Should she borrow the amount?
- ▶▶ What Laxmi be able to repay the loan from her earnings in three months?

**Facilitator's Note:**

Borrowings involve a financial decision that can have long term financial consequences. Most would consider that the decision to borrow would be based on financial calculations and analysis. However, in a lot of cases, especially for poor women, borrowing decisions are an impulsive. For many people borrowing is an easy way of getting out of a problem. Borrowing and loans are concepts that will come up at several points during one's lifetime and are seen as the first solution to a financial problem. This decision is further aided by the fact that it is easy to borrow because everyone is willing to lend money on interest and they do that with a smile. For many people borrowing is a part of everyday life and hence a common occurrence.

**STEP 5 –** Tell the class they will now do a group exercise (Activity for 'why people borrow')

- i. First divide the participants in groups of even numbers.
- ii. Then ask each group to make a list of instances where they have borrowed in the last six months.
- iii. Do they know the total amount they have borrowed till date? If yes, ask them to make a note of that amount as well.
- iv. Ask them to make a note of interest payable on these loans.
- v. Ask why the loan was taken. Reasons may include, social obligations and customs, household needs, entertainment and vices, to buy personal assets, to buy business assets, manage emergencies, for example, festivals, marriage of relatives, pilgrimage, food, rent, education, clothing, alcohol, tobacco, pan, movies gold, house, TV, vehicle shop, sewing machine, hospitalisation, accidents, death etc.
- vi. List down the answers of different groups on different chart papers. Refer to the chart format prepared below (Facilitator should keep the debt trap chart ready and it is highly recommended to use photos against each purpose).

**Facilitator's Note:** During the course of the exercise, it is most likely that many participants don't remember the actual amount borrowed. They would only know the amount which they have to repay to the lender.

- viii. Discuss whether it was necessary to borrow for social obligations and entertainment. Which ones could have been avoided. Let the participants reach a consensus.

- ix. Explain to the participants using the capital formations charts where borrowing, and for what purposes, can help them. (Four charts used in Smart Savings sessions)

**STEP 6 –** Explain, with reference to the exercise completed, that borrowing is a common activity for people across various income groups. However, those who are in the lower income group are highly vulnerable as they the situation to borrow arises at several points of time in their lives given that there is no planning, saving, insurance or investment to fall back upon. Further, the lower income group borrows mainly for consumption needs. The amount borrowed at a given point of time may be small but as time passes and interest accumulates, it ends up being a huge sum of money and repayment becomes unmanageable. The amounts that are borrowed along with interest payments are important factors in the entire process because the main problems arises on account of the way in which interest is calculated and because of the inability of the poor person to pay back the amount at the time specified.

**STEP 7 –** Tell participants that they will all have to participate in a dialogue exercise now.

**Dialogue 1:** When someone in the family is hospitalized, what is our first reaction? Where will we meet the hospital expenses from? What are our options?

**Dialogue 2:** When we have guests coming to our place, what is our first reaction? We need to serve some refreshments, how would we do it? Ask the provision store person to provide the necessary goods on credit? When we go to make payments are we in a position to ask him the actual price of the products ? Does the storekeeper charge a competitive price or adds more margin? When Diwali is coming and kids ask for crackers what is our first reaction? How can I see my kid crying for crackers? What about the money to buy those crackers? Do we have enough income or savings to make sure that we can buy crackers for our kids? If not, what do we do? What are our options? Go to the money lender, right...?

**Dialogue 3:** When the husband needs money for alcohol and he makes life miserable, what do we generally do? Do we pacify him? How do we solve the problem? Generally, we don't have money for that, right? What option are we left with? Go to the money lender.....?

**Facilitator's note:**

Like these, for almost every day-to-day issue including marriages, what is the first thought that comes to our mind? Borrow from a money lender? Conducting this dialogue with the participants will help in bringing out different approaches that some might have adopted to tackle a particular situation at their end. It will also enable the trainer to know what the majority's opinion is. This can help address the complex issue of borrowing in a comprehensive manner. However, to summarize, one can suggest that in most cases it is observed that people borrow from a money lender.

**STEP 8 –** Tell the participants, “looking at the previous exercise, we now know that most of us borrow money from money lenders”. Discuss this with the participants.

- i. When we borrow from the money lender, what do we do? Do we ask the money lender what the rate of interest is?
- ii. Generally, yes. Secondly, when we agree to the terms of the money lender to repay the debts in say three months or four months, do we really think we would be able to repay our debt? In most of the cases, the money lender becomes our dearest friend on earth whom GOD has sent to solve our existing problem. What happens on completion of the time duration? Borrow from someone else to repay the debt of the money lender, and even then in most of the cases, the full amount is not repaid, perhaps the interest remains outstanding, and then one pays interest on interest!
- iii. Taking another debt to repay means we will have more number of debts. This will lead us to debt trap discussed in previous session on ‘Smart Savings’.
- iv. Various non-economic factors of the impact of borrowing are given as under:
  - a) **Mental tension:** There is mental tension whenever there is a borrowing because of the fear of what will happen if the required amount is not paid on due date. The money lender or the person who has given the loan is very prompt in terms of taking back the interest on the loan. There is also the danger that if the required amount is not paid on the due date then the asset that is kept as security will be lost. And this is often the cause for the biggest amount of mental tension because the asset in several cases could be something like family jewellery or the house.
  - b) **Poor health:** A lot of tension as well as pressure on a continuous basis results in several health problems. Poor health due to tension is not just ‘lifestyle diseases of the rich’, the poor too fall prey to them and are worse off due to the unavailability of proper hygiene, care and money to be spent on prevention. If one does fall sick this can mean a heavy burden in terms of finance on the family over and above the actual impact of the illness. The health of the entire family can come at risk in a spiral effect.
  - c) **Poor relationship** with other members of the family. Whenever there is some borrowing there are likely to be fights and other disputes among various family members about the areas where the money has to be spent. Everyone would like to use the money for their intended purposes and this often gives rise to bitterness and fighting within the family for the management of funds and the way in which they are to be spent.
  - d) **Lower standing in society:** Borrowing on a regular basis often **affects the status of a person** in society. In this process, if there is an amount that is not paid on the due date then the visit of the lender to the house of the borrower can also have a negative impact of the image of the person. It can go as far as affecting the marriage prospects of the children in the family. It could take a long time, even after the loan is repaid, for the status of a person to be restored in the society.

**STEP 9 –** Discuss important factors to be considered before borrowing and after borrowing.

### **PRE-BORROWING FACTORS**

#### **Existing Situation**

- ▶ The total amount of borrowing already made by the person/family.
- ▶ The outstanding interest amount which has to be paid.
- ▶ Interest payment to be made every month in the future

#### **Current Situation**

- ▶ The additional amount of borrowing required and the current purpose.
- ▶ The method of calculating interest used by the lender.
- ▶ Affordability to take the debt i.e. Existing Income vis à-vis Expense and the repayment capacity from existing income.

#### **Visualising future**

- ▶ Since the instalment of loan repayment would have to be given at regular intervals, check whether incoming income is regular and available for repayment.
- ▶ Look at the proportion of income that will go in interest payments. The proportion of interest and other payments on borrowings should not exceed more than 15% of the income received.
- ▶ How would one ensure that the borrowed amount shall be repaid? Either increase your income or find ways to generate additional funds to balance these figures.

#### **Reason for the borrowing-productive/unproductive.**

- ▶ Segregate borrowing into borrowings for productive purposes and for consumption expenses.
- ▶ Further segregate the productive loan into good loans and bad loans.
- ▶ Loans for productive purposes will add assets that can generate some earning for the individual.
- ▶ Consumption expenses will not generate any return.
- ▶ Borrowings should never go towards consumption expenses.
- ▶ Borrowings for addition of productive assets is permissible.
- ▶ There has to be a plan to pay back the borrowings by making various calculations for repayments.

#### **Facilitator's Note:**

The above is a small but important exercise that one must undertake before they actually borrow. It shows that one cannot decide to borrow at a very short notice or on an impulse without thinking on the various aspects of the issue thoroughly. Considerations before borrowing are only part of the process as quite a bit of work has to be done even after the amount has been borrowed. These efforts are as important and hence adequate attention needs to be paid to each of these as well.

**STEP 10 –** Discuss with the participants the circumstances where borrowing become unavoidable. What are the factors one need to keep in mind?



- Repayment schedule which includes repayment of interest which may either be monthly, quarterly, annual etc.
- The receipts from which these interest payments will be met.
- The way in which money will be utilized for the interest payment if the income receipts do not come in time.
- Sources of revenue receipts or other receipts from where the principal amount of the loan shall be repaid.
- Identifying productive assets to ensure that they will yield income.
- Channelizing money to these productive assets from the borrowing made.
- Earning some return from the assets and understanding the kind of return as well the regularity of these returns.
- Monitoring the movement of money related to the borrowings.
- Keeping a backup for situations that might disrupt the interest payments.

**STEP 11 –** Hence, how to begin the process to take control of the debts which are already taken and the ones that are needed additionally. Once debt is taken one cannot run away!

Make a list of all outstanding loans. Track the ones which are overdue, i.e. you haven't paid the instalments in time. Find out the minimum payment needed to make sure that there are no overdue outstanding amounts. Find out the total amount required to pay via instalments every month.

**Table: Outstanding loan tracker**

Name of lender	Purpose of borrowing	Outstanding Loan	Overdue Instalment	Due Instalment

**Table: Loan repayment tracker**

Name of lender	Outstanding loan	Overdue instalment	Due instalment	Amount Paid	Balance Due

- Negotiate if possible, for relief in the interest charged.
- Find out available sources of revenue from where you can pay the outstanding dues
  - (a) Look at your income sources
  - (b) Estimate the expenses, especially for needs, cut down on expenses, especially wants
  - (c) Track the payment made during the given period







### DAY- 10

Session 35	Supporting Women through Mentoring - Skills of a Mentor	180 min
Session 36	Networking and Mobilization for Entrepreneurship Awareness Programme (EAP)	90 min
Session 37	Wellbeing and Self-Care - 2	40 min
Field Work 2 : Mobilization for EAP		

## Session 35 : Supporting Women through Mentorship - Skills of a Mentor



### Key to the session

In this session a major aspect of mentorship, Communication skills, will be discussed in detail. Communication skills are required when we want to exchange information with each other. They are needed to maintain relationships with people and essential to build a network of support.



### Session Objective

1. To understand the concept and importance of communication in mentorship.
2. To learn the elements and structure of communication.
3. To learn and practice the skills of effective communication and its application in mentorship.
4. To enhance confidence in communication.



### Session Outcomes

Participants understand the importance of effective communication and active listening and use this life-skill as a tool in their business growth.

## Activity 1: Chinese Whisper



### Methodology

Game, Group Discussion



### Materials Required

Blank Paper, Sketch pens and Colors



### Time Alloted

20 minutes



### Processes and Activities

Using this activity, the facilitator will highlight the barriers in communication and hence the importance of knowing strategies of effective communication.

### Understanding communication

This session will look into the impact of effective communication as well as the common barriers to communication.

- STEP 1 –** Everyone is gathered in a circle.
- STEP 2 –** The facilitator can also join the circle to start the activity.
- STEP 3 –** Inform the participants that in this activity they will listen to a description (like the one given below in discussion points) which they will have to draw at the end of the activity.
- STEP 4 –** Then the facilitator will secretly whisper the description to be drawn to one of the participants. The participant will secretly whisper it to the person standing next to them.
- STEP 5 –** The game will continue till the last person has received the message.
- STEP 6 –** After everyone has heard the message, the participants will be provided with a sheet of paper and colours.
- STEP 7 –** Ask them to draw what they heard being described. Give them 10 minutes to do this activity. They can go to any place in the room to complete this, but make sure no participants are able to see each other's drawing.
- STEP 8 –** After 10 minutes, the facilitator will ask the participants to share their drawing with the group.
- STEP 9 –** The last member in the group should have drawn the same thing as the first.
- STEP 10 –** Gather the participants for discussing the following points:

#### **Discussion Points**

Description:

There is a table in the center of a room with apples and oranges in a basket. There are three wooden chairs surrounding the table

- » *How was your experience in completing this exercise?*
- » *What do you think happened in the activity?*
- » *Why do you think the message did not stay consistent?*
- » *Does this happen in your day-to-day life? Can you share any example?*

- STEP 11 –** Congratulate the participants for completing the activity and talk about the following key messages.



#### **Key messages**

Some of the common examples of barriers of communication include

- » *Not listening carefully*
- » *Not remembering the message*
- » *The explanation was too fast*
- » *Too many details*
- » *Cultural differences*
- » *Stress*

- ▶▶ *Noise in the area*
- ▶▶ *Pronunciation*
- ▶▶ *Body language*

In the above activity, the participants were 'receiving' as well as 'sending' the message. Receiving and sending are elements of communication.

#### **Basic elements of communication include**

- ▶▶ *Sender : Creates and sends the message*
- ▶▶ *Message : The information that the sender intends to communicate with another individual.*
- ▶▶ *Receiver : Responds to the message*
- ▶▶ *Feedback : How the receiver responds when s/he has received the message, for example, by repeating the message or by asking a question.*

Hence, communication is defined as a two-way process of sharing information. Although, it seems easy and linear, in practice communication is much more complex.

### **Activity 2 : Case Example**



#### **Materials Required**

Case example - Sudha and Naini's story



#### **Time Allotted**

20 minutes

#### **Sudha and Naini's story**

Sudha and Naini are neighbours and run an SHG together in their village. Every Monday morning, both of them meet near the village temple to visit the nearby bank.



On a Sunday evening, Sudha met Naini and few other women while she was going to buy vegetables. After chatting for a while, Sudha left to get vegetables. Just as she was leaving, Naini called Sudha from behind her and shouted that she won't be able to come for the visit tomorrow.

On Monday morning, Sudha got her work done early to visit the bank and waited near the temple for a long time. She got irritated with Naini for not informing her and went to the bank alone.



## Processes and Activities

Using the case example this activity will explore communication errors we commit in our the daily lives.

**STEP 1 –** The facilitator will ask one of the participants to volunteer for reading the case example.

**STEP 2 –** Ask if the participants have understood the case example.

**STEP 3 –** Ask the following questions and facilitate a discussion.

- ▶ What would Sudha think of the message delivered by Naini? Try to draw out the assumptions made by Sudha.
- ▶ Why do you think it is important to communicate effectively?

***Possible answers:** To avoid conflict or misunderstandings and communicating the purpose.*

### **Facilitator's Note:**

Make sure the participants understand the importance of effective communication. Try to get examples of non-effective communication from their life to help them in connecting to the concept.



## Discussion Points

- ▶▶ Can you identify the barriers of communication in this example?
- ▶▶ What can you change in the above example, for the message to be received by Sudha efficiently?



## Key messages

In order to understand the barriers and their impact, it is essential to look at the process of communication as a whole. Only after understanding this, will we be able to identify and improve our communication skills.

### **The Process of communication**

- ▶▶ **Sending the message:** Any communication starts with the sender, who is the initiator of the message.
- ▶▶ **Encoding the message:** After generating an idea, the sender encodes it in a way that can be comprehended by the receiver. Encoding refers to the process by which the sender translates his/her thoughts into a series of verbal and non-verbal actions that he feels will communicate the message to the intended receiver. For example, translating the thought into any language.
- ▶▶ **Channel of communication:** The transmission of this message is then done through a channel which connects the sender to the receiver. For example, a letter, the telephone, radio, face-to-face etc.

- ▶▶ **Receiving the message:** *The message is transferred to the receiver for whom the message was intended.*
- ▶▶ **Decoding the message:** *Decoding refers to the process of translating of symbols encoded by the sender into ideas that can be understood. In order to decode the message, the receiver has to be ready to receive the message. This means that the receiver should not have internal (preoccupied with thoughts, personal biases based on prior experience etc.) or external barriers (noise, distractions etc) while receiving the message.*



### Facilitator's Note

Ask if the participants have any doubts from this section and clarify them. Try to get examples from the participants.

## Activity 3 : Dumb Charades (Verbal and Non-Verbal Communication)



### Materials Required

Chits, Box



### Time Alloted

30 minutes



### Processes and Activities

This activity has an interesting game to introduce the non-verbal communication to the participants.

- STEP 1 –** The facilitator will need 5 volunteers for this activity. One of them will initiate the activity and the next one will be called at the end of each round.
- STEP 2 –** Gather the group in a semi-circle.
- STEP 3 –** The volunteers will be asked to come out of the circle and choose a chit from the bowl placed at the table.
- STEP 4 –** The chit will have a word such as "strength", "BizSakhi", "community" etc.
- STEP 5 –** Without using words, the volunteer will try to communicate the word through their actions - they can use their face, hands etc. but not voice or words.
- STEP 6 –** The group will be expected to identify the correct word that the volunteer is showing.
- STEP 7 –** Each volunteer will be given 5 minutes for the activity.



### Discussion Points

- ▶▶ How was your experience of participating in this activity?
- ▶▶ What were the challenges?



Ask the volunteers and the audience to reflect on the challenges they faced.

- ▶▶ What was the mode of communication in this activity?

The facilitator can suggest non-verbal actions such as hand gestures, expressions, body language etc. to the volunteers to communicate the given word



### Key messages

- ▶▶ Communication can be verbal as well as non-verbal.
- ▶▶ Verbal communication is where words are used as the means to express. These can be in written or oral form.
- ▶▶ Aspects of nonverbal communication:
  - ▶ **Body posture:** Slouching, leaning back can communicate disinterest. Upright posture, leaning forward can communicate interest.
  - ▶ **Gestures and movements:** Movement of hands, looking at the watch, doodling with a pen, looking around the room, can communicate disinterest.
  - ▶ **Eye contact:** Maintaining eye contact is important. Blinking or looking elsewhere may be a hindrance in communication.
  - ▶ **Facial expressions:** Raising eyebrows, frowning – may not be helpful. Nodding, maintaining a neutral face expression – may be helpful.



### Reading materials and references

1. Facilitative Supervision Curriculum - Trainer's Manual. (2019). [Ebook].
2. Snow, J. (2012). Team Building Module Facilitator's Guide [Ebook]. United States Agency for International Development (USAID).

## Activity 4 : Active Listening (Role Play)



### Materials Required

No material required



### Time Alloted

30 minutes



### Processes and Activities

1. To familiarize with the concept of effective listening along with verbal and non-verbal skills of communication.
2. To identify the body language of mentor as well as mentee.



- STEP 1 –**
- » The facilitator will choose two volunteers for the activity. Assure the participants that the activity is really simple.
  - » In this activity, there will be a mentor and a mentee.
  - » The audience is instructed to listen to the conversation very carefully. They will be asked to share their observations at the end of each role play.
  - » The facilitator can assign the role of the listener and talker to the volunteers.

**STEP 2 – Role play - 1**

- » The mentor is given the instructions (secretly) to look disinterested in the communication, keep checking the time, not ask any questions or use any non-verbal communication.
- » The mentee is given instructions to share details about her work and interest in starting a business. The volunteers are given 10 minutes to do this activity.
- » The facilitator will freeze (stop) the activity after 10 minutes and discuss the following questions-
  - ▶ The volunteer who played the role of “mentee” is asked how she felt during the activity. The facilitator will try to draw out responses such as, bad, disrespected etc.
  - ▶ To the audience, “What were your observations about this activity?”

After the discussion, summarize the response and continue to the next role play.

**STEP 3 – Role Play - 2**

- » The facilitator can continue with the same volunteer or select two new volunteers for this activity.
- » The facilitator will assign roles to both the volunteers.
- » The instructions for the mentee - look disinterested, distressed, not concentrating (looking here and there)

In this activity, the listener will be secretly instructed to be attentive during the role play (example- nod, make eye contact, upright sitting position)



**Discussion Points**

- » What was the difference between both the role plays?
- » The volunteers will be asked how they felt during the role plays.
- » How did you feel when the other person was not interested or listening to you?
- » How would you like someone to listen to you?



**Key messages**

- » Listening is important because it prevents miscommunication and misunderstanding. It makes a message more clearly understood.
- » We usually do not listen to hear, but to respond to someone. In this process, we miss out on what the person is actually trying to communicate.

- ▶ Listening involves paying attention to the verbal and non-verbal messages.
- ▶ Non-verbal communication includes
  - ▶ Hand or head gestures
  - ▶ Facial expressions



- ▶ Body language
- ▶ Eye contact



In Role play - 2, the mentee was looking disinterested. As a bizSakhi, it is essential to understand and analyze the body language of the mentee to connect and develop a strong mentoring relationship with them.



### Reading materials and references

Leadership and Executive Coaching – Center for Work Life. Retrieved from <http://www.centerforworklife.com/>

## Activity 5 : Open and close ended questions



### Materials Required

Handout



### Methodology

Group Discussion



### Time Alloted

30 minutes

### HANDOUT - EFFECTIVE/ INEFFECTIVE QUESTIONS

#### Ineffective questions

- » Why are you behind schedule?
- » What's the problem with this project?
- » Why are you so far behind the other team?
- » What's your problem?
- » Who isn't keeping up?
- » Who did that?
- » Why did you do that?
- » Who made that decision?
- » Don't you know better than that?
- » Who wants to tell the boss about this?

#### Effective questions

- » How do you feel about the project so far?
- » What is working well with it?
- » What do you attribute that success to?
- » What else?
- » How would you describe the way you want the project to turn out?
- » What are your specific objectives?
- » What key things need to happen to achieve the objective?
- » What kind of support do you need to ensure success?

*Source (Snow, 2012)*



## Processes and Activities

### Skills for effective communication

1. Open and close ended questions/effective and ineffective questions
2. Reflection and Paraphrasing
3. Summarizing

**STEP 1 –** The facilitator will ask the following questions to the participants

- » What is your name? (Ask one or two participants)
- » If you need to know more about someone than just their name, how would you reframe the question?

**STEP 2 –** Gather the response and explain the key messages.

#### **Facilitator's Note:**

Facilitators can use more than one example for this discussion.

**STEP 3 –** How would you feel if I ask you,

- » Why can't you understand this? or Why did you make that decision?
- » Why would you feel that way?
- » How can you change it?

**STEP 4 –** Gather the response and summarize using key messages.



## Key messages

There can be two kinds of questions, Open and Close ended. Both have specific purposes. Following is a table describing the difference.

Open ended questions	Close ended question
Generate deeper and longer responses	Generate short responses
For example, What do you think about today's weather? ( <b>Possible answers:</b> I like it. It's not as hot as it was yesterday)	For example, Do you like today's weather? ( <b>Possible answers:</b> yes or no)
More useful for getting detailed responses, opinions.	More useful to get specific answers.

- » Both kinds of questions play important roles. The usage of the question depends on the purpose of asking those questions.
- » A mentor must learn, not only to use these questions but to understand where they are likely to be effective and where they will be ineffective.
- » Asking questions in a productive and non-detrimental way is a skill which can be practiced over time. The focus of the question needs to be articulated correctly.

- ▶ Some ineffective questions can intimidate, disempower or blame the person which should not be the focus of the question.
- ▶ Some pointers to keep in mind while asking questions.
  - ▶ *Every question should have an objective or purpose.*
  - ▶ *Your questions should lead to somewhere or provide you with more information and should be useful.*
  - ▶ *Do not ask too many questions. This may make the other person feel stressed out.*
  - ▶ *People need time to build trust. It is helpful to start with generic questions and then ask deeper questions.*



### Stop and Check

Check if participants understand the difference between open and close ended questions. Check the participants' knowledge in using each type of question as per the situation.



### Reading materials and references

Snow, J. (2012). Team Building Module Facilitator's Guide. United States Agency for International Development (USAID).

## Activity 6 : Let's Practice



### Materials Required

No material required



### Methodology

Group Discussion



### Time Allotted

30 minutes



### Processes and Activities

Introduction to reflection and paraphrasing and points to keep in mind while doing the same.

### REFLECTION AND PARAPHRASING

**STEP 1 –** The facilitator will read out the following sentence to the participants:

"I am feeling very tired these days. I cannot work or do any household chores. It is difficult for me to get out of bed... I don't know what to do".

- STEP 2 –** After reading out, ask the participants the following questions,
- » Can you identify the feelings expressed by this person?
  - » What is the person trying to communicate?
  - » How would you tell the person that you have understood what they are saying?

- STEP 3 –** Gather the response and share the key messages.

#### **Key messages**

- » **Reflection** is our attempt to communicate to the other person that we understand them. It means to act like a mirror – reflecting the verbal and non-verbal aspects of communication.
- » It helps in ensuring that the message communicated is properly received by us. It helps prevent miscommunication.
- » A reflection statement can begin with – “It sounds like you are saying...”, “What I am hearing is...”
- » Reflection **does not** mean repeating the exact word.
- » Similarly, **Paraphrasing** is reiterating the sentence in your own words. The person combines the feelings, thoughts and actions to provide a clearer thought to the other person.
- » Paraphrasing helps listener to confirm that you have correctly understood the content and feelings of that person.

For example,

Meena - “My father just bluntly said that I will have to leave my studies! I just cannot believe that he would say such a thing because of what neighbours are saying. I had always wanted to study further and he had always supported me also.” While saying Meena’s eyes are red and she is crying.

- STEP 4 –** Ask participants how they will respond to Meena using paraphrasing?
- Possible answers -** *If I understand correctly, you are upset with your father for not letting you study further?*

- » Paraphrasing helps the person accept or reject the feelings, thoughts or actions. (For example, Meena may say, “No I am not upset, but I am disappointed in him”. Or “Yes, I am very upset with him”).
- » Some pointers to remember while paraphrasing:
  - ▶ Do not inform or define the other person.
  - ▶ Do not judge the person since they might share some instances which you do not agree with.
  - ▶ Try to use the other person’s language to paraphrase that is, use the words that they are using especially while paraphrasing emotions or thoughts.
  - ▶ At the same time, do not copy the person’s sentence. Change the wording. (Refer to the example above)
  - ▶ Do not add new information or details to what the person has said. Example “Meena as per what I hear, you do not want to marry now but instead want to study” - Meena did not say anything about this!
  - ▶ If you do not understand something, Ask! Instead of pretending to know it.



## Reading materials and references

Peer Support Training Manual. (2003). Dublin. Retrieved from [https://www.tcd.ie/Student\\_Counselling/student-learning/assets/docs/old/Peer%20Support%20Training%20Manual.pdf](https://www.tcd.ie/Student_Counselling/student-learning/assets/docs/old/Peer%20Support%20Training%20Manual.pdf)

## Activity 7 : Let's Summarize



### Materials Required

No material required



### Methodology

Group Discussion, Presentation



### Processes and Activities

**Introduce and practice Summarization**



### Time Allotted

20 minutes

**STEP 1 –** The facilitator will ask one of the participant to volunteer for this activity.

**STEP 2 –** The volunteer is asked to think of a story and narrate it to the rest.

#### **Facilitator's Note:**

The participant can choose any famous local stories, mythological stories or make up a story for this activity. But make sure the volunteer completes the story within 2-3 minutes.

**STEP 3 –** The task of the other participants is to remember key points and summarise the story in only 5 sentences.

**STEP 4 –** Allow 10 minutes for the activity and ask some of the participants to summarize the story.

**STEP 5 –** After the participants have responded, discuss the following points.

#### **Discussion Points**

- » *How was your experience in doing this activity?*
- » *What were the challenges in summarizing the story?*
- » *Do you think this is helpful as an entrepreneur and a mentor? How?*

(The volunteer can think of any particular story – a movie, or a known local story. The rest of the participants have to summarise in 5 sentences. The facilitator has to make sure that only 5 sentences are used.)



### Key messages

- » *Summarization is helpful for the following reasons:*
  - » To remember important/key points from the conversation



- ▶ To clarify misconceptions
- ▶ Provide another perspective on the issue discussed
- ▶ Provide a stimulus for further exploration of the topic.
- ▶ To provide a brief overview of the discussion.

## Activity 8 : Public Speaking! (Optional)



### Processes and Activities

Encourage participants to use communication skills and enhance their confidence in public speaking.

- STEP 1 –** Each participant will be provided with a topic to talk in front of the audience. The topics will be given to them but they will have a choice to change them as per their comfort.
- STEP 2 –** The topics will be as simple as, 'My Best support system', 'Experience of training', 'Who I am', 'My entrepreneurial journey' etc.
- STEP 3 –** Each participants will be given 5 minutes to prepare and 5 minutes to present. They are free to improvise to make it more interesting.



### Facilitator's Note

It is important to use a stopwatch in this activity to keep a track of time. The purpose of this activity is to provide a platform for participants to practice in public speaking and gain confidence.

The facilitator would need to motivate and support participants in case someone is hesitant or shy to present.

## Session 36 : Networking and Mobilization for Entrepreneurship Awareness Programme (EAP)



### Key to the session

The BizSakhi will be required to organize an Entrepreneurship Awareness Programme for women entrepreneurs in their region. In order to be able to successfully complete this task, the BizSakhi will have to meet with various bodies and individuals, including women entrepreneurs, and create a basic, level -1 network that will further develop into stronger networks.



### Session Objective

- ▶ To build a liaison with such individuals
- ▶ To drive numbers for an Entrepreneurship Awareness Programme
- ▶ To be able to identify individuals of influence in their community



### Session Outcomes

The BizSakhi is able to organize and mobilize an Entrepreneurship Awareness Programme



### Methodology

Case Studies, Lecture and Activity



### Materials Required

Handout, Board and Marker



### Time Allotted

90 Minutes

## HANDOUT – SANDHYA’S CASE

Sandhya is the older among three siblings of a farmer couple and has been living in the village for about twenty five years now. Sandhya being the most sincere of them becomes a teacher in a small school and is required to do a number of jobs other than teaching pupils. Her very recent assignment is to organize a health camp focusing on nutrition for pregnant women for women of the block. Listed below are some questions, the answers of which will help Sandhya to organize the camp.

1. Where can she meet pregnant women?
2. Where can the health camp be organized?
3. What resources will be deployed?
4. Who are some people she will have to meet during the process of organizing the camp?
5. How would her being a school teacher positively influence the outcome?

**Suggestion:** Break the bigger group into smaller groups of five (05) and provide approximately 5-7 minutes for all groups for the organizing of the camp. Brainstorm and provide answers for all questions. Let each group briefly present the answers.



## Processes and Activities

- STEP 1 –** Introduce the caselet to the participants
- STEP 2 –** Probe and illicit answers from the participants. (Infer to the suggestion with the caselet)
- STEP 3 –** Discuss the answers with among the participants. (Infer to 'Relevant Anecdotes')
- STEP 4 –** Discuss the process (shared below) with the participants. Use the board and marker. Spend time in 'developing a message' as it will be a crucial step in the process.
- STEP 5 –** Conduct the activity with the participants.

### Relevant anecdotes: (Answers / statements the Master Trainer are to highlight)

- ▶▶ Places of importance for pregnant women (hospitals, doctors' clinics, grocery stores etc.)
- ▶▶ Easily approachable and accessible places where events can be organized (government schools, anganwadi school campus, panchayat office, community centers etc.)
- ▶▶ Basic requirements such as material, people etc.
- ▶▶ Influential people of the community such as Block Pramukh, Jila Panchayat members, doctors, nurses, midwives, community development officers, asha workers, employees of prominent and influential NGOs working the area etc.

### She can use a simple process to mobilize women for the EAP.

#### Developing a Message

- ▶▶ What is to be communicated? (the purpose of the programme)
- ▶▶ Content of message
- ▶▶ Medium of communication

### Activity : Planning and Organizing EAP



## Processes and Activities

Apply similar steps towards organizing an EAP.

Let each BizSakhi prepare an outline of a plan for organizing an EAP for 35-40 women (potential entrepreneurs).

What is the objective of the EAP?	
Some characteristics of women can be potential	
Where can they meet these women?	
Who are the people of influence in the community?	
Is there an easily approachable and accessible place for the women to gather for the EAP? Mention.	

What is the message that will be communicated?	
What can they do to ensure commitment as the EAP will be a two -three day engagement?	
Some FOC/ reasonable resources that will be required for organizing the EAP	
What can be the most effective and cost-free medium to reach out to women and ensure the desired turn-out?	

They can use the following schedule (Handout):

Finally, let the Biz-Sakhi develop a step by step process (similar to the process for organizing a health camp) for organizing the EAP.

## Session 37: Wellbeing And Self Care - 2



### Key to the session

As discussed in the previous month, there are 4 foundations in our life - Body, Mind, Spirit and Work. This session will focus on the concept of coping and self care for the body and introduce the participants to some of the strategies they can use for the same.



### Session Outcomes

Participants will be able to understand the importance of using their senses and be in the present.



### Session Objective

1. To introduce self care techniques
2. To use and practice self care techniques.



### Materials Required

No material required

## Activity 1 : Mindfulness Exercise



### Methodology

Individual Activity



### Time Allotted

20 minutes



## Processes and Activities

The activity introduces the participants to a mindfulness exercise which can be used as a self-care technique.

**STEP 1 –** Ask participants to stand up and leave all their belongings in the room. Inform them that in this activity they will be required to use their senses.

Ask the participants -

- ▶▶ What are our 5 senses? (Seeing, hearing, touch, smelling, tasting)

**STEP 2 –** The participants will be given 15 minutes to take a walk around the training area. They will be encouraged to think about the following -

- ▶▶ **What I see** - Participants will open up their visual senses to see what is around them. For example, farm land, school, trees, houses etc.
- ▶▶ **What I hear** - Participants will focus on what they hear in their surrounding. For example, birds chirping, school bell, sound of the wind etc.
- ▶▶ **What I feel** - Participants will focus on what they are feeling in terms of touch. For example, sunlight, breeze, feet on the grass or pavement.
- ▶▶ **What I taste** - Participants will focus on what they can taste. Example, evening snacks, tea taste, sweets etc.
- ▶▶ **What I smell** - Participants will focus on the smell that is around them. For example, smell of the grass, spices, food etc

### **Facilitator's Note:**

If there are any parks or open space outside the training hall, the facilitator can take the group to that area for this activity.

**STEP 3 –** Inform the participants to try to complete the activity in 15 minutes.

**STEP 4 –** Get the group back inside the training room discuss the following points



## Discussion Points

- ▶▶ How was the experience of doing the activity? How did it make you feel?
- ▶▶ What were the challenges in using all your senses?
- ▶▶ How often do you think about these things? (taste, smell etc)



## Key messages

To be in the present and paying attention to our surroundings can help us in connecting to ourselves. This process of connecting to self and being aware of the consciousness is called **Mindfulness**.

- ▶ Activities like these, can be used to regulate negative emotions through deeper self reflection about what is happening around and within us.
- ▶ *This knowledge can be helpful in regulating our emotions and thoughts and hence controlling the behaviour.*

## Activity 2 : Relaxation Technique



### Methodology

Group Exercise



### Materials Required

No material required



### Processes and Activities

Practice to use the relaxation technique and understand the importance of the same.



### Time Alloted

20 minutes

**STEP 1 –** The participants will be asked to sit comfortably and put everything aside.

**STEP 2 –** Give the following instructions one by one to the participants.

- ▶ Sit comfortably and close your eyes.
- ▶ Place your hand on your stomach.
- ▶ Breathe normally and notice whether the hand on your stomach and your chest rises when you inhale.
- ▶ Gently hold your breath and count to five. While learning this technique you may only be able to count to three but after practice you can increase to five.
- ▶ Slowly breathe out through your mouth for a count of five while gently pushing down on your stomach.
- ▶ Repeat this process for three to five minutes.

### **Facilitator's Note:**

Instruct the participants slowly. Give them some time to experience the exercise then move on to the next instruction. Use a soft and soothing tone while giving instructions.

**STEP 3 –** Let participants complete the exercise. Once they have finished, ask them to slowly open their eyes.

**STEP 4 –** Gather the participants for the discussion.



### Discussion Points

- ▶ What was it like to do this activity?
- ▶ How do you feel after the exercise?
- ▶ Has anyone done this exercise before? In what situation?
- ▶ Do you think you can do this in your daily routine?



### Key messages

- ▶ When we are experiencing stress, fear, anxiety or anger our breathing tends to increase or gets disturbed. Breathing exercises helps us in diverting our focus on taking deeper breaths.
- ▶ Conscious efforts to slow down our breathing pattern can bring down stress levels.
- ▶ Playing the additional role of a mentor as well as a women entrepreneur, these self care exercises can be really helpful to deal with the stress.
- ▶ It is also helpful because it does not require much setting. This exercise can be done anywhere. For example, while waiting for something, lying down before going to sleep etc.



### Reading materials and references

Boyle, K. (2017). Self Care Manual for Women [Ebook]. AMINA - The Muslim Women's Resource Centre (MWRC). Retrieved from <https://mwrc.org.uk/wp-content/uploads/2016/06/Self-Care-Manual-for-Women-1.pdf>

## Field Work 2 : Mobilization for EAP

By the end of second module, BizSakhis should start mobilizing women so that they can start their training after the third module. They will start identifying and meeting potential women entrepreneurs who will be trained and mentored by them.

### Field work Assignment 2 - (10%)

Through your visits, note down the names and details of women you have interacted with.

Date of the meeting/ visit	Name of the women	Contact details of women	Where and How did you meet her?	Why is she interested in the training?	What is her background? (profession, experience in any leadership position etc)	Any other comments





# Volume II

## Module 3



# Module 3

## SESSIONS' SCHEDULE

DAY – 11			Page
Session 38	Quick Review	60 min	3
Session 39	Presentation of Assignment	120 min	3
Session 40	Ice Breaking and Elements of a Business Plan	180 min	4
Day – 12			
Session 41	From Business Idea to Business Plan	180 min	9
Session 42	Life Skills Education - Leadership	90 min	12
Session 43	Life Skills Education - Negotiation Skills	90 min	16
DAY – 13			
Session 44	Life Skills Education - Conflict Resolution	90 min	23
Session 45	Introduction to Marketing	180 min	29
Session 46	Marketing Mix	120 min	33
DAY 14			
Session 47	Simple Research for a Marketing Plan	60 min	38
Session 48	FA - Market Research	180 min	41
Session 49	Presentation of a Marketing Plan	90 min	41
Session 50	Wellbeing and Selfcare	30 min	41
DAY – 15			
Session 51	Supporting Women Through Mentoring - Facilitation Skills	150 min	45
Session 52	Training Presentations	30 min	53
Session 53	Orientation and Introduction of EAP Modules	180 min	54
	Field Work 3 : EAP		55





## DAY - 11

Session 38	Quick Review	60 min
Session 39	Presentation of Assignment	120 min
Session 40	Ice Breaking and Elements of a Business Plan	180 min

## Session 38 : Quick Review



### Key to the session

The training module will start with refreshing all the contents that were discussed in the previous module. This will help the participants to connect the concepts better.



### Session Outcomes

- » The participants will revisit the previous contents.
- » The flow of the module will be maintained.



### Session Objective

- » To revise the previous sessions
- » To address any doubts and clarifications



### Materials Required

Blank paper, Sketch Pens and Colors



### Methodology

Games, Quiz, Question and Qnswers



### Time Alloted

60 minutes



### Key messages

*Refer to the previous Module for the detailed revision. The facilitator can use different methodologies for each session. For example, question and answer round, fun quiz, rapid fire etc. Cover every aspect of each session and ask for any clarification before moving to the next session revision.*

## Session 39 : Presentation of Assignment Activities



### Key to the session

To present field work experience and facilitate discussion on the challenges faced.



### Session Outcomes

Participants engage in peer learning session by way of presentation.



### Session Objective

To present field work experience and facilitate discussion on the challenges faced.



### Methodology

Presentation, Group  
Discussion



### Time Allotted

120 minutes



### Processes and Activities

- STEP 1 –** The facilitator will read out the field assignment of last module to the participants again.
- STEP 2 –** Each participant will come in front and share their assignment with the group.
- STEP 3 –** Allow 10 minutes for each participant.
- STEP 4 –** Congratulate all the participants for completing the assignment.
- STEP 5 –** The focus of the presentation should be around the field work, and psychosocial and business assignment given in the last module.

## Session 40 : Ice Breaking and Elements of a Business Plan



### Key to the session

Creating a comfortable space for participants to open up discussion among themselves and learn from each other's perspectives.



### Session Outcomes

Participants are comfortable with each other, carry no inhibitions and become more focused.



### Session Objective

- ▶▶ Introduce participants to elements of business planning
- ▶▶ Introduce participants to fundamentals of Risk and Return





### Materials Required

Chart Paper, Notepad, Pens, Coloured Chalk Powder and Plastic Coins



### Methodology

Group Activity, Game



### Time Allotted

180 minutes

## Activity 1: Ice breaking and Elements of a Business Plan



### Processes and Activities

- STEP 1 –** Take the participants to an open space without pen, pencil, or note book.
- STEP 2 –** Ask the participants to walk around. Ask them to pair up with a person whom they haven't met till then. Tell each other something about themselves, may be as to what they like to do. What is it that they enjoy the most?
- STEP 3 –** Allow them to have the conversation for 1-3 minutes.
- STEP 4 –** Ask participants to walk around and form new pairs, and share with each other two reasons why they are there.
- STEP 5 –** Divide participants into three groups. Ask each group member to talk about her village. What is the business idea she wants to pursue? What customer problem it will solve?
- STEP 6 –** Each group should walk slowly during the discussion, and while walking, greet each other non-verbally. Form into triads. Tell why customers would be interested in buying their goods or services? How are they planning to attract customers for their business?
- STEP 7 –** While continuing to walk around in circle, each group should think of how they are planning to produce and sell? How they are going to make it happen at minimum possible cost?
- STEP 8 –** Share how they would know what is the cost of their goods and services? How would they decide how much margin to keep on their goods and services?
- STEP 9 –** Share how they are looking to finance their business? Also share why financiers would be interested in funding their business?
- STEP 10 –** Ask participants to get back to the class. Ask each group to share what they have discussed.



### Facilitator's Note

Use a chart paper/board and write down the points under the three elements shown in the table below. Show them how the questions they discussed among themselves form the various elements of the business plan.

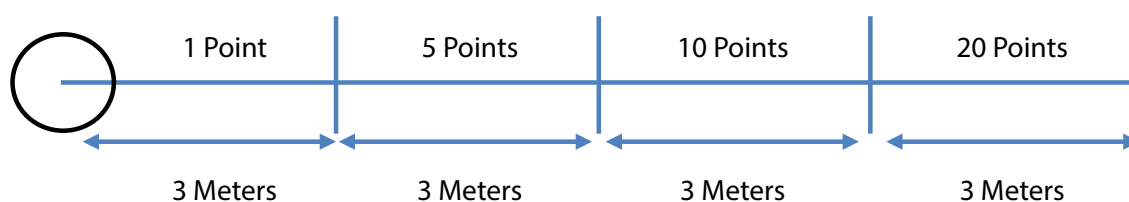
Questions discussed in the ice breaking session	Elements of Business Plan
What do they plan to sell? Why customers would be interested in buying their goods or services? How would they attract customers for their business?	Marketing Plan
How they would know what is the cost of their goods and services? How would they decide how much margin to keep on their goods and services?	Financial Plan
How they are going to finance their business? Why financiers would be interested in funding their business?	Funding Plan

## Activity 2: Game to illustrate risk and return: "Win as much as you can"



### Processes and Activities

**STEP 1 –** Draw a circle of approximately 6 inch radius using the chalk powder. From the center of the circle, draw 4 line segments every 3 meters. The layout for the figure to be drawn is given as below:



**STEP 2 –** Tell the rules of the game to the participants: Each participant will be given three rings. They have to land the ring within the circle. If they land the ring in the circle, they win rewards (points). If the rings land outside, they get zero points. The rewards depend on the distance from which they throw the ring. The distance and matching rewards are given in the table below:

**Table 1. Distance and Rewards**

Distance (in meter)	Reward (in points)
3	1
6	5
9	10
12	20

**STEP 3 –** Invite participants one by one. Each participant gets one attempt. Record their scores in the format below:

**Table 2. Score sheet of the participants**

Name of the Participant	Choice of Distance	Reward Points



#### **Facilitator's Note**

*Conclude by drawing parallels with the business situation. In business as well, if they take very less risk, they will end up with less return. Similarly, if they take very high risk, they will have low chances of success. Therefore, one has to make a balanced choice of risk and return in business.*



#### **Discussion Points**

Discuss with the high scoring and low scoring participants: How were they able to score high or low? Winning participants would be the ones who can make the right balance of rewards (returns) and distance (risk). If participants throw from too near, they get less reward. On the other hand, if the participants play from too far, they may find it difficult to land the ring in the circle and would get no reward.



#### **Key messages**

The trick is to make a balanced choice of risk and return based on their ability to land the rings correctly.



#### **Stop and Check**

Check if the participants have mentally noted the three elements of Business Plan and understood the relationship between risk and return.



#### **Reading materials and references**

ILO Start your Business Module. Available on the internet

<https://www.ilo.org/empent/areas/start-and-improve-your-business/lang--en/index.htm>



## DAY - 12

Session 41	From Business Idea to Business Plan	180 min
Session 42	Life Skills Education - Leadership Skills	90 min
Session 43	Life Skills Education - Negotiation Skills	90 min

## Session 41 : From Business Idea to Business Plan



### Key to the session

Failing to plan is planning to fail. In this session participants will be taught to develop a business plan out of their business ideas.



### Session Outcomes

The participant will have shortlisted the Business Idea they would want to pursue.



### Session Objective

- ▶▶ To familiarize participants about the task of transforming a business idea to a business plan.
- ▶▶ To enable participants to shortlist one business idea which they would use as a practice case for development of a business plan during the course of the training.



### Methodology

Discussion



### Materials Required

Handouts



### Time Allotted

180 minutes



### Processes and Activities

**STEP 1 –** Discuss with participants **why a business plan is important**. Seek participants' opinion.

#### **Facilitator's Note:**

participants need to prepare the Business Plan because it would help them to: Show the following in a chart.

- ▶▶ **Decide if they should start their business or not.** The Business Plan will help them to judge whether or not starting a business is the right decision. Tell them failing to plan is planning to fail.

- ▶ **Organize their ideas** so that they will see how to start and run their business in the best possible way. Consider all the factors they otherwise would have missed out.
- ▶ **Present their Business Plan** to investors or to a lending institution, such as a bank or a microfinance institution, to obtain a loan. By preparing the Business Plan yourself, you will be able to answer most of the questions they may ask.

**STEP 2 –** Tell participants the various components of the Business Plan and their purposes.

Main parts of the Business Plan	Purposes
The Business idea	All business plans are based on an idea. By reading the business idea, you should clearly understand the concept of your business idea.
The Marketing Plan	Marketing plan will tell you how you are going to find customers and satisfy their needs while making profit.
Costing	Costing is needed to be able to set your prices and make a financial plan.
Financial Planning	Financial planning will help you understand how you plan to make a profit for your new business.
Required Start-up Capital	Estimation of start-up capital is required to estimate money required for equipment, materials, rent, wages, etc. to start your business.
Sources of Start-up Capital	This part will detail how you plan to source the start-up capital (mix of your own money and loans).

**STEP 3 –** Tell participants that the first step in developing their business plan is finalizing their business idea. So, you will need to get back to the business idea. Distribute the caselet Savita's business idea.

### Savita's Business Idea: Recycled Paper Bag

#### What goods or services will your business sell?

I plan to engage in production and selling of environment friendly, durable and presentable paper bags made of recycled material. My business will provide the type of bag the customer wants in the required shape, size, colour and print.



#### Who is your business going to sell to?

I am planning to sell it to a wholesaler who supplies paper bags to general provisional stores, pharmacy and supermarkets in the nearby city.

#### How is your business going to sell its goods or services?

I am initially planning to sell through a city distributor, and then start retailing it in the neighbouring blocks and towns.

### Which need will your business fulfil?

My business will cater to the gap in supply of environment friendly paper bags. Since polythene bags are banned in the state, there is a growing demand for paper bags but dearth of quality producers.

### What impact will your business have on the community and the natural environment?

My product substitutes non-biodegradable polythene bags which will have a positive impact on the environment

**STEP 4 –** Study and analyze Savita's business idea in the class.

#### **Facilitator's Note:**

Encourage all the participants to contribute. Note down each of the points first in a board. Finally, you can summarize the answers which will look like the table above.

**STEP 5 –** Distribute the following handout. Tell the participants to write their Business Plan.

#### **My Business Idea:**

**What goods or services will your business sell?**

**Who is your business going to sell to?**

**How is your business going to sell its goods or services?**

**Which need will your business fulfill?**

**What impact will your business have on the community and the natural environment.**



#### **Stop and Check**

Check if the participants have internalized the key questions they need to answer of their Business Idea.





### Facilitator's Note

Facilitator's Note: Encourage participants to review each other's business idea and share feedback. Ask participants to submit the business ideas as they leave the class and tell them that you would review the ideas and hold discussions with them separately on the business idea.



### Reading materials and references

ILO Start your Business Module. Available on the internet.

<https://www.ilo.org/empent/areas/start-and-improve-your-business/lang--en/index.htm>

## Session 42 : Life Skills Education - Leadership Skills



### Key to the session

It is important to understand participants' idea of leadership and how they perceive themselves in a leadership position. This session will also explore how leadership can be used in their entrepreneur initiatives and support them in their role as a mentor.



### Session Outcomes

- ▶ Participants understand the importance of good leadership.
- ▶ Participants reflect on the leadership styles required for a Biz-Sakhi.



### Session Objective

To learn the concept of leadership and different styles of leadership.



### Methodology

Activity based workshop



### Materials Required

Activity kit



### Time Allotted

90 minutes

### Activity 1: Lead the team

Introduce leadership concept to the group and discuss different types of leadership styles. At the end of the activity, the participants will also be aware about the qualities of an effective leader.





### Facilitator's Note

*The facilitators will have to take 4 to 5 A3 size print-out of the picture given below. The picture should be cut in 8-10 pieces to make it as puzzle. Each piece can be then laminated so that it can be used for the other groups/trainings as well. Make sure the pieces are cut uniformly for each group. That is, each group should have similar pieces. The picture can be taken in black and white print also.*



Source - ("Emerald | 6 ways to empower women across the world", n.d.)



### Processes and Activities

- STEP 1 –** For this activity, the room will be divided into 4 parts for each group. The facilitator will place the activity kit for each team in these 4 areas before starting the activity.
- STEP 2 –** The group is divided into 4 sub groups. Each sub group should have minimum 4 members. (The facilitator can change the number of teams as per the total number of group)
- STEP 3 –** After the groups are divided, the members of the same group are asked to take their respective places in the room. The facilitator can ask the groups to name their teams based on what they believe their group stands for. Give them 2 minutes to decide.
- STEP 4 –** Each group will share the name decided by them to represent their team. The facilitator will address the group name to address the members in this activity.
- STEP 5 –** The participants will be informed that the activity kit has a puzzle which needs to

be completed within 20 minutes. But the twist is, each puzzle has some of its parts mixed with the other group. They will have to find out and negotiate to get back the pieces of their puzzle to complete the task.

- STEP 6 –** To facilitate the activity, each group will have a leader who will not be doing the activity but will delegate and help the team to achieve its goal.
- STEP 7 –** Give 3 minutes for teams to select the leader.
- STEP 8 –** After each group has selected the leader, the facilitator can start the timer and indicate the group to begin the task. Participants may take some time to understand that the other group has the missing parts. Facilitator will need to prompt the groups to check with each other.
- STEP 9 –** Once the time is over, the facilitator will see which team has been able to complete the puzzle.
- STEP 10 –** After the activity is over, gather the participants in a semi-circle for the discussion.

### **Discussion Points**

Ask this question to each group. Remember to get response from all the participants.

- » Can you share your experience in completing the task?
- » What was the process of selecting the leader?

Observe the group dynamics and factors that helped them in deciding a leader.

- » What was your experience in leading the group?
- » How did your leader support you to complete your task?

### **Facilitator's notes**

- » There are possibilities that the participants did not agree with the way they were led. To avoid any possible conflict, take the discussion in a general direction, and how it feels to be led by a leader.
- » The facilitator will need to prompt the participants to come up with responses apart from elected leaders and explore leaderships in their families, communities, neighbourhood etc.

### **Key messages**

- » A leader is someone who **holds a position in a group which allows him/her to influence the group members to achieve the common group goal.**
- » A leader helps the group identify common values and goals of the group.
- » Leadership may be of varying types. Sometimes the leaders are assigned in a role (For example, Sarpanch is voted by the villagers, Gram Sevak is appointed and so on). They are called **Appointed leaders.**
- » The other type of leaders are those who unofficially take on the role of the leader. They are called **Emergent leaders.** (Renz and Greg, 2000)
- » The Biz-Sakhis are appointed leaders who have been selected to take this role due to their skills and prior experience.
- » Leadership can have different approaches based on the group and the situation

1. **Autocratic** - This kind of leaders make the decision by themselves without discussing with the group. The decision is often forced upon the group members  
Result - Such leadership often results in dependence of group members on the leader, or apathy.  
This kind of leadership is helpful in emergency or military situations.
2. **Laissez-faire** - The leader fails to make any decision and does not support the group in making decision.  
Result - Such kind of leadership creates chaos and scatters the group.  
This leadership style is important where experiential learning is the objective.
3. **Democratic** - The decision is made in consultation with the group members and after evaluating all the possible solutions.  
Result - The group members have more ownership over the decision and are more motivated to work towards implementing the decision.



## Processes and Activities 2

**STEP 11 –** Ask the participants:

- ▶▶ Which of these leadership styles have you seen around yourself?
- ▶▶ Have you used any of these leadership styles?
- ▶▶ What qualities and skills do you need to be a leader?

**STEP 12 –** Gather the responses and write the points on the flip chart and highlight the following key messages -



## Concluding Message:

An effective leader has following skills:-

- ▶▶ Able to motivate and arouse interest of the members
- ▶▶ Identify and use the skills of the group members
- ▶▶ Ability to keep the group united
- ▶▶ Identify and acknowledge group members' emotions
- ▶▶ Help the group members in increasing their knowledge of self and others
- ▶▶ Support the members towards positive development and growth of members and of the group as a whole.
- ▶▶ Should have self-discipline



## Reading materials and references

1. Community Counsellor Training Toolkit Module 1: Personal Growth—Facilitator Manual. (2011). Nambia.

2. Emerald | 6 ways to empower women across the world. Retrieved from [http://www.emeraldgrouppublishing.com/realworldresearch/world\\_events/6-ways-to-empower-women.htm](http://www.emeraldgrouppublishing.com/realworldresearch/world_events/6-ways-to-empower-women.htm)

## Session 43: Negotiating with Self and Society

DAY 12



### Key to the session

When two parties have conflicting needs and demands, there is a need to arrive at a solution to which both agree. Finding this solution is negotiation, where there will be giving and some taking; both the parties will have to come half way to solve the issue, or one party will convince the other of the desirable solution. Many times, when we are supposed to take some action, we are not confident. At that particular moment we feel that we cannot take action, or that we do not know what to do. At such times we need to negotiate with ourselves.



### Session Outcomes

Participants will be able to work on their negotiation skills and understand its importance in personal and professional life.



### Session Objective

- » Learn the concept of negotiation.
- » Understand the strategies to negotiate.



### Materials Required

Case handout



### Methodology

Discussion



### Time Allotted

90 minutes

### Activity 1 : What is Negotiation?



### Processes and Activities

Through a case example, this activity highlights the life skill of negotiation which is used by everyone in their life.



### Time Allotted

20 minutes

**STEP 1 –** Ask a volunteer to read out the following excerpt-

Meeta went for saree shopping in a nearby market with her friend Nikhat. After going through many sarees, Meeta liked a blue colored saree and she really wanted to wear it in her cousin's marriage. When asked about the cost of the saree, the shopkeeper informed her that it will be for Rs. 1500. Meeta's husband had given her only 1000 rupees to spend for overall shopping which would include bangles and blouse as well.



**Facilitator's Note:**

*Instead of discussion, the activity can also be done through a role play.*

**STEP 2 –** Divide the groups in pairs and ask them to discuss the following questions –

Questions	Possible answers
<ul style="list-style-type: none"><li>▶ What would you have done in this situation?</li><li>▶ How would you resolve this problem?</li></ul>	Bargain with the shopkeeper, ask for more money, ask the shopkeeper to show a similar saree in lesser price range, or ask Nikhat to lend some money which can be repaid later, leave the saree and buy something else.

**STEP 3 –** Allow 5 minutes for participants to discuss this within their pairs and gather them back for the discussion.

**STEP 4 –** After getting response from all the participants, the facilitator will summarize and highlight the following-



**Discussion Points**

- ▶ What were the possible solutions you came up with?
- ▶ Do you face similar situations in your day to day life? What are the areas of life where they face situations that warrant negotiations?
- ▶ How do you deal with such situations?
- ▶ What are the common challenges in such situations?



### Key messages

Negotiations are necessary when we want the other person to agree to our terms to reach our goal.

- ▶▶ Just like you tried to come to an agreement with the shopkeeper/ mother or yourself, to get what you wanted, negotiation is the skill to come to an agreement which is acceptable to both the parties. People negotiate in order to avoid conflicts and reach a desired outcome.
- ▶▶ It is important to note that we negotiate within our social spaces. For example, negotiating with your mother to let you join a volunteering project, negotiating with husband to support you for starting a business by managing the time at home and at work, negotiating with the social structures to allow safety and respect for self-employed women.
- ▶▶ There are certain strategies to be kept in mind while negotiating which will be discussed in the next activity.

## Activity 2 - Na Teri Na Meri



### Materials Required

Coins and Chairs



### Time Allotted

40 minutes



### Processes and Activities

- STEP 1 –** The group will be divided in pairs. Encourage participants to form a pair with someone they have not paired before.
- STEP 2 –** The pairs can take their space in the training room and sit next to each other.
- STEP 3 –** Each group will be given a two-rupee coin.
- STEP 4 –** The members have to negotiate and come to a mutual decision of who will get the two-rupee coin. The participants cannot divide the value between themselves. There will only be a win-lose situation.
- STEP 5 –** The pairs are given 10 minutes to come to a decision
- STEP 6 –** Each individual will aim to get the coin.
- STEP 7 –** After every pair has completed the activity, discuss the following points.

### Discussion Points

The facilitator will gather the participants back for the following discussion-

- ▶▶ "How was the experience in completing this activity?"

- » Let the participants share their feelings and thought processes during the activity. Those who did not get the coin, reiterate that this was just a game.
- » “How did you come to a decision?”
- » Explore the natural techniques followed by the participants. Example- did they compromise, how did they convince their partners, was there a conflict, how did they resolve it.
- » The facilitator will summarize and write down the responses on strategies and techniques used by the participants during the activity on the board.
- » “Where else have you used these skills; can you name a few examples from your life?”

#### **Facilitator’s Note:**

Here, it is important that the participants understand that these negotiation skills can be applied to their life. If they are unable to come up with examples, the facilitator can share some of these examples first- negotiating with parents to attend a training, negotiating the time to manage your work and personal life, negotiating with your child to eat first and then go out to play.

**STEP 8 –** Highlight the following points for summarizing the activity.

#### **Key messages**

- » Women’s participation outside the house demands multiple layers of negotiations with self, family and work. They are only allowed to involve in such activities so long as they are able to complete their responsibilities at home. This arrangement requires strong negotiation skills in order to attain their goals.
- » Negotiations are important in business as well as in our daily life. These help us in avoiding possible conflicts.
- » In the above activity, some approaches were used by the participants. Following is a list of approaches commonly used for negotiations-
  - ▶ *Distributive - It is where one side wins and other loses. It involves fixed resources where one party gets less and the other gets more. To win the situation in such cases, one can use manipulation.*
  - ▶ *Integrative - Here the resources can be divided between both the parties which leads to a collaborative or a win-win situation. One can use problem solving skills, sharing information, mutual cooperation etc. To achieve this.*

**STEP 9 –** Ask the participants if they are able to identify which approach they were using in the activity.

**STEP 10 –** Gather the response and ask them what skills did they use to negotiate in the activity? Example- listening carefully and writing down the key points, planning on how to divide the coin etc.



#### **Key messages**

Gather the response and share the following points-  
Here are some strategies which will help to negotiate better.



- ▶▶ Prepare for a conversation.
- ▶▶ Listen carefully to the argument of the other party. Example- pay attention to the contents and details of the other person.
- ▶▶ Clarify if you have any queries, doubts, and ask more questions.
- ▶▶ Identify key problems.
- ▶▶ Identify what are the common points.
- ▶▶ Understand and analyse the situation - who are the individuals/groups involved, their power position, their interests and motives.
- ▶▶ Be Assertive and not aggressive.
- ▶▶ Understand what can be and cannot be compromised.



### Facilitator's Note

#### Gender Difference in negotiation skills

The facilitator can ask the participants if they think there will be any difference in the way men and women negotiate.

Link this to the gender roles session and how masculinity and femininity play a role here. For example, women are expected to be emotional and men to be aggressive or women are discouraged to be demanding and assertive while men are appreciated for the same. Will this influence the strategies used during negotiations?

Gather the response and discuss the following points-

- ▶▶ It is found that the behavioural patterns and thought processes in men and women differ in terms of negotiations. Some of the differences are-
  1. Negotiations are understood differently by men and women. Women are relationship oriented and men are more task oriented.
  2. Focus of negotiation for men is around what they want to put forward and what they believe in. Women have their focus more on the emotional and personal aspects of the communication.
  3. It is also found that most men aim to win in a negotiation and women try to avoid conflicts. (Dobrijevic, 2014)

### Activity 3 : Practicing Negotiation Skills (Role play)



#### Processes and Activities

The participants will apply and practice negotiation by using the different negotiation styles and skills.



#### Time Allotted

30 minutes



- STEP 1 –** Select two volunteers for this activity.
- STEP 2 –** Instruct the volunteers that one of them will be raw material supplier and the other one will be BizSakhi who wants to buy raw materials from the supplier. The volunteers are free to come up with a story. For example, the BizSakhi wants to purchase food items for her catering business from the supplier.
- STEP 3 –** Ask the volunteers to use above mentioned strategies and approaches during the role play. The Biz-Sakhi will try to get the materials at the best rate possible and the supplier will try to sell it at the best price.

**Facilitator's Note:**

*Assure the participants that the activity will help them enhance their negotiation skills and there is no right or wrong way to do it.*

- STEP 4 –** Allow 5 minutes for the volunteers to prepare for the role play.
- STEP 5 –** The audience will be asked to observe the role play. Wherever the volunteers get stuck they can ask for help from the audience.  
Allow 15 minutes for role play.
- STEP 7 –** Gather the group back for the discussion.

**Discussion Points**

- » How was the experience?
  - » What were your observations?
  - » What were the challenges in negotiating?
  - » How did you strategize your demands?
  - » What strategies and approaches did you use while negotiating?
- STEP 8 –** Summarize the activity by highlighting the importance of negotiation in their personal and work life.



**Reading materials and references**

1. Comcec. (2017). Training Manual On Entrepreneurship And Management Of Small Business For Women [Ebook]. Retrieved From [Http://www.Comcec.Org/Pcm/Wp-content/Uploads/2018/02/2016-gmbpover-206.Pdf](http://www.Comcec.Org/Pcm/Wp-content/Uploads/2018/02/2016-gmbpover-206.Pdf)
2. Dobrijevic, G. (2014). The effect of gender on negotiation behaviour. Singidunum Journal Of Applied Sciences, 11(1), 43-52. doi: 10.5937/sjas11-5298



### DAY- 13

Session 44	Life Skills Education - Conflict Resolution	90 min
Session 45	Introduction to Marketing	180 min
Session 46	Marketing Mix	120 min

## Session 44 : Life Skills Education - Conflict Resolution



### Key to the session

In the previous session, it was discussed that when an individual is faced with a problem, they often try to negotiate with their surroundings and environment to avoid conflict.



### Session Outcomes

Participants understand that conflict is a part of everyday life. It is however important to understand ways of resolving conflict and using it to grow their business.



### Session Objective

1. To understand the concept of conflict.
2. To learn the ways of identifying and addressing conflict.

It is important to understand the nature of conflicts in the participants' life. This will help the facilitator towards helping them apply the concept in their life.



### Methodology

Activity based



### Time Alloted

90 minutes

### Activity 1 : Left or Right?



### Materials Required

An empty cup



### Time Alloted

30 minutes



### Processes and Activities

The activity introduces the concept of conflict to the participants, and that every individual experiences conflict in their life. The second part of the activity uses a tea cup (or any material with a handle) to highlight that conflict can have various perspectives.

**STEP 1 –** Gather the participants in a semi-circle for a discussion and ask, “What do you understand by the word **conflict**?”

**STEP 2 –** Participants will be asked to answer in a word or two when they hear the word conflict. The facilitator will write down the words on the board as the participants respond.

**STEP 3 –** The facilitator will then lead the discussion by asking,  
“Are conflicts negative or positive?”

**STEP 4 –** While the participants are sharing their opinion, the facilitator can probe by asking them to share an example or experience from their life which led to their opinion.

**Facilitator’s Note:**

*In order to understand their perception of conflict, the facilitator will ask this question to the group and start a plenary discussion. Possible answers- fight, argument, disagreement, quarrelling, difference of opinion.*

*Reinforce that there are no right or wrong answers, everyone is free to express their opinion. Gather the response and highlight the key messages.*

**Key messages**

Conflict is defined as incompatibility of opinions between individuals or groups. In other words, conflicts arise because of the disagreement in the opinion of two parties.

**STEP 5 –** After sharing the definition of conflict, gather the participants in a circle and place a tea cup (or anything which has a handle on one side) in the middle of the circle.

**STEP 6 –** Ask the participants on which side is the handle - Left or Right? Some participants will say left, and some will say it’s on the right, while some others will say it’s on neither side.

(Activity adapted from - Training Manual on Self-Help Groups for Micro-Enterprise Development, 2003)

**STEP 7 –** Gather the participants back to their seats for the discussion -



**Key messages**

- ▶▶ Who do you think was right?
- ▶▶ Why did all of you have different opinions?



**Discussion Points**

- ▶▶ Every individual looks at same things differently because of which conflicts are more natural to occur.
- ▶▶ All of us experience conflicts in our life. Hence, making it more important to be aware of the conflicts we engage in and how we resolve it.
- ▶▶ Conflicts can be negative as well as positive depending on the way they are dealt with. Most people look at conflict as negative, but these can be fruitful as well in order to get more perspectives/opinions, increased creativity, better problem solving.

For example, in a classroom or a training session where various concepts are discussed, individuals may differ in their opinions. If they show resentment,

passive aggression or verbal aggression towards the person with a different view, the conflict will lead to a negative outcome. On the other hand, if the two individuals communicate with respect and resolve the conflict without hurting each other, the conflict will provide multiple opinions and viewpoints on the same issue without disrespecting each other.

- ▶▶ Since conflicts are unavoidable, it is essential to use appropriate strategies to resolve conflicts.

## Activity 2 : Role Play



### Materials Required

Flipchart



### Time Allotted

30 minutes



### Processes and Activities

The activity aims to elicit the conflict resolution techniques being used by the participants in a conflict situation. This will be explored through a role play.

- STEP 1 –** The group is divided in sub groups of 4 members each (use any of the other techniques used before to divide the group)
- STEP 2 –** Each group is given a task to think of a new conflict situation. Encourage participants to select a situation they have experienced as an entrepreneur or BizSakhi.

#### **Facilitator's Note:**

Examples of conflict situations - conflict with a family member over spending too much time in business, conflict with a colleague, conflict with supplier about the quality of the products etc.

- STEP 3 –** The groups are given 5 minutes to come up with a situation.
- STEP 4 –** After the groups have chosen a situation, they are asked to prepare a 5 minute skit.
- STEP 5 –** They are also encouraged to come up with a solution for the conflict situation they are presenting.
- STEP 6 –** The focus of the activity should be on the conflict situation and resolving the conflict.
- STEP 7 –** They are free to use any props if they want.
- STEP 8 –** The groups are given 15 minutes to prepare the skit. (The conflict may only be between 2 members but the other members can play other important/supporting characters).
- STEP 9 –** Ask each group to present their skit to the others. As the participants come up with various kinds of responses to a conflict situation, categorize these based on the 4 kinds of conflict resolution mentioned in the key messages.
- STEP 10 –** At the end of the activity, the facilitator will have a set of responses in each of the categories.

### Discussion Points

After the first role play is completed, pause and ask the audience to identify -

- ▶ *Why is there a conflict*
- ▶ *Source of the conflict and*
- ▶ *Their views on the solution presented by the team.*
- ▶ *Consequence of the solution.*

**STEP 11 –** After the activity, the participants will be asked to reflect on their experience of completing the activity and highlight the following approaches of conflict resolution:

### Key messages

There are 5 approaches to conflict resolution-

- ▶▶ **Accommodating-** *This involves addressing and resolving needs of the other party. The individuals forgo their own needs and satisfy the needs of other persons. This approach is sometimes used in a desperate attempt to end the conflict. Here, one party loses and the other party wins the situation.*
- ▶▶ **Competition-** *Here the person places her/his own interests as the priority and wants to resolve the conflict in their favor at the expense of other party's interests.*
- ▶▶ **Avoiding -** *The interest of both the parties are not addressed. Avoidance is mostly used when we are uncomfortable in approaching the other person in resolving the conflict. It may help the person to ignore the conflict and move on to the other issues at hand. But this often leads to accumulating the unresolved tension. For example, You and your sister have not been talking for a while because you couldn't go to her daughter's first birthday celebration. You are not approaching her thinking that she should understand that it was peak time for your business. Your sister thinks that you should have prioritized family first and keep the work aside for such functions. Both don't talk to each other and the relationship becomes sour. Sometimes we avoid conflict not for these reasons but because we are anxious or we don't want to face conflicts.*
- ▶▶ **Compromising -** *This strategy uses the interest of both the individuals but does not completely fulfill either individual's needs. They both come to an agreement by agreeing to some points of each other's needs and resolve the conflict. These are similar to negotiating skills.*
- ▶▶ **Collaborating -** *This is regarded as the better approach to conflict resolution. In collaboration, the parties identify and address each other's problems and work together to come to a solution. The interests of both the parties are fulfilled through this strategy. For example-*

Sometimes we use a combination of these strategies and sometimes we use it one after the other.

**STEP 12 –** Ask participants:

- ▶ Have you faced a similar situation?
- ▶ In the previous role play, can you identify what strategies were used?
- ▶ Can you identify the skills you used in the role plays? These could be summarizing the situation or listening carefully.





### Key messages

- ▶▶ **Skills of conflict resolution**
  - ▶ Listening skills - Listening always helps in understanding what the other person is asking for.
  - ▶ Recognize and manage your emotions - Conflicts may lead to negative results if the emotions are not managed well. Identify emotions while in conflict. If one is feeling extremely angry or irritated, it is always better to discontinue the conversation and pause for a while. Take time to use strategies to reduce the intensity of the feeling such as relaxation technique, rationalize the situation etc.
- ▶▶ **Check on your non-verbal communication:** We often express our frustration and anger through non-verbal communication such as - not making eye contact, tone of voice, expressions etc. Using non-verbal strategies such as maintaining a calm tone, concerned or neutral facial expression can help in managing the conflicts better.

### Activity 3: Let's Practice



#### Materials Required

Handout



#### Time Allotted

30 minutes

#### Handout on Case Example – The Washer Women of Denkanikota

In a small village called Denkanikottai in Dharmapuri district of Tamil Nadu, a washermen community is residing in the village since many years. Long back they migrated from Andhra Pradesh.

An NGO called MYRADA organised a Self-Help Group of washer women of this village in 1990. The group had 22 members initially. Of these, 12 were engaged in washing clothes and used to earn Rs. 200-300 per month. The other members were economically better off and had given up their traditional work. Radhabai, an educated member of the group, was elected President.

Radhabai's husband, Chandramohan, suggested that the group can try to get a contract of washing the uniforms of the industrial units in Hosur. Titan Jewellers and Reckit & Coleman agreed to give a contract to the group. But before formally signing the contract, the companies watched the quality of the work of the group for a week. About 800 clothes had to be collected every third day from Hosur. The 13 members, who were engaged in the washing activity, took the full responsibility of collecting clothes, washing and

pressing them and delivering them back to the factories. Radhabai maintained the accounts and kept in touch with customers.

In this while, there were some misunderstandings between the groups. The loan was issued in the name of only the active group of 12 women. The requests of members from the other faction for loans for consumption purposes were not entertained by the group, as some loan was already outstanding in their name.

For many days, the active group members tried to ignore the requests and complaints of the other group by not going to the work and avoiding them in the village. But this did not solve the problem.

The inactive members decided to break away from the group as they felt they were not benefiting at all from the washing business.

Radhabai then called all the group members to solve the issue. Women from each faction put their problems in front of the group. The group came together and decided to refund the saving amount of the 9 dissatisfied members.

The faction led by Radhabai decided to keep the group alive after taking a solemn oath that they will never fight among themselves and amicably settle all disputes that may arise in future.



The group is quite active now, each member regularly contributing Rs. 10 every week. They meet every Wednesday at Radhabai's house. There is 85% attendance in meetings. The members are fined Rs. 1 for coming late at meetings, Rs. 5 for being absent from meetings and Rs. 2 for chewing paan in meetings. Meetings always begin with a prayer song and other social issues are discussed besides economic issues.

*Adapted from Training Manual on Self-Help Groups for Micro-Enterprise Development, 2003*



### Processes and Activities

The activity will help participants in practicing the skills and approaches of conflict resolution.

- STEP 1 –** Form pairs for this activity.
- STEP 2 –** The facilitator will ask one of the participants to read out the case story to the group. The handout will also be distributed to all the participants.
- STEP 3 –** Ask the pair to do the following -



► **Identify the conflict in the above case study**

*Possible answers - Conflict is between two factions of the SHG where one group is unable to access the loan for compensation purposes.*

► **How was the conflict resolved by the group?**

*Possible answers - Initially the group ignored each other to avoid the conflict. Later the group met with each other, stated their problems and came to a concrete solution.*

► **What was the conflict resolution approach used by the group?**

*Possible answers - Avoidance and Collaborative approaches*

**STEP 4 –** Allow 15 minutes for this activity and bring back the groups for the discussion.

**STEP 5 –** Ask the pairs to briefly share their discussion points with the larger group.

**STEP 6 –** Ask for any clarifications and highlight the following key messages.



**Key messages**

- Conflict resolution can have multiple approaches which depends on the situation and the group dynamics.
- Biz-Sakhis may also face conflict situations within their group of mentees or even in their business enterprises. It is important to identify one's conflict resolution style and then work towards it.



**Reading materials and references**

1. Training Manual on Self-Help Groups for Micro-Enterprise Development. (2003). [Ebook]. Haryana. Retrieved from [http://hcfp.gov.in/downloads/manuals/training\\_manual\\_on\\_shg\\_for\\_micro-enterprise\\_development.pdf](http://hcfp.gov.in/downloads/manuals/training_manual_on_shg_for_micro-enterprise_development.pdf)
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## Session 45 : Introduction to Marketing



**Key to the session**

The most essential component of doing business is marketing. Reaching out to the customer base, analysing types of business in the market and creating a product for the targeted group and projecting it as their need are some of the concepts that participants will come across in this session.



### Session Outcomes

Participants get an idea of different dynamics of market.



### Session Objective

To acquaint the participants with the concept and importance of marketing in Business.



### Materials Required

- ▶▶ Caselets: Naren Da , The Bangle Seller
- ▶▶ Buy Big , Save More?



### Methodology

Discussion



### Time Allotted

120 minutes



### Processes and Activities

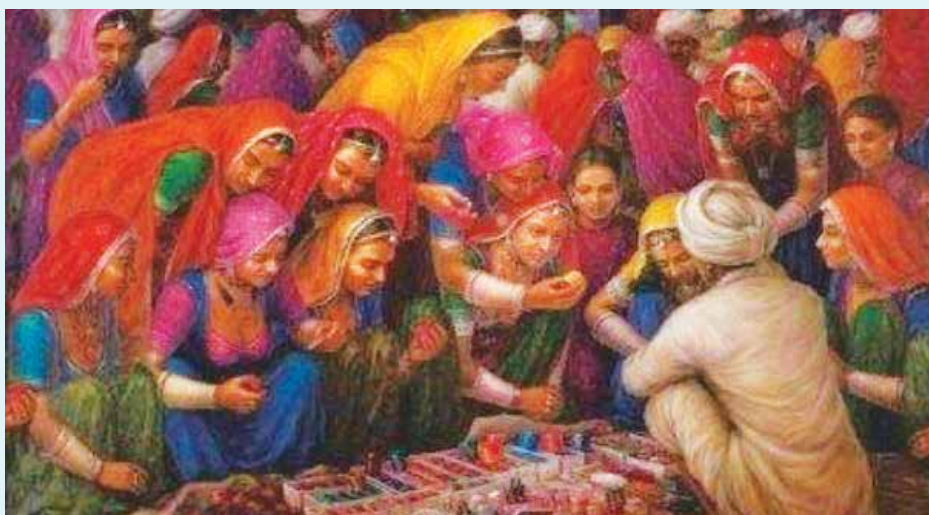
## Caselet Discussion

**STEP 1 –** Discuss the below caselet in groups

### *Materials Required*

Caselet Handout: Naren Da, the Bangle Seller

### Handout: Naren Da, the Bangle Seller



Let me tell you the story of Naren Da, the most popular bangle seller in my Nani's town. Hindu weddings in small towns till date follow a tradition where all the ladies in the house buy new bangles for different ceremonies. Not that they don't have fancy bangle stores in the close proximity, but Naren Da's local made and severally refurbished old age cart is preferred over the ostentatious branded stores.

it's two days before the wedding, and it is that time of the day when everyone is done with their busy morning shift of allotted wedding chores followed by a sleep-inducing lunch. At the long standing wooden gate of the Haveli, stands 60 years old Naren Da with a Damru in hand, playing it loud enough to signal his entry. A skinny kid in his half pants playing marbles at the gate scampers inside to announce the entry of the most awaited Da.

All the ladies in the house gather near the Veranda beside the big Banyan tree and circle Naren Da. The old man settles down with his cart. Huffing and panting, gulping down the glass of water given, he offers bangles to Nani. And he begins, "Haven't had time to have a single drop of water since the morning Ma, had to walk 4 miles in the scorching heat, such is the magnificence of the land, only Goddess Kali will know", he looks up and mumbles a chant and closes his eyes, "Blessings of the Goddess, not a single brick has changed in the Haveli since Shankar's wedding.

### Discussion Points

1. What need of the customer is Naren Da, the bangle seller fulfilling?

*On the face of it, Naren Da is only fulfilling the need for bangles. He is good at selling bangles since he knows his customers for a long time. But, when we examine closely, we can infer that he is in fact meeting many other needs of the buyers. He is entertaining them with stories and therefore meeting the customer's need to be entertained. He is also somebody who is communicating the importance of tradition to the women in the family by first offering the bangles to Nani, thereby giving her respect as an elder.*

2. Why does Nani and other women in the family prefer to buy from Naren Da compared to the fancy bangle store?

*Naren Da has an in depth understanding of the needs and behaviour of his customers and as explained before, he is catering to many different needs, often unrelated to bangles. His ability to cater to many different needs of the customers (bangles, entertainment, preservation of tradition) makes him compete well with the fancy bangle stores. He is fulfilling the needs in a way that the customer would not mind spending a little extra to have his service.*

**STEP 2 –** Tell what Naren Da is doing, which tells us a lot about marketing. Marketing can be simply defined as, **"Marketing is meeting the needs of your customer at a profit."**

**STEP 3 –** Tell the participants you are going to discuss one more example of a clever marketing strategy used by shampoo companies.

Show the two pack sizes and price for the Head and Shoulder shampoo. Ask participants to calculate which is more expensive? Plastic bottle or Pouch? Why customers buy plastic bottles of the shampoo when they can buy pouches at much cheaper price? What does it tell about customer behaviour?

### Caselet Handout

#### Buy Big, Save More?



7.5 ml Rs. 3



340 ml Rs. 250

Answer:

1 ML of shampoo in pouch =  $\text{Rs. } 3/7.5 = \text{Rs. } 0.4$  (40 paise)

1 ML of shampoo in bottle =  $\text{Rs. } 250/340 = \text{Rs. } 0.73$  (73 paise)



#### Discussion Points

While all customers care about getting any product at the cheapest price, some customers have different packaging preferences. They may prefer bottles over sachet for convenience of use etc. Businesses can therefore use these information to divide the customers in two types: those who prefer sachets and those who prefer bottles and charge extra for selling the shampoo in bottles due to higher cost of bottles, higher transportation expense, etc. Tell the participants that the most important takeaway of the session is that understanding the needs and purchase behaviour of the customers can help us organize customers in different groups. Then, we can make our goods and services in ways that would satisfy the needs of particular customer groups. By offering variety in product (for example, sachet and bottle), we can reach out to different types of customers and also earn higher profits for ourselves.



#### Facilitator's Note

Wrap up the discussion in the session by highlighting the importance of knowing the needs and preference of the customers, including knowing their purchase behaviour so that you can market your goods and services towards maximum profit.



#### Stop and Check

Check if the participants have understood the concept and importance of Marketing.



### Reading materials and references

ILO Start your Business Module. Available on the internet.

<https://www.ilo.org/empent/areas/start-and-improve-your-business/lang--en/index.htm>

## Session 46 : Marketing Mix



### Key to the session

Every recipe has key ingredients. Similarly every process , idea , concept or plan has key pointers. This session talks about key ingredients of marketing i.e product, price, place , promotion.



### Session Objective

Participants will now be able to dig deeper into the concept of marketing.



### Session Outcomes

To acquaint the participants with the concept and importance of marketing in Business



### Methodology

Caselet based discussion



### Materials Required

- ▶▶ Caselet
- ▶▶ Marketing Plan of Savita's Paper Bag Business
- ▶▶ handout-Elements of Marketing mix



### Time Allotted

120 minutes



### Processes and Activities

**STEP 1 –** Distribute the caselet: Marketing Plan of Savita's Paper Bag Business.

### Marketing Plan of Savita's Paper Bag Business

#### 1. WHAT ARE YOUR PRODUCTS OR SERVICES?

I am making two products: (a) general newspaper bags and (b) craft paper bags. Samples of the two products are:



While talking to the customers and suppliers of paper bags, I found that the general newspaper bags have greater demand but the profit is less. In comparison, craft paper bags have a lesser demand but profit is good. Also, there is a lack of quality producers since the product requires higher level of skill. I have previously made handicraft products, so I thought I can make both types of products according to demand.



## 2. WHY DID YOU NOT PURSUE HANDICRAFT PRODUCTS?

Now a days, handicraft products are also doing well. But the type of handicraft products I was making were not in high demand. I felt that instead of trying to sell what I can produce, it is better to produce what I can sell.

## 3. WHAT IS THE PRICE OF YOUR PRODUCTS?

I am selling general newspaper bags at Rs. 3 per bag. The distributor is supplying it to the shops at Rs. 4 per bag. It is costlier compared to the plastic bags but cheaper compared to the cloth bags. I am trying to make the bags strong by putting extra material in the base so that the customers can reuse the bags if they like.

The price of craft bags depends on the amount of craft work on the bags. Depending on the craft material and labor involved, I am selling one craft bag at Rs. 10 to Rs.20. Shops use craft bags to market themselves, so they are ready to let go of their own margin in supplying such bags.

## 4. HOW ARE YOU MAKING SURE YOUR PRODUCTS REACH YOUR TARGET CUSTOMERS?

I am selling my bags to a distributor in the neighbouring town. The town has better demand for such products than our village or the neighbouring block where plastic bags are still in supply despite the ban on plastic. As of now, my distributor is supplying my bags only in the town area.

## 5. HOW ARE YOU PLANNING TO ATTRACT CUSTOMERS' INTEREST TOWARDS YOUR PRODUCTS?

I participate in campaigns to discourage use of plastic bags in our village and nearby blocks. In these campaigns, I put my paper bags in exhibition and demonstrate their qualities. In addition, my distributor runs special promotional offers whereby he offers five free paper bags for every hundred paper bags supplied to them.

## 6. HOW ARE YOU PACKAGING YOUR PRODUCTS?

I supply in bulk and use card board boxes to ensure that there is no wear and tear of bags in transportation, which reduces wastage for the supplier and the user. I put label of my business and contact details to receive feedback directly from the shops which use my bags. To increase awareness about the use of paper bags, I draw environment related benefits of using paper bags on the boxes. Sometimes, the sellers take out the messages from the cartons and display them in their shops on shelves where paper bags are stacked.

## 7. HOW DO YOU WANT PEOPLE TO THINK ABOUT YOUR PRODUCT AND BUSINESS?

I want my buyers to think about our bags as not only eco-friendly products and substitutes of plastics but also as a product which will help them in promoting their own business. If the shopkeepers view our bags as helping their businesses, it will make our bags cheaper and benefit the user.

## 8. WHO ARE THE PEOPLE RESPONSIBLE FOR THE MARKETING OF THE PRODUCTS?

My distributor is a keen participant in environmental causes. He is part of a movement for creating social and environmental awareness. Through these activities, he knows several like-minded businesses who are interested in social issues. With him I have also learnt more about social and environmental causes. Our association with these causes helps us in generating more awareness about the environmental benefits of recycled paper bags.

**STEP 2 –** Tell participants that each of the characteristics covered in Savita's marketing plan is related to elements of marketing mix. Marketing mix of a business is also known as 7Ps.

### *Facilitator's Note:*

Elements of Marketing Mix		
Questions	Elements of Marketing Mix (7Ps)	Savita's Example
1. What are your products or services?	Product	Newspaper bags and craft bags
2. What is the price of your products or services?	Price	As per prevailing price in the market
3. How are you making sure your products reach your target customers? What locations are you targeting?	Place	Targeting neighbouring town by selling indirectly through the distributor
4. How are you planning to attract customers' interest towards your products?	Promotion	Free paper bag samples distributed during campaigns
5. How are you packaging your products?	Packaging	Card board boxes which ensure product safety and contains messages about environment
6. How do you want people to think about your product and business?	Positioning	Not only environment friendly but also good for business
7. Who are the people responsible for the marketing of the products?	People	Distributor's and Savita's initiative to participate in environmental causes creates a positive association with their product.

The various elements of marketing mix are inter-related. For example, if there was a good market for paper bags in the village or block, Savita could have targeted them and reduced the price. Similarly, if shops view paper bags as making good business sense, they may possibly waive off their commission which can then reduce the price for the end customers.

**STEP 3 –** Give participants a mock exercise to plan their own marketing mix for their business idea.

Questions	Elements of Marketing Mix (7Ps)	Marketing Mix for My Business Idea
1. What are your products or services?	Product	
2. What is the price of your products or services?	Price	
3. How are you making sure your products reach your target customers? What locations are you targeting?	Place	
4. How are you planning to attract customer's interest towards your products?	Promotion	
5. How are you packaging your products?	Packaging	
6. How do you want people to think about your product and business?	Positioning	
7. Who are the people responsible for the marketing of the products?	People	

**STEP 4 –** Ask some of the participants to volunteer and present their marketing mix. Tell them that this is just a mock exercise. One more session will follow on this subject which will help them develop their marketing plan.

**Tip:** During presentation by the participants, focus mainly on whether participants are able to categorize their inputs correctly as per the elements of product mix. For example, the participants should not include items corresponding to packaging in products and vice versa.

**STEP 5 –** End the session by thanking the participants for their active involvement during the session.







#### DAY- 14

Session 47	Simple Research for Marketing Plan	60 min
Session 48	FA - Market Research	180 min
Session 49	Presentation of Marketing Plan	90 min
Session 50	Wellbeing and Selfcare	30 min

## Session 47 : Simple Research for Marketing Plan



### Key to the session

Understanding the components of marketing is an important tool to effectively launch a business plan.



### Session Outcomes

Understand key components of market research and fill up detailed marketing mix template for their own product/service.



### Session Objective

To help participants with a simple research tool for developing their marketing plan.



### Methodology

Group Discussion and Individual Activity.



### Materials Required

Templates for marketing research and marketing mix.



### Time Allotted

60 Minutes



### Processes and Activities

**STEP 1 –** Give a brief summary of the previous two sessions on marketing. Tell participants how in the first session the focus was on the customer need and competition while in the second session, the focus was on developing a winning marketing mix for their own business. Tell them that today, you are going to elaborate more on customer and competition as well as marketing mix (7Ps) so that the participants can use the inputs to do simple market research which would help them in finalizing their business plan.

**STEP 2 –** For completing their marketing plan, participants should follow the following process:

#### *Key messages*

#### *For goods and services, the participants intend to sell:*

- A. Talk to potential customers of all types (e.g. households, businesses, urban households, rural households).

Ask them:

- ▶ What do they look for when they buy the product or services?
- ▶ What are the problems they face in buying the product or services?
- ▶ What do they think about your competitors? What are the areas in which the competitor is doing well? Not doing well?

B. Observe your competitors' businesses. Find out about:

- ▶ What goods or services do they provide?
- ▶ What prices do they charge?
- ▶ How do they attract customers?

C. Ask suppliers and friends in the business:

- ▶ Which products do they sell the most?
- ▶ What do they think about your business idea?
- ▶ What do they think about your competitors' products?

Products	Customer Types	Needs and Preferences of customers	Competitors	Gaps that the competitors are not able to fill

**STEP 3 –** Share the template for market research. Tell participants that they need to fill this template based on their market study.

**STEP 4 –** Based on the market study they will undertake in the subsequent session, ask participants to prepare their marketing mix. Give them guidelines to think about their marketing mix. Emphasize that these guidelines are not exhaustive but they are provided to guide them in deciding their marketing mix.

### Guidelines to think about marketing mix

#### Elements of Marketing Mix (7Ps)



Elements of Marketing Mix (7Ps)	Guidelines	Marketing Mix for My Business Idea
Product	Should you offer one product—or more than one? Can you add features which appeal to environmentally conscious or health-conscious customers? Can you add features available in the urban areas? Can you add features which are valued in the local culture?	

Elements of Marketing Mix (7Ps)	Guidelines	Marketing Mix for My Business Idea
Price	How does your price compare to the competitors? Are you pricing the product high enough to cover expenses and provide a profit? Are you pricing the product reasonably so that more customers buy the product and consider it high value? Are you likely to earn extra or get more customers relative to your competitors due to extra features in your product? Are you giving multiple options for customers to pay (e.g. cash, paytm, etc.)?	
Place	How widely do you plan to geographically distribute your product/service (e.g., locally, in-state, multi-state)? Are you going to be selling directly (direct marketing) to customers? (Direct marketing includes home delivery, farmers' markets, and roadside stands). Are you going to be selling indirectly (intermediary marketing) to packing houses or retailers?	
Promotion	How are you going to promote the use of your products- Advertising? Personal selling? Awareness camps? Sales promotion such as special offers, discounts, etc.?	
Packaging	How is your packaging enhancing the safety of the product? How is it impacting the convenience of use? Does the appearance make the product stand out in terms of quality relative to the competitor's products? Are the labels correct and meet the legal requirements? Does it have clear instructions for use? Does it allow the reuse of the packaging material in an entertaining way (e.g. children's toys, etc)?	
Positioning	How do you want people to think about your product and business? What are the specific features of your business that you want the customer to take note of? How are you going to make sure that customers take note of the distinctive features of your business?	
People	What are the qualities of the people to be involved in marketing of the product? Are they trained for customer service? Are they ready to do extra and reach out to customers which would make customers buy more from your business? Do you have ways to find out customer feedback on service deficiencies?	

## Session 48 : FA - Market Research

### Field Work 3:

Marketing Mix

### Objective:

To carry out the market study and come up with product mix form for their business idea.

### Guidelines:

Using the tools (questions/tables) the participants need to undertake a market study for the business plan.

They would be required to present their findings from the market study and their product mix choices as part of their Business Plan for final assessment.



### Time Alloted

180 minutes

## Session 49 : Preparation of Market Plan

Each participant will present their market plan of their business.



### Time Alloted

90 minutes

## Session 50 : Well Being and Self Care



### Key to the session

This session will introduce a well-being strategy to the participants which can be used by them as a part of selfcare routine. It covers a very interesting visual activity followed by visual representation of self and dreams.



### Session Outcomes

The participants will be able to use this selfcare activity



### Session Objective

To help the participants visualize how they see themselves and their life through an experiential activity.



### Materials Required

Blank sheets (5 for each participants), Colors and Sketch pens.



### Methodology

Group Discussion, Presentation and Game



### Processes and Activities

#### Activity 1 : Knock-knock!

This is a visualization activity which can be used as a selfcare technique by the participants.



### Time Allotted

30 Minutes

- STEP 1 –** Ask the participants to sit comfortably for this activity. (preferably on the floor)
- STEP 2 –** Distribute 5 blank sheets to all the participants.
- STEP 3 –** Inform the participants that they will go on a small trip through their imagination in this activity.
- STEP 4 –** Ask the participants to close their eyes and visualize what you are about to say -
- Instructions -
- ▶ You are in the middle of a thick jungle. There are lush green trees all around you. Take some time to notice the trees, how the grass feels on your feet. Use your senses (seeing, hearing, tasting, feeling, smelling).
  - ▶ While you are walking through the forest, you see a huge palace. What does your palace look like? How big is it? What colors does it have?
  - ▶ You walk towards the palace and open the door and step inside.
  - ▶ What does the palace looks like from inside? What are the colors and how do you feel there?
  - ▶ As you step inside, you see 5 doors. You walk towards the first door and you see that “Myself” is written on the door. Notice the size of the door, what is the door shape, color. Once you have imagined it, open the door and see what is inside.
  - ▶ What do you see inside the door named Myself. Be there in the room and look around it. (Give 2 minutes for participants to visualize it).
  - ▶ Step out of the Myself door and close the door behind you.
  - ▶ You may slowly open your eyes and draw what you visualized inside the first door on the sheet given to you.
- STEP 5 –** Allow participants 5 minutes for the drawing.

#### Facilitator's notes :

*Reiterate that the focus of the activity is to best represent your visualization. There is no right or wrong way to do it.*



**STEP 6 –** Repeat this step for the next door as well - “My Dreams”

**STEP 7 –** After the activity is over, request the participants to share what they visualized in their respective rooms.

**STEP 8 –** Appreciate and discuss the following points

***Discussion points-***

- ▶ How was the experience of doing this activity?
- ▶ What was the best part of this activity?
- ▶ What new things did you learn about yourself?

We have discussed about self and my dream in the first month, do you see any difference in your views?

**STEP 9 –** Gather the response and highlight the following points-



**Key messages**

- ▶▶ Activities such as these can be used in everyday life. They help us in self-reflection on our thoughts and emotions.
- ▶▶ They also help us in aligning our actions to our goals. (Example - Am I doing what I want to do?)





#### DAY- 15

Session 51	Supporting Women Through Mentoring - Facilitation Skills	150 min
Session 52	Training Presentations	30 min
Session 53	Orientation and Introduction of EAP Modules	180 min
Field Work 3: EAP		

## Session 51: Supporting Women Through Mentoring - Facilitation Skills



### Key to the session

This session introduces participants to the training skills of BizSakhi since the participants will start with EAP after month - 3.



### Session Outcomes

Participants will be better equipped to train the women for EAP.



### Session Objective

1. To understand the meaning of adult learning
2. To learn and practice facilitation skills for EAP
3. To create a list of activities for EAP training



### Materials Required

Templates for marketing research and marketing mix.



### Time Alloted

150 Minutes



### Methodology

Group discussion, presentation and game.

## Activity 1 : Adult Learning and Facilitation



### Methodology

No materials required



### Time Alloted

30 Minutes



### Processes and Activities

This activity familiarizes the participants with the concept of adult learning and how it is important to understand it in order to take EAP with their mentees.

**STEP 1 –** Ask participants to form a semi-circle for the activity.

**STEP 2 –** The participants are asked the following questions-

- ▶ For this group discussion, we will re-visit our school days. If you have not attended school then you can think of any classroom setting you have been a part of.

- » How was your experience of learning as a student?
- » Do you remember any time of life which was the best learning time? Why was it good?
- » Is there any difference in learning through teaching and learning through training.
- » If yes, then can you point out the difference?

**Facilitator's Note:**

*Each question to the participants aims to stimulate discussion. The focus of the question is to draw out participants' understanding of adult learning.*

**STEP 3 –** The participants will start a discussion using the above mentioned questions.

**STEP 4 –** Gather the response and highlight the difference on the flip chart.

**STEP 5 –** After the discussion is over, highlight the key points given below-

**Key messages**

- » Adults learn more effectively by Doing rather than Listening.
- » There are many effective ways of Adult learning -
  - ▶ Thinking - Adults need space to think and come to their own conclusions.
  - ▶ Understanding - Creating a space for learners to relate it to their values and beliefs.
  - ▶ Applying - Using and practicing the content in their life and getting a feedback on the same. (FAO, Module - 1 Preparing for Training and Facilitation)
  - ▶ Personal experience- Adult learners have vast experience which should be used in the training for the learning process. It helps them in comparing their previous experience and knowledge with the newly acquired knowledge.
  - ▶ Flexibility - The adults develop their own ways of learning. The facilitator should be prepared with multiple ways of training such as discussions, activities, games, group work etc. (*Manual on Training Skills*, n.d.)
- » **Difference between School Teaching and Facilitation:** Adults learn through facilitation instead of teaching. Biz-Sakhis will facilitate training with community women to impart knowledge and create a space to learn about business and life skills. How was your experience of learning as a student?

School Teaching	Facilitation
Teacher starts teaching with their knowledge of the content.	Facilitator starts from the group's knowledge and draws them out.
Information flow is one way- teacher to students.	Information flow is through multiple ways- facilitator to trainees, trainees to facilitators and trainees to trainees.
Teacher focuses on the one understanding which is technically or theoretically correct.	Facilitator encourages different opinions.



### Reading materials and references

Manual on Training Skills. [Ebook]. Retrieved from [https://www.jica.go.jp/project/cambodia/0601331/pdf/english/6\\_TrainingSkills.pdf](https://www.jica.go.jp/project/cambodia/0601331/pdf/english/6_TrainingSkills.pdf)

## Activity 2 : Qualities of an Effective Facilitator



### Materials Required

No materials required



### Methodology

Group discussion, presentation and game



### Time Alloted

30 Minutes



### Processes and Activities

The activity will use group discussions towards the participants' understanding of qualities of an effective facilitator.

- STEP 1 –** Ask the participants to form a circle and repeat the 'Kitne Dost Kitne' game.
- STEP 2 –** The facilitator will use this game to divide the participants into groups for this activity. The facilitator can continue the activity for 5 minutes and at the end of it ask them to form pairs.
- STEP 3 –** After the pairs are formed, ask the participants to discuss-  
What are the qualities required to be an effective facilitator?
- STEP 4 –** The participants are encouraged to walk while discussing the points.
- STEP 5 –** Allow 10 minutes for the discussion and gather the group back.
- STEP 6 –** Ask the pair to share their partner's points with the larger group.



### Key messages

A trainer has an important role in the transfer of knowledge and skills to the participants.

- ▶▶ Qualities of an effective trainer-
  - ▶ Acceptance towards the group.
  - ▶ Ability to manage a group.

- ▶ Ability to stimulate and use the skills of participants, like having good oratory skills which can be used for reading out case examples or role plays.
- ▶ Mobilize and manage the resources such as getting training materials, arrangement etc.
- ▶ Identify and resolve participants' problems.
- ▶ Knowledge of the subject matter.
- ▶ Flexibility to accommodate participants' needs.

### Activity 3 : Skills of a Facilitator



#### Materials Required

No materials required



#### Methodology

Group discussion, presentation and game



#### Time Alloted

40 Minutes



#### Processes and Activities

This activity uses role play to highlight the skills of a facilitator so that the participants learn the concept through experiencing it

- STEP 1 –** Select 2 volunteers for this activity.
- STEP 2 –** The volunteers are explained that they will act as facilitators for this activity.
- STEP 3 –** The volunteers are secretly informed that similar to the good and bad listening skills role play, this activity will be used to highlight good and bad facilitation skills.
- STEP 4 –** Instructions for the first role play are given.

#### Activity Instructions

- ▶ The participants will form a big circle and hold hands to close the circle. All the participants should face inside the circle.
- ▶ The participants will have to find a way so that everyone is facing outside the circle without breaking the circle.
- ▶ The participants will have 5 minutes to do this activity.
- ▶ The facilitator can use any ice breaking activity here but make sure the activity is not too complicated.

#### Role Play - 1 (Bad facilitation skills)

- ▶ The volunteer will explain the Activity mentioned in the handout to the participants. While giving the instructions, the facilitator will ask the volunteer to have a poor body posture, not making eye contact, confused instructions, sit in a corner while giving instructions, use harsh tone etc.



- STEP 5 –** Instruct the participants to participate as trainees and observe the volunteer's training skills.
- STEP 6 –** Allow 10 minutes for the role play.
- STEP 7 –** Instructions for the second role play are given.

### Role Play - 2 (Good facilitation skills)

The volunteer will explain the Activity to the participants. While giving the instructions, the facilitator will ask the volunteer to have an upright body posture, maintain eye contact with everyone, give clear and step by step instructions, stand in the centre while giving instructions and use hand gestures, use respectful tone etc.

- STEP 8 –** Instruct the participants to participate as trainees and observe the volunteer's training skills.
- STEP 9 –** Allow 10 minutes for the role play.
- STEP 10 –** Gather the group back to their seating position and start a discussion using discussion points.

### Discussion Points

- » How was your experience in the first and second role play as a facilitator?
  - » How was your experience in the first and second role play as audience?
  - » What was the difference in both the role plays?
  - » Can you point out the skills required for a trainer from your experience through the role play? Can you highlight verbal and nonverbal skills?
- STEP 11 –** Write down the verbal and non verbal skills mentioned by the participants on the flip chart. Use the points in key messages to add to the list.



### Key messages

#### Non verbal skills -

**Eye contact** - Look at all the participants equally and avoid giving too much attention to specific participants.

**Body posture** - Stand while speaking to the participants, especially while giving instruction or conducting an activity. The body language should be relaxed and confident.

**Movement** - Move around the training room and maintain energy without distracting the trainees. Face the participants and avoid showing your back especially during a discussion.

**Spacing** - Do not sit/stand too close or too far from the participants.

**Gestures** - Using gestures also helps in keeping the group lively. use gestures such as clapping or raising hands to get their attention.

**Facial expressions** - Non verbal expressions should show facilitator's interest and respect towards the participants. Avoid showing any signs of irritation, frustration or disagreements and anger.

Be cognizant of the participants' non verbal behaviours such as silence, raising voice, body language and facial expressions. For example, if the participants are yawning, distracted, checking their phones etc, the facilitator should use an energizer to bring the energy back to the group.



### Facilitator's Note

The participants can be asked to revise their session on communication skills - asking questions, summarization, paraphrasing etc.

### Verbal skills -

- ▶▶ Speak with clarity.
- ▶▶ Use more open ended questions such as "What is your opinion on this?" etc.
- ▶▶ Paraphrase the participants' thoughts and words. This ensures that you have understood them correctly for example, "As per what I hear, you mean to say that..."
- ▶▶ Summarize after every discussion to cover all the points mentioned during the discussion.
- ▶▶ Sharing - The facilitators should use appropriate ways to share their own stories without disclosing too much and without moving the focus away from participants' stories. For example, sharing personal details, opinions, talking about your story at length etc. When the facilitator starts sharing, the participants feel more confident in opening up with their own stories.
- ▶▶ Provide local examples which can be relatable to the participants.
- ▶▶ Be Assertive in giving instructions.
- ▶▶ Affirm and highlight the positive points. In case the discussion is going off topic, summarize and bring the discussion back.
- ▶▶ Be aware of the group energy. Use energizers wherever required.
- ▶▶ Use compliments, give positive feedback, shape people's answers rather than giving answers and people need to feel a sense of competency when they learn (Otim, 2013).



### Reading materials and references

Otim, R. (2013). Facilitation Skills Training Manual : A facilitator's handbook (1st ed.). Uganda: AVSI. Retrieved from [https://publiclab.org/system/images/photos/000/020/662/original/FACILITATION\\_SKILLS\\_TRAINING\\_Manual.pdf](https://publiclab.org/system/images/photos/000/020/662/original/FACILITATION_SKILLS_TRAINING_Manual.pdf)

## Activity 4 : Organizing Training



### Materials Required

Activity sheet, handout for training checklist



### Methodology

Group discussion



### Time Alloted

60 Minutes



### Processes and Activities

Now that the participants are aware of the skills and qualities of facilitation, this activity will help them in creating a plan for themselves to conduct an effective EAP training. Step 1 - Ask participants to form a semi-circle for the activity.

**STEP 2 –** The participants will be informed that this is an individual activity which will help them in their training.

**STEP 3 –** Each participant is given the activity sheet for planning their training. Ask the participants to write down a detailed list of tasks/activities, as many as they can come up with. They can divide the tasks as per 3 categories - Before the training (calling and reminding participants etc.): During the training (be neutral, encourage participants etc.), and After the training(follow up, reporting master trainers). Ask them to think of the SMART plan (discussed in Problem solving session)

**STEP 4 –** Allow 30 minutes for this activity.

**STEP 5 –** Bring back the participants to the group and ask them to share their list of tasks.

**STEP 6 –** Appreciate the participants for their efforts and ask the following discussion points:

#### *Discussion points -*

- » How was your experience of doing this activity?
- » Do you think this exercise will be helpful in your training? How?

**STEP 7 –** Distribute the Handout and highlight the points which have not been mentioned by the group.

### Activity Sheet

#### Before the training -

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_

#### During the training

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_

### After the training

- |          |          |
|----------|----------|
| 1. _____ | 4. _____ |
| 2. _____ | 5. _____ |
| 3. _____ | 6. _____ |

## Handout - Training Checklist

### Before the training

1. Informing the women - date, time and venue, sending a reminder to the participants.
2. Finalize a training room
  - ▶ Permission from the authorities.
  - ▶ Washroom facilities.
  - ▶ Size of the room.
  - ▶ Environmental factors (noise, accessibility etc.)
3. Preparation of the training material
  - ▶ Clarity in the training content.
  - ▶ Decide the time for each module as per the participants' availability so that all the important components are covered.
  - ▶ Finalize the flow of the activities and sessions.
  - ▶ Raise and clarify doubts with your mentors.
  - ▶ Keep the training materials such as print outs, activity materials, posters, sketch pens, flipchart etc prepared before the training.
  - ▶ Refer to the list of icebreakers in the handbook. Ice breaking exercises are used to:

### During the training -

1. Create a positive environment.
2. Being neutral - avoid sharing personal judgements and opinions about someone.
3. Observation - the facilitator along with training should observe social interactions and group dynamics.
4. Remind - the participants to be respectful towards each other.
5. Encourage the participants to share and reiterate that there are no right or wrong answers in this training.
6. Cover all the important content.
7. Ask if there are any doubts or questions after every session.
8. Use your presence of mind to understand the participants' needs, in case there is a need to change the methodology. For example, if the participants are not able to understand an activity you may use discussion or shape their responses, compliment them when they answer well, or even try.

### After the training -

1. Create a follow up plan for each participant - after completing the training, it is important for the facilitator to maintain the relationship. Keeping in constant touch with the mentees will help BizSakhis in tracking their progress and supporting them.
2. Clarify any doubts in terms of knowledge or skill.
4. Bridging network with other mentees and stakeholders - It is important to build a support system for mentees. This can be done by creating a WhatsApp group for the mentees, or fixing a particular date for the mentees to meet with each other. This will enhance group learning and social support for each woman.
5. Observe your strengths and learn from your own mistakes.



### Reading materials and references

1. Facilitation Skills - Maximizing Your Facilitation Skills. (2011). [Ebook]. Retrieved from <http://e-russell.com/images/Facilitation-Skills1.pdf>
2. Manual Training of Facilitators Programme South Asia. (2011). [Ebook]. Bangkok. Retrieved from <http://www.fao.org/3/i2133e/i2133e00.pdf>
3. Module I: Preparing for Training and Facilitating. Retrieved from <http://www.fao.org/3/ad424e/ad424e02.htm>
4. Otim, R. (2013). Facilitation Skills Training Manual : A facilitator's handbook [Ebook] (1st ed.). Uganda: AVSI. Retrieved from [https://publiclab.org/system/images/photos/000/020/662/original/FACILITATION\\_SKILLS\\_TRAINING\\_Manual.pdf](https://publiclab.org/system/images/photos/000/020/662/original/FACILITATION_SKILLS_TRAINING_Manual.pdf)

## Session 52 : Training Presentations



### Key to the session

This session will help participants in using the skills of training learnt in the previous session and practice how to give training.



### Session Outcomes

- ▶▶ The participants will be able to assess their training skills and identify the areas to improve.
- ▶▶ They will also be able to learn from each other.



### Session Objective

Provide a platform for participants to practice and learn training skills.



### Methodology

Group discussion, presentation and game



### Processes and Activities

**STEP 1 –** Participants will be divided in pairs.

**STEP 2 –** Distribute each session (from the handbook) to the participants and ask them to take 15 minutes to practice how to deliver the content of the training.

#### **Facilitator's notes:**

*The facilitator will have to keep a close check on how the participants are practicing. Reinforce that the objective is to focus on the training skills. If needed, revise the verbal and non-verbal skills with participants before starting the activity.*

**STEP 3 –** After 15 minutes, ask each pair to discuss their experience and raise questions, if any.



### Key messages

- ▶ Activities such as these can be used in the day to day life routine. They help us in self-reflection on our thoughts and emotions.
- ▶ They also help us in aligning our actions to our goals. (Example - Am I doing what I want to do?)



### Time Alloted

30 minutes

## Session 53 : Orientation and Introduction of EAP Modules and Fieldwork

Master trainer needs to give orientation on the EAP module (in Vol – 4 of curriculum) to the Biz-Sakhis. The content of the modules is almost same as the content in the curriculum they have already learned. It is in simplified version. It is better to go through each module and discuss the doubts and clarifications from Biz-Sakhis. It is good to give tips on participatory training methodology.



### Time Alloted

180 Minutes

## FIELD WORK

The field work of this month is conducting Entrepreneurship Awareness Programme for the first batch of the women who shown interest in starting enterprises. Biz-Sakhis needs to mobilize minimum 20 women for the same. Since it is one of the deliverables of Biz-Sakhi as part of the course, one or two Biz-Sakhis may join together and conduct the training.

Biz-Sakhis requested to take photographs, small videos in telephone and teaching learning tools already prepared during training for the evaluation.

## Field Work Discussion 3 : EAP

### Field Work Assignment 3 - (15%)

- ▶ At the end of Module 3, the BizSakhis will immediately start training their batch for Entrepreneurship Awareness Program.
- ▶ Any content related query should be resolved with the Master Trainers before going for the training.
- ▶ The following handout should be filled by the participants for their trainings and handed over to the master trainer on the first day of next module.

Batch no.	Group/ Individual	Training dates	Village and venue of training	No of women who started the training	No of women who completed the training	Any other comments



# **Volume II**

## **Module 4**



# Module 4

## SESSIONS' SCHEDULE

			Pages
DAY – 16			
Session 54	Quick Review	60 min	3
Session 55	Presentation of Assignment	120min	3
Session 56	Life Skills Education - Digital Literacy	100 min	4
Session 57	Financial Literacy - Intelligent Investment	100 min	6
DAY - 17			
Session 58	Type of Costs	180 min	15
Session 59	Cost - Volume - Profit	180 min	23
Day 18			
Session 60	Presentation of Cost Volume Profit Plan	120 min	27
Session 61	Supporting Women through Mentoring - Managing Groups and Conducting Meetings	140 min	27
Session 62	Wellbeing and Self Care - 4	60 min	37
DAY - 19			
Session 63	EDP ToT	360 min	43
DAY - 20			
Session 64	EDP ToT	300 min	43
Session 65	Planning of EDP	60 min	43
	Field Work 4: EDP		43





### DAY- 16

Session 54	Quick Review	60 min
Session 55	Presentation of Assignment	120 min
Session 56	Life Skills Education - Digital Literacy	100 min
Session 57	Financial Literacy - Intelligent Investment	100 min

## Session 54: Quick Review



### Key to the session

This training module will start with refreshing all the content discussed in the previous module. This will help the participants connect the concepts better.



### Session Outcomes

1. To revise previous sessions
2. To address doubts and seek clarifications, if any



### Methodology

Games, Quiz, Question and Answers



### Time Alloted

60 Minutes



### Facilitator's Note

*Refer to the previous Module and revise it in detail. The facilitator can use different methodologies for each session. For example, question and answer rounds, fun quizzes, rapid fire etc.*

*Cover every aspect of each session and ask if any clarifications are required before moving to revise the next session.*

## Session 55: Presentation of Assignment



### Key to the session

After completing EAP, the participants will have a lot of questions, experiences and challenges from what they've experienced in the field. This session will give them the platform to share these. They will also present the assignments they were given last month.



### Session Outcomes

Participants will learn from each other's experience.



### Session Objective

To present their field work assignment and facilitate discussion on challenges faced.



### Methodology

Presentation, Group Discussion



### Time Allotted

120 Minutes



### Processes and Activities

- STEP 1 -** The facilitator will read out the field assignment from the last module again.
- STEP 2 -** Each participant will come in front and share their assignment with the group. They will also share the challenges they faced.
- STEP 3 -** While the participants are sharing, the facilitator will write down the challenges faced by each participant on the flipchart.
- STEP 4 -** Allow 10 minutes for each participant.
- STEP 5 -** Focus on each challenge mentioned by the participants and find possible solutions by brainstorming with the group.
- STEP 6 -** Gather the response for discussion and congratulate all participants for completing the assignment.



### Discussion Points

- ▶▶ How was the experience of doing this activity? Were you able to complete your assignment?
- ▶▶ What were the challenges?
- ▶▶ How did you deal with the challenges?

## Session 56 : Life Skills Education - Digital Literacy



### Key to the session

In the times of digitalization and increasing technological advancement, knowledge about technology and digital usage has become essential. Everybody is expected to have basic skills such as online searching, whatsapp and sending phone messages.



### Session Outcomes

- ▶ Sharing the vision of Digital Literacy for Biz Sakhi
- ▶ Understanding the importance of the Digital World.



### Session Objective

Participants are aware about various digital and social media which can be harnessed to market their product or services.



### Methodology

Video



### Time Allotted

100 Minutes



### Processes and Activities

- STEP 1 -** Ask the participants the following questions - what all technologies do you use?
- STEP 2 -** Have anyone of you used them for your entrepreneur work? Has it been helpful?
- STEP 3 -** Gather the response and highlight the key messages given.



### Discussion Points

How to use a smart phone, Facebook, youTube, WhatsApp along with Practical training.



### Facilitator's Note

*Facilitators have to showcase the videos mentioned above.*



### Key messages

- ▶ An entrepreneur can make use of technology in 3 major ways, through Smartphones, the internet and applications
- ▶ The links mentioned here give detailed steps of using each of these technologies.

**Smartphones -** <https://hwgo.com/topic/smartphone.html>

**Internet -** <https://hwgo.com/topic/internet.html>

**Applications -** <https://hwgo.com/topic/apps.html>



### Reading materials and references

Video link: <https://www.youtube.com/watch?v=20Nr843SyVw>

Video link : <https://www.youtube.com/watch?v=TEDpX7Hp7Wk>

Video link : <https://www.youtube.com/watch?v=RLxOU1HRt24>



# Session 57: Financial Literacy - Intelligent Investments

DAY 16



## Key to the session

If poor women form the habit of investing their small savings, the results start showing quickly and the women get addicted to a regular savings habit.



## Session Outcomes

Participants gain insights on key methods to be followed to attain financial independence. They know about long term and short-term financial goals.



## Materials Required

Chart and Posters (financial independence, Various assets), Flip charts, Pens, Papers.



## Methodology

Group discussion, Undertaking Actual Activities, Case Studies,



## Processes and Activities

**STEP 1 -**

Display the chart:



## Session Objective

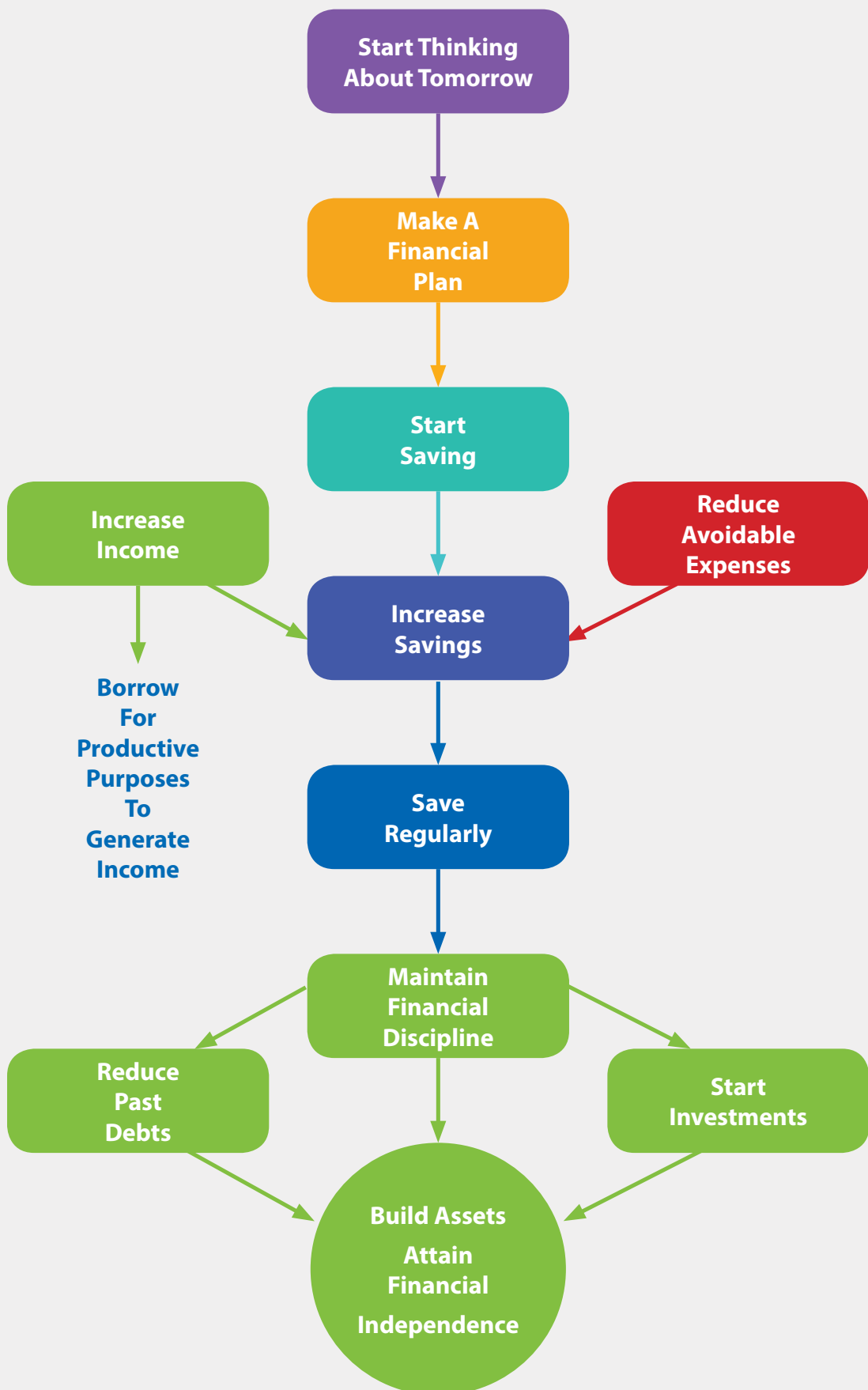
- ▶▶ Participants identify steps of Financial Independence
- ▶▶ Participants understand
  - ▶ How to Make a Financial Plan
  - ▶ Track Income and Expense
  - ▶ Make a Budget
- ▶▶ Participants identify
  - ▶ Steps and Criteria for Investment
  - ▶ Investment Opportunities
- ▶▶ Participants understand the basic concept of Insurance
- ▶▶ Participants understand and implement the process of capital formation



## Time Alloted

100 Minutes

## STEPS FOR FINANCIAL INDEPENDENCE



### Discussion Points

- » **Start thinking about tomorrow:** In 9 out of 10 cases, the poor live on a day-to-day basis. Hence in the first step, they visualize that they have a future, that they can dream for a better tomorrow and attain that dream. It can begin with thinking that they have a tomorrow which they can enjoy! They should visualize what they want to achieve in their life.
- » **Make a Financial Plan:** Then, one needs to set goals. Thereafter, they must arrive at a set of figures and understand the activities that need to be undertaken to achieve the goals.
- » **The Activities to be undertaken to achieve the goals** of a financial plan include the following.
  - ▶ To begin with, a person needs to **start saving**.
  - ▶ Saving can begin with **tracking your avoidable expenses and avoiding such expenses to the maximum extent possible**.
  - ▶ Simultaneously, one also needs to ensure that one works on increasing the total income earned. One of the ways **to look at increasing income is to utilize one's time very efficiently and effectively**. Then, one can work on exploring other activities which can generate income. **The seed capital for such revenue generating activity can come from savings, as well as, from productive borrowing**.
  - ▶ In the process, the person shall start having more money in his/her hands. **Managing this amount efficiently is financial management**. It is relevant to state here that financial management and financial discipline are synonymous.
  - ▶ The process of financial management would ensure that **one's debts are paid off and that one starts investing surplus funds to generate more money**, as the popular saying goes, 'let money work for you rather than you work for money'.
  - ▶ **Investing money in good investment options would give good returns**. But while one's capital is being built up and one can visualize earning a good amount of old age pension, one should remember that there are risks involved in every walk of life. One needs to ensure that insurance is taken to mitigate risk.

**STEP 2 -** Setting a Financial Goal. Distribute the caselet of Ganga's Financial Goal

### Ganga's Financial Goal

Ganga wants to have her own house within seven years. She estimates the current value of such a house to be Rs. 75,000. She also wants to make sure that her daughter is provided higher education and she becomes a Doctor. She estimates the cost of higher education at existing levels to be Rs.50,000. The amount would be needed after 10 years. Ganga then has the plan to marry her daughter 15 years from now. She was impressed with the wedding ceremony of



her friend Laxmi's daughter and wants to get her own daughter married in the same way. She would need Rs. 100,000 for this. In the medium term she wants to buy a TV set worth Rs. 6,000 and wants to send her mother-in-law for pilgrimage which would cost Rs.1500. But before all that she has to repay her debts which amounts to Rs.10,000. She has to pay an interest of Rs. 300 per month of this debt.

### Ask participants to write Ganga's Financial Goal in table

Term	Purpose (Life cycle needs)	Estimates at current prices (Rs.)
15 years	Daughter Marriage	1,00,000
10 years	Higher education of daughter	50,000
7 years	Her own house	75,000
Total Long-term requirement		2,25,000
Medium Term (less than 5 years more than 1 year)		
2 years	Buy a Television	6,000
1 year	Pilgrimage	1500
Total Medium-Term Requirements		7,500
Short Term (less than 1 year)		
Immediate	Repay Debt	10,000
<b>Total Short Term</b>		<b>10,000</b>
<b>Total amount</b>		<b>2,42,500</b>

**STEP 2 -** Tell participants to estimate the amount needed for Ganga's to achieve her Financial Goals.

### Estimation of Amount to Achieve the Goal

**Goal 1-** In case of the daughter's marriage if we consider 5% inflation, the cost of marrying the daughter would be double in fifteen years. Hence, Ganga would have to spend Rs. 2,00,000 towards marriage expense after fifteen years.

**Goal 2-** Similarly, for her daughter's education she would require Rs. 81,450 after 10 years. (Since the cost would be double in 15 years, then for 10 years it would increase by  $\frac{2}{3}$  the existing level of expense.)

**Goal 3-** In case of house, the cost would be Rs.1,05,550 (given that the cost doubles in 15 years it would increase by 40 per cent here).

Therefore, the total amount for long term goals at the time of incurring the expenditure would work out to Rs. 3,86,950 or Rs. 3,87,000.

**Goal 4-** One can assume some increase in monetary requirements to meet the medium terms goals, say in our example it could be Rs.6,200 for the T.V. and Rs.1,700 for the Pilgrimage.

**Goal 5-** The short-term requirement is an immediate requirement of Rs.10,000 plus interest thereon. This, if not paid regularly, shall go on increasing.

**STEP 3 -** Tell the participants one needs to find out the existing amount of saving for a given month to achieve financial goals.

1. To find out the amount saved, one needs to track the current income and current expenses.
2. While calculating the difference between current income and current expenses, participants may realize that they do not have any surplus. Instead they might find themselves in deficit for which they are borrowing.

Current income (-) Current expense = Surplus/ Deficit

Considering the example of Ganga:

#### ***Total Monthly Income of Ganga's Family***

Ganga's family is made up of herself, her husband, a young daughter and a grandmother. The husband earns Rs.2,700 per month and Ganga earns Rs.1,700 per month. Therefore, their total income amounts to Rs.4,400 per month.

Her existing expenses are estimated as under:

#### **Ganga's Family Monthly Expenses**

Particulars	Amount (Rs)
Routine Household Expenses (Food Bill....)	1,200
House Rent	200
Education Expenses (monthly fees)	25
Transportation (say, bus fare for the members of the family)	350
House goods – Toiletries	100
Kerosene	400
Matchbox	5
Drugs and Medical Bills (routine)	350

Entertainment Expenses	200
Travelling for leisure	
Expenses on vices, namely cigarettes, alcohol etc.	400
Toys, Games etc for children	200
Personal Expenses	150
<b>Total expense</b>	<b>3,380</b>
Instalment (due for the month) on loans (including interests)	1,300
<b>Total Cash Outflow</b>	<b>4,680</b>

**STEP 4 -** Ask participants to calculate whether Ganga has a Surplus or Deficit

Inflow (-) Outflow = 4400 (-) 4680 = 280.

Discuss: As of now Ganga has a deficit of Rs.280, and the immediate requirement of repaying debts is an issue.

**STEP 5 -** Ask the participants, "What amount does Ganga needs to save monthly to achieve her long-term goals?"

**STEP 6 -** Ask the participants to look at Ganga's Income and expenses considering the current deficit.

1. What steps would they suggest Ganga take to help achieve her goals? Tell them to look at the expenses carefully. Mention that a good start would be to track avoidable expenses and plan to avoid all such expenses in the future.
2. Ask the participants to track expenses that are avoidable from the details of Ganga's family expenses given above.

- ▶▶ Entertainment can be reduced by Rs.150
- ▶▶ Expense on vices can be avoided, which would bring down total expenses by Rs. 400.
- ▶▶ Personal expense can be reduced by Rs. 100.
- ▶▶ Expense for children can be reduced by Rs.150.

Hence the family can reduce/avoid an expense by Rs. 800 every month.

3. Ganga's first priority should be to make sure that she pays off her debt on due dates.

Daughter's Marriage	2,00,000/180=Rs. 1111 monthly for 15 years
Education	81,450/120=Rs.680 monthly for 10 years
House	1,55,000/84= Rs. 1255 monthly for 7 years
<b>Total</b>	<b>Rs. 3046</b>

4. If she avoids/reduces her expenses as explained above, Ganga shall have surplus of Rs. 520 every month. Ganga needs to keep a tight control on her expenses. She has to ensure that she does not spend on avoidable expenses. She needs to track her income and expense on regular basis. For this she must use the tool called the 'Budget'.

**STEP 7 -** Explain that repaying old debts should be the priority. Once the expenses are kept under tight control, the loan instalment of 1300 (Rs. 1000+interest of Rs.300) could be wound up by the end of 10 months. Thereafter, Ganga shall have an additional surplus of Rs.1300. So, every month she shall have Rs.1300 + Rs. 520 (from avoiding unnecessary expense) = Rs. 1820.

**STEP 8 -** Tell the participants that it is important to check the returns on savings for achieving long term goals.



### Discussion Points

One important point which now needs to be discussed with the participants is returns on savings. If saving is being done on regular basis, it can be invested somewhere and a person can earn returns on it. The returns on saved money can help attain one's goals. Simultaneously, one needs to take care of emergencies, at least some amounts should be set aside for emergencies. (Also, insurance is a way to mitigate risk).

Therefore, multiply the time period of your planned surplus and calculate the returns on the amounts saved.

1. For simple understanding assume income level shall remain the same (or increase by 2% every year)
2. Assume 6-8% returns (not compounding) on savings
3. Consider the returns on your existing savings.
  - a) Consider the total amount saved over the 15 years horizon for Ganga. The amount works out to approximately Rs. 3,16,420. The total amount needed to achieve the long-term goals is Rs. 3,87,000. The difference is an area of concern. A part of this would be taken care by the interest earnings on the savings. Let us see this in following point.
  - b) The first goal, to be achieved in 7 years, is of buying a house. The total amount saved till the end of 84 months would be 1,39,880. The accumulated simple interest at 8% p.a. would be Rs.36,426. The total amount available to Ganga would thus be Rs. 1,76,306. She estimates the cost of the house to be Rs. 1,55,000. Ganga would have a surplus of Rs.21,000 which can be used in achieving her other goals. One thing has to be pointed out, that if a person achieves the goal at the end of 7 years and thereafter uses the balance amount for some other purpose, other goals would go haywire and there are chances that the person will fall into the financial crisis trap again.

- c) Ganga's second goal is of higher education for her daughter. It's a ten-year horizon. The accumulated amount left with Ganga at the beginning of the eighth year would be Rs. 21,000. Add to this the saving of Rs. 67,340 during the 36 months left till the end of 10 years. This total is Rs. 88,340. The interest earned on this would amount to Rs. 26,237. The total amount works out to be Rs. 1,14,577. She can utilize Rs. 81,450 to fulfil her goal. She would be left with Rs. 33,427.

Particulars	Amount in Rs.
Eight years balance	21,000
Add savings (3yrs/36months)	67,340
<b>Total</b>	<b>88,340</b>
Add interest	26,237
<b>Total</b>	<b>1,14,577</b>
Utilized for education	81,450
<b>Balance available</b>	<b>33,427</b>

- d) The last goal on the 15-year horizon should now be considered. Ganga has a principal amount of Rs. 1,42,320 on which she would earn an interest of Rs. 34,680. The total amount roughly works out to Rs. 1,77,000. She needs Rs. 2,00,000. Hence, she has a deficit of Rs. 23,000. The amount could be managed by Ganga, by increasing her income stream and further the returns are considered on simple interest. If she is able to achieve compound interest or good returns on investment, she won't have an issue in managing her long-term goals.

Particulars	Amount in Rs.
Opening balance	33,120
Add savings 5 years	1,09,200
<b>Total</b>	<b>1,42,320</b>
Add interest	34,680
Total funds available	1,77,000
Amount needed for marriage	2,00,000
<b>Deficit</b>	<b>23,000</b>



### Stop and Check

Check if the participants have understood the importance of attaining financial independence and savings to meet long term goals.



### Reading materials and references

ISMW Financial Literacy Module, RBI Financial Literacy Module.





## DAY- 17

Session 58      Type of Costs

180 min

Session 59      Cost - Volume - Profit

180 min

## Session 58 : Type of Costs



### Key to the session

Each business sells either a product or a service, what is important to understand is how the unit cost of these items are calculated by an entrepreneur. This session distinguishes between fixed and variable cost.



### Session Outcomes

Participants understand the various costs involved in starting their business.



### Session Objective

To acquaint the participants with the concept of fixed and variable cost.



### Materials Required

Caselets, 'Savita Discovers the Costs of Doing Business,' and 'Sangita Chana Bhatura' Handout - Cost of my business, Chart Papers and Pens.



### Methodology

Caselets, Group Discussions



### Time Allotted

180 Minutes



### Processes and Activities

**STEP 1 -** Brief the participant about the objective of the session. Distribute the caselet 'Savita discovers the cost of doing business.'

### Savita Discovers the Costs of Doing Business

One day when Savita was visiting her parent's village, she met Nazira, daughter of Mohammad the fish seller. Nazira has studied Business Management and after finishing her education, she decided to start her own fish pickle business. Savita observed that Nazira was looking a little worried.



Nazira Behen, I am so happy to see you after many years. I heard that you have decided to focus on the fish pickle business of Uncle. It is such a great news.

Yes, I wanted to be my own boss, rather than work for others. But running one's own business is quite challenging as well. We are going to start production and sales after three months but we are already incurring costs.

That's surprising. How can you incur cost when you have not even started your production? I didn't think it was possible. Can you tell me what these costs are?

Sure. There are several such items!



Rs. 20,000 per month for the factory. I have to pay this rent even if there is no production and sales.



I have purchased machinery worth Rs. 6,00,000. They are still being set up but I have already paid the cost for the machinery.



I am paying an interest of Rs. 5,000 per month on loans. The bank charges interest even if we do not produce anything.



I am paying salary of two workers Rs. 8000 each for managing the factory.



Additionally, I am paying a salary of Rs. 2000 per month to the security guard ...



... and Rs.2000 for electricity and water. I am also drawing a salary of Rs. 25000 per month for myself.



Oh ok. But why did you not include the total cost of the machinery in your monthly cost?

How are these costs going to change when you start your production?

Yes, you are correct. The cost of machinery is to be calculated separately. My machine supplier has told me that the machine is going to last for at least 10 years. The total cost of machinery is Rs. 6,00,000. That means that the annual cost of machinery is  $6,00,000/10 = \text{Rs.} 60,000$ . The monthly cost is  $\text{Rs. } 60,000/12 = \text{Rs.} 5,000$  per month.

Oh ok. But why did you not include the total cost of the machinery in your monthly cost?

By now, you must have guessed it. The costs that I have mentioned before will remain the same even when I start production. These costs are like fixed load that my business will have to carry whether I produce or not. On top of these costs, there will be costs which will depend on how much I produce. Can you guess which are these costs?

Cost of fish for example, you will only need fish when you start production?



Yes, that is an example of raw material. Per kg of fish pickle, it is going to cost me Rs.120 per kg. I am also using other raw material such as oil, spices and additives which will cost me another Rs.120 per kg approximately. I am also going to bear a labour cost of Rs. 20 per kg of fish pickle. I will need four bottles for packaging 1 kg of pickle.

Packaging will cost me Rs. 40 per kg. I can produce 750 kg of fish pickle every month. I can sell the fish pickle at the wholesale price of Rs.500 per kg.



Nazira, I cannot thank you enough for sharing this information about cost. Our discussion has shown the way to think about the cost in my paper bag business. Is it ok If I come and meet you again next week to discuss more on this?



Sure, you are like my sister. Let's meet in the evening next time. I will be free to discuss things after the business hours. Why don't you have a cup of tea with Abba and me before you leave?

- STEP 2 -** List the different costs in Nazira's pickle business. Put all costs which don't change with production on one side, and all costs which change with production on the other side on a board. Tell the participants that costs which remain constant have the name 'Fixed costs' and costs which change with how much you produce are called 'Variable costs'.

**Table. Cost of Fish Pickle Business**

Fixed Cost	Cost Per Month	Variable Cost	Cost Per Kg of Pickle
Rent	20,000	Raw Material	
Interest	5,000	Fish	120
Salary		Oil, spice and additives	120
Staff	18,000	Packaging	40
Nazira	25,000	Labour	20
Water & Electricity	2,000	<b>Total</b>	<b>300</b>
Machinery	5,000		
<b>Total</b>	<b>75,000</b>		

Or/And the facilitator can illustrate another case of Sangita Chana Bhatura

### Sangita Chana Bhatura

Sangita is a young mother of 28 years who lives in a basti in West Delhi. Sangita's husband pulls cycle rickshaw in the Janak Puri area of West Delhi. She has two school going children, a son and a daughter.

She came to know of this course, where they were helping people become entrepreneurs. She felt that the course might help her achieve her dreams and joined it. During the course, she dreamt of starting with a small chana bhatura shop which would offer hygienic and tasty food to people at reasonable prices. There were no chana bhatura shops in her locality and she felt she could earn a good income by setting it up. She could not wait to see her shop up and running. She aimed to become the most popular chana bhatura wala in the region in 6 months time.

Sangita decided to meet 4-5 Chana Bhatura shop walas in the neighbourhoods around her and estimate the investment and cost of running the business. She found out that she would need to buy cooking utensils, furniture, a sign board and furnishings for her shop. She then went to the market and looked for how much these items would cost, arriving at following investment estimates:

Investment for Setting up Shop	
Details	Amount (Rs)
Cooking Utensils	4,000
Furniture	5,000
Sign Boards	1,000

Investment for Setting up Shop	
Shop Furnishing	14,000
<b>Total</b>	<b>24,000</b>

She enquired how long these items would last, and the shopkeepers told her that the utensils, furniture and other items would last at least for two years.

Sangita also arrived at the following recurring costs that she would have to incur for running the shop.

#### Recurring Costs:

Cost	
Details	Amount (Rs.)
Salary	2000
Rent	3500
Interest	500
Cooking Gas	Re 0.5 per plate
Raw material	Rs. 10 per plate
Disposable plates etc.	Rs. 3 per plate
Electricity	1000
Cleaning & Maint.	1500

Source: Dhriiti Entrepreneurship Curriculum

However, in the training, she had learnt about the fixed and variable costs. But she was not able to classify the costs herself. Can you help Sangita classify the costs into fixed and variable costs?

**Answer:**

#### Fixed Costs :

Fixed Cost	Amount (Rs.)
Salary	2000
Rent	3500
Interest	500
Electricity	1000
Cleaning & Maint.	1500
Monthly cost of utensils, furniture, etc (24 months)	1,000
<b>Total</b>	<b>9,500</b>

## Variable Costs

Details	Amount (Rs.)
Cooking Gas	Re 0.5 per plate
Raw material	Rs. 10 per plate
Disposable plates etc.	Rs. 3 per plate
<b>Total</b>	<b>13.5</b>

**STEP 3 -** Hand out small sized chart papers. Ask Participants to list the costs in their business and classify them as fixed or variable costs. Give them 25 minutes to complete this exercise.

**Handout - Cost of my Business**

Fixed Cost	Cost Per Month	Variable Cost	Cost Per unit
<b>Total</b>			

**STEP 4 -** Ask the participants to come one by one and present their business costs to the group. Give an opportunity to as many participants as possible to present these costs. End the session by telling them that you will continue this discussion in the next class.

**STEP 5 -** Ask the participants to suggest three more businesses for which they would want to discuss the cost of doing business. Work out the costs along with the trainees.



### Facilitator's Note

*The facilitator should make an effort to read up materials from the net. They should download as many examples of 'Cost of Business' for businesses chosen by participants as possible. Some relevant target segments they should include are running a Beauty Parlour, Pani-Puri stall, Sweet shops, Retail store etc. They should discuss a couple of such examples in class. Such information can be downloaded from various websites like Livelihood school, <http://aksharakriti.org> etc. The facilitator should give enough time to the trainees to work out their own cost of business. Given below are some cases downloaded from the web, the facilitator can refer to these cases and calculate the cost.*

## Caselet: Chat Bhandar

Suresh Yadav is currently running a Chat Bhandar located on the opposite side of Santhosh Vidyanikethan at Pochampally in Nalgonda district of Andhra Pradesh. He migrated with his family from Karnataka to Pochampally four years ago. Previously, he used to work at a hotel in Bangalore. He worked in the chat section and he received a salary of only Rs.2500/-. The money was insufficient to maintain his family. They faced many economic problems. He thus decided to migrate. For doing so, he took suggestions from his friends and well-wishers. They suggested that he go to Andhra Pradesh and so he, with his family migrated to Pochampally in Andhra Pradesh.

Suresh decided to set up a chat bhandar in Pochampally. Pochampally had already had many chat bhandars for a long time. But there was an exceptionally high demand for them because of the colleges, schools, bus stops, and hospitals around the area. Suresh had a lot of experience in chat making. He started with an investment of 20 thousand rupees from his savings. He bought a 4 wheeler cart, a kerosene stove, and bowls. With the help of his wife and brother, he started preparing gupchup (Paani puri), samosa, and tamarind water every day in the morning at home. In the initial stages, he faced some problems. He faced tough competition with the other chat bhandars. In order to compete well, he increased the number of items in the chat bhandar. He kept fresh items like onions, carrots, lemons, coriander leaves, and mint leaves for making chat.

Particulars	Amount Rs.
Fixed Capital: 4 wheeler cart, kerosene stove and bowl	20.000
Monthly Expenditure:	
Maida Flour (4kgs x Rs. 24 x 25days = 2400)	2400
Ravva (3kgs x Rs. 24 x 25days = 1800)	1800
oil (3kgs x Rs. 65 x 25days= 4875)	4875
Paper plates bundle and spoons packets (3 b x Rs. 15 + 2 spoons p x Rs. 5 x 25days=1375)	1375
Vegetables (carrot, onion, lemons, mint, coriander Rs. 85 x 25 days = 2125)	2125
Pea nuts ( 1 kg x 30 x 25=750) and Tamarind (1/4kg x Rs. 25x 25 days = 625)	1375
Black salt + lemon salt (1 day x Rs. 25 x 25 days 625)	625
Kerosene(3lts.x Rs.30 x 25 days = 2250)	2250
Electricity bill per month (Rs. 200)	200
<b>Total expenditure</b>	<b>17025</b>



Particulars	Amount Rs.
Income:	
Gupchup (for 2Kg flour, 1p x Rs. 5 x 100 p = Rs. 500 x 25 days =12500)	12500
Samosa + cutlet (for 2kg flour, 1p x Rs.10 x 60 p= Rs. 600 x 25 days =15000)	15000
<b>Total Income for month</b>	<b>27500</b>
Income for month	27500
Expenditure for month	17025
<b>Total profit</b>	<b>10475</b>

Suresh has been preparing quality items for four years now. He says that he receives approximately 100-150 customers every day and earns well on a daily basis. His business is almost stable now, but he is still facing severe competition from the other chat bhandars. He maintains the quality and ambience of his place to compete against the them. He works for a higher number of hours and he treats his customers politely. Due to these reasons, his business is running profitably, and his customers return to him every day.

*\*Information as of Feb 2011*

### Caselet: Sewing Centre

Ms. S. Nirmala, age 38 years, of Budvel village, has a family of four which includes two children. Her husband is a daily wage labour earning around Rs. 150/day. Four years ago, her husband earned Rs. 100/day as a wage labourer and it was not sufficient to fulfil the needs of the family. Nirmala knew sewing but lack of money for initial investment prevented her from starting this enterprise. Then she took a loan of Rs. 25000 from SPANDANA Sphoorty Financial Limited. She also purchased two sewing machines. She bought cloth from the wholesale market and stitched dresses on demand. Her initial earning was Rs. 150/ for a salwar kameez.

As time passed, she repaid her loan and got another loan for further expansion of her business. She increased the number of machines to five now and hired four women who she employed to work on the rest of the machines. She pays them Rs. 125/ day and now her net earnings are about Rs. 8,000/month.

Year	1 <sup>st</sup> year	2 <sup>nd</sup> year	3 <sup>rd</sup> year	4 <sup>th</sup> year
Amount taken from microfinance institution	Rs. 25,000	Rs. 25,000	Rs. 25,000	Rs. 25,000
Interest	Rs.6250	Rs.6250	Rs.6250	Rs.6250
Repay in	1 year	1 year	1 year	1 year

Year	1 <sup>st</sup> year	2 <sup>nd</sup> year	3 <sup>rd</sup> year	4 <sup>th</sup> year
No. of sewing machines	2	3	4	5
Fixed cost:	Rs.14000		Rs.28000	
Machine cost	Rs. 1000	Rs.21000	Rs. 1500	Rs.35000
Variable cost: Raw material cost	Rs. 5000	Rs. 7500	Rs.10000	Rs.10000
(monthly) Salary( worker)	Rs. 3000	Rs.3000	Rs.6000	Rs.9000
Miscellaneous	Rs. 1000	Rs.1000	Rs.1500	Rs.2000
Income for month	Rs. 12500	Rs. 16000	Rs. 23500	Rs.29000
Saving after all expenditure (monthly)	Rs.3500	Rs. 4500	Rs. 6000	Rs.8000
Repay loan per month	Rs. 520	Rs. 520	Rs. 520	Rs. 520
Saving per month	Rs. 2980	Rs. 3980	Rs.5580	Rs.7480
Saving per annum	Rs. 35760	Rs.47760	Rs.66960	Rs.89760

Nirmala is happy now that she and her family have a stable source of income and eat more nutritious food. Microcredit at the time of requirement changed her life. Today, she is able to provide education to her children in a recognized school. She has a cooler, a color TV, a refrigerator and other luxury items apart from her basic requirements. Besides, Nirmala also has taken insurance.

*\*Information till July-2011*

*Source: <http://aksharakriti.org>*

## Session 59: Cost - Volume - Profit



### Key to the session

To understand how profits are calculated in a business



### Session Outcomes

'Break even' is an important concept for doing and sustaining a business. Participants are able to calculate the same for their businesses and then arrive at a profit for sustaining their business.



### Session Objective

- ▶▶ To help participants relate costing concepts with production planning.
- ▶▶ To help participants decide on monthly production targets



### Materials Required

Caselet, 'Savita Discovers the Cost of Doing Business,' handout 'Cost-Volume Profit,' Chart Papers and Pen.



### Methodology

Caselets, Group Discussions



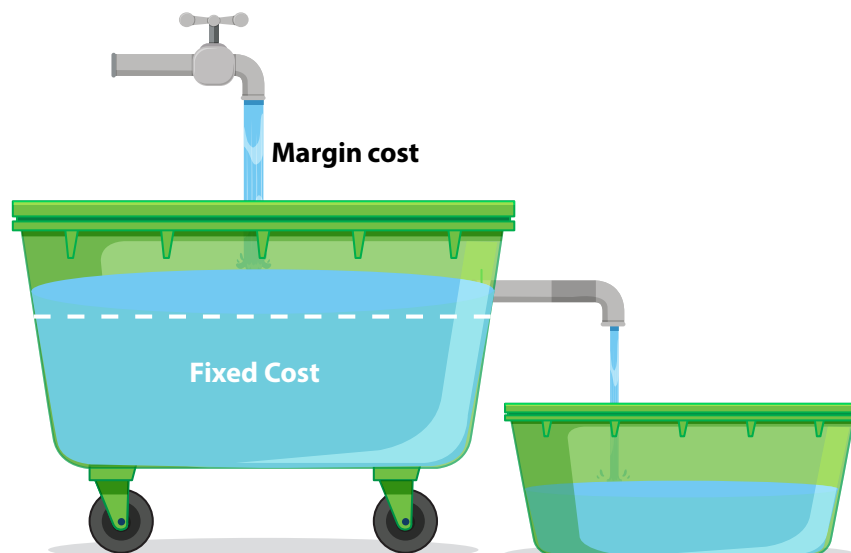
### Time Allotted

180 Minutes



### Processes and Activities

- STEP 1 -** Distribute once again the caselet 'Savita Discovers the Cost of Doing Business.'
- STEP 2 -** Remind participants about their calculation of fixed and variable cost. Ask them if they can recall how much Nazira's variable cost per kg was. The correct answer is Rs. 300. Next, ask the participants, 'what is the selling price of fish pickle?' The correct answer is Rs.500. So, after meeting the variable cost, Nazira will have a margin of Rs. 200. Ask participants is this margin same as profit? Clarify, that Nazira still has to meet the fixed cost (such as rent, etc). So, it is not her profit.
- STEP 3 -** Show the participants the following diagram: Imagine two inter-connected tanks - Fixed cost and Profit. Imagine the margin is the water that is flowing into these two tanks. The water first fills the first tank (that is, fixed cost) and then only when the first tank is full, it goes to the next tank (profit). Similarly, cash generated from business (margin) must first meet the fixed cost and only after fixed costs are fully covered can a business generate profit.



- STEP 4 -** Introduce the concept of 'Break Even Point': The 'Break-even point' is the quantity of sale that the business must achieve to meet its fixed cost. At break-even point, the business makes zero profit.

$$\text{Break Even Quantity} = \frac{\text{Fixed Cost}}{\text{Margin}}$$

Ask participants to calculate the Break Even Quantity for Nazira's business

$$\text{Break Even Quantity} = \frac{75000}{200} = 375\text{Kg}$$

- STEP 5 -** Distribute the Cost-Volume-Profit template for Nazira's case. Ask the participants to calculate the profit for different levels of production for Nazira.

Handout – Cost – Volume – Profit				
Quantity	Sales (A)	Total Fixed Cost (B)	Total Variable Cost ©	Profit/Loss (A-B-C)
300				
375				
400				
500				
600				
700				
750				

**Solution:**

Quantity	Sales (A)	Total Fixed Cost (B)	Total Variable Cost (C)	Profit/Loss (A-B-C)
300	1,50,000	75,000	90,000	-15,000
375	1,87,500	75,000	1,12,500	0
400	2,00,000	75,000	1,20,000	5,000
500	2,50,000	75,000	1,50,000	25,000
600	3,00,000	75,000	1,80,000	45,000
700	3,50,000	75,000	2,10,000	65,000
750	3,75,000	75,000	2,25,000	75,000

**STEP 6 -** To demonstrate how this calculation is useful, ask the participants, “Assume that Nazira is able to sell 500 kgs of fish pickle without spending any money on sales staff. If she hires a sales staff at the salary of Rs. 10,000 per month, she can increase her sales from 500 kgs to 700 kgs per month. Should she hire the sales staff or not?

Answer: From the above table, we can see that the profit will increase from Rs. 25,000 to Rs. 65,000 if the quantity sold increases from 500 kgs to 700 kgs. This is an increase of Rs.40,000 per month while the salary for the sales staff is only Rs. 10,000 per month. So, Nazira can earn an extra profit of Rs. 30,000 by hiring the sales staff.

**AND FOR SANGITA’S CASE:**

**Sangita’s Chana Bhatura**

**Gross Margin** = Selling Price -Variable Cost

= (40-13.5) =26.5

Number of plates to be sold = Fixed cost/margin = 9,500/26.5 = 358.4 for 30 days

Minimum plates to be sold per day =358.4/30=12 plates

**STEP 7 -** Give homework to the participants to find out the break-even quantity for their business and work out the cost, volume and profitability table.





### DAY- 18

Session 60	Presentation of Cost - Volume - Profit Plan	120 min
Session 61	Supporting women through Mentoring - Managing Groups and Conducting Meetings	140 min
Session 62	Well - being and Self - care-4	60 min



## Session 60: Presentation of the Cost - Volume - Profit Plan



### Key to the session

To help participants finalize their own costing and profitability plan



### Time Alloted

120 minutes



### Processes and Activities

#### Activity 1: Presentation (90 minutes)

- ▶ Participant presentation of Cost-Volume-Profit Plan and review.
- ▶ Development of Annual Plans from the Cost-Volume-Profit Plan

**STEP 1 -** Ask each participant to present their costing and Cost-Volume-Profitability plan.

**STEP 2 -** After each presentation the presenter can take questions from the audience.

**STEP 3 -** The facilitator will help in finalizing the plan.

## Session 61: Supporting women through Mentoring - Managing Groups and Conducting Meetings



### Key to the session

The bizSakhis will be mentoring and supporting women in helping them build their own business. Holding regular meetings, managing large groups and maintaining regular contact is an essential role of the bizSakhi.



### Session Outcomes

Participants will be able to apply the knowledge about the group in managing their group of mentees.



### Time Alloted

140 minutes



## Session Objective

1. To define a group and characteristics of the group
2. To learn about the stages of a group formation and processes.
3. To learn about the challenges of facilitating groups as part of mentoring women entrepreneurs.
4. To learn and practice the strategies to conduct meetings and facilitate groups.

## Activity 1: What are Groups?



## Processes and Activities

To understand and define groups by learning the characteristics of groups.

### STEP 1 -

Ask following questions to the participants:

- » What do you understand by the term 'group'?
- » Are you a part of a group? Are all of us part of a group?
- » What kind of groups are you familiar with? (Example, sports, self-help groups, youth clubs, etc)

### STEP 2 -

Gather response from the participants and highlight the key messages.

#### **Facilitator's Note**

*Facilitator may have to provide examples for this handout for better clarity.*

*For example,*

**Group Name:** Abc

**Vision:** To support each other to become successful entrepreneurs and bizSakhi mentors.

**Strengths of the group:** Cooking, network with a few retailers, access to SHG loans, managing skills, good communication etc. (These will be drawn from the member's strengths or what strengths they see in themselves when they work in groups)

**Role of group members (members for example, may be called ABC, DEF, XYZ):**  
ABC - Planning, DEF - calling and planning a meeting, XYZ - Communicating with external resources

**What is their commitment to each other:** Commitment to meet regularly, provide support and resources

### STEP 5 -

Allow 30 minutes for this activity.

**STEP 6 -** Get the group back in a semi-circle and ask them to share what they discussed in their groups.

**STEP 7 -** Appreciate them for their efforts and discuss the following points.

- » Explain each of these characteristics (cooking, networking, communicating etc.) by using the participant's experience from the activity. Draw out examples from the same.
- » Link this session to the leadership session. Probe and draw out responses on which kinds of leadership they would like to use.

#### **Discussion Points**

- » How was the experience of doing the activity?
- » What were the challenges in completing the activity?
- » What went smoothly?
- » Did you learn anything new about each other or as a group?

#### **Key messages**

- » When two or more individuals come together with a common purpose or a goal and are accountable to each other they form a Group.
- » Each group has its own purpose and vision. Groups also differ in terms of dynamics between the members, their commitment, roles etc.
- » After EAP, the bizSakhis will be holding group meetings and managing groups. Having knowledge about groups and how groups function will be helpful in managing these groups effectively.

**STEP 8 -** After explaining about groups, ask the participants to form smaller groups with 4 or 5 members.

**STEP 9 -** Each group will represent a group of bizSakhis and will be asked to brainstorm and fill the handout – Characteristics of a group

#### **HANDOUT - Characteristics of a group**

Group Name	
Vision	
Strengths of the group	
Role of group members	
What is their commitment to each other	

An effective group has a few important characteristics:

- » **Vision or purpose of the group:** Creating a vision that is commonly shared by the members helps in increased commitment and involvement.
- » **Understanding and valuing strengths of members:** Each member has unique and complementary strengths and qualities. An effective group acknowledges and uses this for the collective benefit of the group.

- » **Commitment:** When each member contributes to their full potential, it adds to the overall growth of the group. For example, everyone who comes to this training, attends and participates to learn and give to the group.
- » **Cohesiveness:** The group members feel supported by each other and form meaningful relationships with one another. For example, some of the participants in the training did not know each other prior to forming this group but have developed a relationship with each other over time.
- » **Roles and responsibilities:** Each member has a set of roles and responsibilities in a group. For example, some may provide emotional support, some may add humor and keep the group lively, some may be more silent and so on.

**Some common roles of group members are**

1. **The Chronic Rescuer** - the one who saves others from difficult situations. For example, by responding or sharing when no one else is doing so.
  2. **The Initiator** - The one who initiates an activity or conversation
  3. **The Information Seeker** - The member who keeps asking for clarifications and more information.
  4. **The Opinion Giver** - This person may sometimes impose their opinions and perceptions on the group.
  5. **The Elaborator** - The one who provides more examples and rationale for the discussions.
  6. **The Recorder** - In certain groups, there are individuals who like to note down the points being discussed in the group.
  7. **The Hostile attacker** - The one who always finds faults in others and has the potential to create disharmony in the group. This person usually gets negative feedback.
  8. **The Comedian** - The one who cracks jokes in a group. These people help keep the groups lively and entertained but this can have both a positive and a negative impact. For example, the impact will be negative if there is joking during a serious conversation ("Roles In Groups", 1985)
- » Every member of a group plays a unique role. As a facilitator, it is important to identify and address this for smooth functioning of the group. Mere knowledge of a group is not sufficient, the facilitator needs to act as per group dynamics.
  - » The facilitator should keep the focus of the group intact and avoid too much diversion. For example, if a person is asking too many irrelevant questions or giving too much opinion, the facilitator should pause and ask others to contribute. If there is any feedback to be given, this can be done individually or addressed to the group as a whole. For example, the facilitator can say, "let us give everyone an equal opportunity to speak"

**STEP 10 -** Ask participants if they can relate to these roles. Read out each role and ask the participants to clap once if they relate to this role. Members can have more than one role in a group.

**Key messages -**

- » Highlight that it is important for the group leader to be cognizant of the group's dynamics.
- » As discussed above, groups are formed to accomplish certain tasks towards reaching a common goal. An effective group leader is needed for the same.

**STEP 11 -** Ask the following questions to facilitate the discussion on leadership in groups

- » What skills would be required to lead a group?
- » What approaches/type of leadership would be used by you?



**Facilitator's Note**

kinds of leadership they would like to use.



**Reading materials and references**

1. Snow, J. (2012). Team Building Module Facilitator's Guide. United States Agency for International Development (USAID).
2. Roles In Groups. (1985). Retrieved from <https://www.context.org/iclib/ic09/fcl/>

**Activity 2: Stages of Group formation (20 minutes)**



**Processes and Activities**

This activity will introduce the participants to the different stages of group formation. This knowledge will help them relate to their own group of mentees and help them relate to the factors influencing each stage.

**STEP 1 -** Gather the participants in a semi-circle for the discussion.

**STEP 2 -** Ask the following, "When a group is being formed, what according to you are the processes and stages involved?"

**Facilitator's notes:**

*The facilitator will encourage participants to think about their own experience in the beginning of this training group.*

**STEP 3 -** Explain the stages of group formation to the participants.



**Time Allotted**

20 minutes

**Facilitator's Note:**

*The facilitator will try to elicit from the participants if they have experienced these situations in this or any other group.*

**Key messages**

Every group goes through a process. Commonly there are 4 stages of how a group is formed.

- » **Forming:** When people first come together, they are initially polite. They find out about one another. Some individuals may be excited about the newness and potential of being on the team. Some may also be fearful in response to the change. There is confusion with respect to the content of training. Some are scared, some are excited.
- » **Storming:** The participants become aware of their roles. Some participants are not happy with the leader and her approach. Tension forms around things that were vague or left unsaid at the previous stage. Conflicts may arise regarding roles and/or procedures. There is some difference of opinion within the groups. For example, training date and venue is selected not with everyone's consent or some members are upset with a participant for always coming late to the training etc.
- » **Norming:** As roles and personal conflicts are sorted out, the focus returns to the task and what needs to be done. Objectives are clarified and the detail of work is laid out. Group rules develop and people start to collaborate as a team. Group members understand and acknowledge each other's strengths and work towards a goal. For example, the group has to plan an event. Tasks are being distributed to everyone as per their strength and areas of interest and the group is able to work together towards achieving the task.
- » **Performing:** The team works interdependently and feels like a family. There is a strong sense of team achievement and pride. Mutual accountability is maintained, and personal differences are largely kept under control. Group members function independently and are more focused towards achieving the goal. All conflicts and other disagreements are sorted by now.

The knowledge of each of these steps can be helpful in anticipating the group dynamics and/or working towards it.

**Reading materials and references**

Snow, J. (2012). *Team Building Module Facilitator's Guide*. United States Agency for International Development (USAID).

## Activity 3 : Managing groups



### Materials Required

Chart papers, Sketch pens



### Methodology

Group discussion, Group work



### Processes and Activities

This activity will help the participants identify and address challenging situations while managing a group. It will also help bizSakhis in dealing with such challenges.



### Time Alloted

30 minutes

**STEP 1 -** Ask the participants to form sub-groups of 3-4 members each.

**STEP 2 -** Ask the groups to brainstorm and come up with list of 3-4 challenges they experience while managing groups. For example, some participant talking rudely, or conflict or people not responding etc.

#### **Facilitator's notes:**

*Ask them to reflect on their own experience of being a part of any group, such as a SHG or a bhajan mandal etc. and think about the challenges faced there.*

**STEP 3 -** Allow participants 10 minutes for this activity and gather them back for discussion.

**STEP 4 -** Ask the groups to present their list of challenges.

**STEP 5 -** After the presentation, the participants will be given few challenging group situations by the facilitator.

**STEP 6 -** Participants will be asked how they will react and handle these situations.

#### **Facilitator's notes:**

*The facilitator can either distribute this handout or read out the situations from the handout*

### **HANDOUT - List of situations - What to do if!**

**Situation 1 -** You are conducting the training and a participant asks you a question to which you do not have an answer.

**Situation 2 -** You are facilitating a discussion on a sensitive topic such as gender power. While discussing, two of the participants have conflicting opinions and start having a heated discussion.

**Situation 3 -** Whenever there are any group discussions, one participant is always answering before anyone else can. This participant is loud and always ready to volunteer due to which the class gets disturbed and others feel left out.



**Situation 4 -** There are few participants who are shy and hesitant to participate in the discussions. They feel shy to speak in front of others or to volunteer for any activities.

**Situation 5 -** There is a participant who is very lively and humorous but she at times jokes and group gets distracted from the topic.

**Situation 6 -** Whenever you start a discussion, one participant always seems to give the right answers.

**STEP 7 -** Let the participants respond to the situations. Brainstorm with the participants and write down their responses on the flip chart and then move on to the next situation.

**STEP 8 -** Complete the activity and highlight the key messages.



### Facilitator's Note

*The facilitator can use the handout to compare the response generated by the participants.*



### Key messages

It is important that a facilitator makes an effort to know about each participant attending the training. This will help in anticipating and addressing possible challenges that may arise within the group. Some common challenges include:

- ▶▶ **Difficult questions:** Since this training addresses many aspects of business as well as personal life, participants may ask difficult questions. The facilitator need not know 'Everything'!
  - ▶ If you do not know the answer it is okay to admit it. Note down the question and get back to them later after referring to your master trainers.
  - ▶ Some answers can also be drawn from other participants' knowledge and experience.
- ▶▶ **Managing conflicts** - Participants may strongly disagree with each other while discussing some concepts.
  - ▶ An effective facilitator should identify the conflict and address it immediately.
  - ▶ Be sensitive to both the participants.
  - ▶ Address the conflict then and there. If it doesn't get resolved, politely ask the participants to resolve the conflict outside the training.



### Facilitator's Note

*The facilitator can link this to conflict resolution and brainstorm which kind of approach would be helpful in dealing with conflicts within the group. (For example, if there is a*

*conflict between two participants should you use avoidance or the collaborative conflict resolution approach?)*

- ▶▶ **Dominant participants:** Sometimes, the facilitator may have participants who may dominate others. This might be due to their caste or social positioning or just their personality.
  - ▶ Make sure other participants get equal opportunity to speak.
  - ▶ Politely ask them to give other participants the opportunity.
- ▶▶ **Shy Participants:** Some participants are hesitant and shy in responding in front of the group.
  - ▶ The facilitator can use individual activities or pair activities to encourage them to respond during activities.
  - ▶ Encourage them individually and understand their reasons for not participating.
- ▶▶ **Humorous Participants:** Since humor is an important part of a training, a little bit of it is always encouraged. But some participants may overdo it.
  - ▶ Sometimes while discussing about important and sensitive issues, it is essential to highlight the gravity of these issue.
- ▶▶ **The “Good” Participant:** Sometimes there are Participants who provide all the right answers during a discussion. The facilitator might get tempted to focus on them to get the responses. This should not always be the case since all participants need to be involved with encouragement and support.

Other possible challenges in managing a group could be

- ▶ **Finalizing a date and time for meeting** (the facilitator can come up with a possible list of dates and timing and then propose it to the participants. If the majority are available on a particular date, it is always helpful to finalize it. Finding a date suitable for all the participants might sometimes be difficult.
- ▶ **Participants not coming on time:** The facilitator can reinforce every day that even if 1 person is late, the whole group gets affected by it (as the training/meeting starts late). Setting ground rules therefore will help the facilitator to deal with such issues.

## Activity 4 : Conducting Meetings with Community Women



### Materials Required

Chart papers, Sketch Pens



### Methodology

Group discussion



### Processes and Activities

Conducting meetings with community women

This activity will help participants brainstorm and come up with a plan to conduct meetings.



### Time Allotted

30 minutes

#### STEP 1 -

The group will be divided into sub-groups of 4 members each.

- » Each group will be provided with chart papers and sketch pens for the activity.
- » Each team will be asked to prepare a list of steps to conduct a meeting.
- » The teams will be encouraged to list down the overall plan from preparation to the actual meeting.
- » The teams will be given 25 minutes to come up with a list of activities.
- » Each team will share their list with the rest of the group.



### Discussion Points

- » What were the factors you considered while preparing the list?
- » What could be the possible challenges to conducting these meetings with women?

**Possible answers:** Refusal from family to attend the meetings, functions at home or village level, festivals.



### Key messages

It is important to follow a structure for a meeting to address the objective decided by the facilitator.

#### HANDOUT – Holding a meeting

Schedule a meeting date and time

Fix a meeting venue, it can be a panchayat hall, temple grounds, school hall etc. Check for venue availability, understand the process. Check the venue based on what is needed for the meeting (space, chairs, toilet, quiet surrounding, etc.)

Inform the women by going door to door or through SHG meetings. It is important to maintain a list of women to be informed with their contact details

and to make sure that every woman in the group does get informed.

Prepare the agenda for the meeting, decide beforehand what you want discussed and what should be the outcome of the meeting. Understand what will require follow up.

Make a note of the key points discussed in the meeting.

Provide feedback to the group members. Make sure to provide both positive and negative feedback instead of giving negative comments only. If there is any negative feedback for a participant, it should be given separately. This will help the participant work on your feedback without any negative feelings.



### Reading materials and references

1. Enriquez, F. (1997). How to organize community meetings. CD Technotes. Retrieved from - <http://cesinaction.org/Portals/0/How%20to%20Organize%20a%20Community%20Meeting.pdf>
2. <https://www.ilo.org/empent/areas/start-and-improve-your-business/lang--en/index.htm>

## Session 62 : Well - Being and Self Care – 4



### Key to the session

Participants will understand that 'affirmations' are an important mechanism for one's own well-being and that they will also bring group coherence. Self-affirmations can keep us motivated while we do our business.



### Session Outcomes

Participants learn to use affirmative words in times of crisis and failure in business and keep themselves motivated and confident.



### Session Objective

1. To understand affirmations as part of self-care and providing support through affirmations.
2. To learn to use affirmations in day-to-day life.



### Time Allotted

60 minutes

## Activity 1 : What are Affirmations?



### Processes and Activities

Introduce the usage of affirmations in daily life and tell how self-affirmations can be used as a self-care strategy.

**STEP 1 -** Get participants in a semi-circle for a discussion. Ask them

- » How do you feel when someone appreciates you or your efforts?  
*Possible answers: Feel understood and acknowledged for the efforts.*
- » Why do you think it is important to do so?  
*Possible answers: Reminds me of my strengths and capabilities.*
- » Someone complimenting your physical appearance or your work and your personality. Which one would you prefer? Why?

**STEP 2 -** The facilitator will write down the key points mentioned by the participants on a flipchart. Gather the response and highlight the key messages.

#### **Facilitator's Note:**

*The facilitator can use the following key points to add and conclude the points mentioned by the participants through the activity.*

#### **Key messages**

- » Providing affirmation is a sincere appreciation of the efforts and strengths of an individual. Affirmation is an effective way of communicating a supportive and caring attitude.
- » Affirmations can be used for the following reasons:
  - ▶ Identifying strengths in a collaborative manner
  - ▶ Conveying that you are aware of their qualities and efforts
  - ▶ Showing your appreciation and encouragement
  - ▶ Improving motivation

**STEP 3 -** After sharing the points ask the participants, "Do you think Affirmations can be used with community women? How will it help them?"

**STEP 4 -** Gather the response and read the following case example to the participants.

#### **Case example- Nazira and Savita**

Do you remember the story where Nazira (Muhammad's daughter) met Savita?

As promised before, Savita thought of visiting Nazira's house to talk more to her about her business. One afternoon, Savita, after finishing her college travelled to her family village and visited Nazira.

Nazira was extremely happy to see Savita's enthusiasm to learn. She was very happy that Savita was showing so much interest in knowing more about the business.

**STEP 5 -** Ask the participants, "What affirmations can Nazira give to Savita?"

*Possible answers: 'You are really dedicated in improving your business' or 'by coming*

here, you have shown that you are hard working' or 'I can see that you like to learn new things'.

What affirmations can Savita give to Nazira?

**Possible answers:** 'You have given so much of your time to help me understand costing in business, you are very helpful' or 'You are so good at explaining and simplifying things,' and so on.



### Facilitator's Note

*Remember! The affirmations should be genuine. In case the participants give affirmations on physical appearance etc., ask them if they have put in any effort or worked to earn these compliments? Affirmations are meant to encourage a person doing good, do better because her efforts have been recognized. Highlight the following key messages.*



### Key messages

- ▶▶ Do's and Don'ts of affirmations are important to consider. While giving affirmations keep in mind the following points -
- ▶▶ Do's (Give affirmations on)
  - ▶ Effort, qualities, courage in difficult circumstances, determination
  - ▶ Ability and willingness to help others despite difficulties
  - ▶ Efforts to live a near normal life even when there are difficulties, especially when they involve looking after children.

For example, "It is great that you recognize the challenges and want to do something before it gets worse."

- ▶▶ Don'ts (Do not give affirmations on)
  - ▶ Physical beauty, power, money
  - ▶ Anything that the person has not earned on his/her own.

For example, *You look very pretty, you have such nice hair etc.*

## Activity 2 : Practicing Affirmations



### Materials Required

Paper Plates, Sketch Pens, Safety Pins



### Methodology

Game, group discussion



### Processes and Activities

Through this activity the participants will learn to apply affirmations on self and on others.



### Time Allotted

30 minutes

**STEP 1 -** Keeping the do's and don'ts of affirmations in mind, ask the participants to write an affirming statement for one another.

**STEP 2 -** Distribute paper plates and safety pins to the participants and ask them to help each other and attach this paper plate on each other's back.

**STEP 3 -** Once all the participants have their paper plates attached to their back, ask them to anonymously write an affirming sentence for one another. Go through the Dos and Don'ts of affirmations before this activity. At the end of this activity, every participant should have written an affirming sentence for every other participant.

**Facilitator's Note:**

*Ask the Participants to try making the sentences short and clear. For example, 'I am a confident woman' or 'I am good at managing my time.'*

**STEP 4 -** Allow 30 minutes for this activity and gather the participants back for discussion.

**STEP 5 -** Ask the participants to help each other take off their paper plates from their backs and go through the affirming sentences others have written for them.

**Discussion Points**

- » How was the experience of doing this activity?
- » How does it feel to see the sentences?
- » Do you agree with the sentences you got from others?

**Key messages**

Affirmations are an important way of enhancing an individual's motivation and confidence.

As part of a common group, bizSakhis can use affirmations in supporting and motivating each other as well as the community women.

**STEP 6 -** After sharing the key messages for this activity, ask the participants to write affirmations for themselves. Distribute the activity sheet for the same.

**ACTIVITY SHEET 'SELF AFFIRMATIONS'**

Write down 5 affirmations for yourself based on your strengths, qualities or efforts.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_



**STEP 6 -** Allow 15 minutes for this activity.

**STEP 7 -** Ask the participants to repeat their sentences out loud to the group.

***Facilitator's notes:***

*To make it a fun activity, ask the participants to be loud. This will also help them reinforce and strengthen their affirmations.*

**STEP 8 -** Congratulate the participants and highlight the following key messages.

**STEP 9 -** Handout an extra activity sheet on Self affirmations to participants to practice in their day-to-day lives.



**Key messages**

- ▶▶ Practicing affirmations everyday can help the participants by enhancing their self-confidence.
- ▶▶ Participants can use the self-affirmations sheet to practice affirmations in day-to-day life. Whenever a participant can take out time for herself during the day, be it for example, in the afternoon or before going to sleep, they should write down one or two affirmations.



## DAY- 19 & 20

DAY - 19

Session 63 EDP TOT

360 min

DAY - 20

Session 64 EDP TOT

300 min

Session 65 Planning of EDP

60 min

Field Work - 4 : EDP

## Session 63 and 64 : Entrepreneurship Development Programme: Trainers of Training

The Entrepreneurship Development Programme (EDP) is the second deliverable of bizSakhi.

A thorough discussion on the following should be done with the bizSakhis:

- ▶▶ Getting the right orientation and training on how to conduct an EDP
- ▶▶ Preparing the topics that need to be discussed in various sessions
- ▶▶ Doing relevant background reading and preparation of necessary materials before the sessions.

Dedicate these two days completely to discuss each module that has to be communicated through the EDP (EDP Modules are in Vol-4 of the Biz-Sakhi Curriculum) Trainers of Training methodology. A mock session should also be arranged to check the facilitation skills of the bizSakhis.

The content of this module has already been discussed in the bizSakhi training, so it should be easy for them to understand. Since the success of the programme is directly dependent on the quality of EDP delivery this understanding is very important. The evidence they bring from the field as photos, small videos and used materials may be used for the evaluation of bizSakhi. If numbers of women available for EDP is not enough, Master trainer can club two bizSakhi groups to impart EDP training. If it is difficult for bizSakhi to undertake all modules for 5 days in a stretch, they can divide the EDP training into two and conduct the first phase during this field work (field work 4) and the remaining after the 5th month.

## Session 65 : Entrepreneurship Development Programme - Field Work

### Field work Assignment 4 (20%)

- ▶▶ At the end of Module 4, the bizSakhis will immediately start training their batch for the Entrepreneur Development Program.
- ▶▶ Master trainers need to help the bizSakhis make a plan of action for conducting the EDP in their villages.

# Volume II

## Module 5



# Module 5

## SESSIONS' SCHEDULE

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Day 21			
Session 66	Quick Review	60 min	3
Session 67	Presentation of Assignment Activities	120 min	3
Session 68	Financing your Business Estimation	120 min	4
Day 22			
Session 69	Developing Annual Cash Flow Plans	180 min	10
Session 70	Financing your Business Estimation of Start-Up Capital	120 min	13
Session 71	Separating Business and Personal Accounts	60 min	14
Day 23			
Session 72	Maintaining a Cashbook	60 min	18
Session 73	Supporting Women Through Mentoring - Networking and Peer Support	140 min	19
Session 74	Wellbeing and Self-care – 5	100 Min	29
Day 24			
Session 75	Business Plan Presentation	180 min	34
Session 76	ToT EAP and EDP	180 min	34
Day 25			
Session 77	ToT EAP and EDP	240 min	36
Session 78	Evaluation and Next Steps	120 min	36





## DAY- 21

Session 66 Quick Review

60 min

Session 67 Presentation of Assignment Activities

120 min

Session 68 Financing your Business Estimation

120 min



## Session 66 : Quick Review



### Key to the session

The training module will start with refreshing all the contents that were discussed in the previous module. This will help the participants to connect the concepts better.



### Session Outcomes

- ▶ The participants will revisit the previous contents.
- ▶ The flow of the module will be maintained.



### Session Objective

1. To revise the previous sessions
2. To address any doubts and clarifications.



### Methodology

Games, Quiz,  
Question and Answers



### Time Alloted

60 minutes



### Key messages

*Refer to the previous Module for the detailed revision. The facilitator can use different methodologies for each session. For example, question and answer round, fun quiz, rapid fire etc. Cover every aspect of each session and ask for any clarification before moving to the next session revision.*

## Session 67: Presentation of Assignment Activities



### Key to the session

This session will give the participants a platform to present the assignments they were given in the last month along with submitting them.



### Session Outcomes

Create a space of co-learning and sharing through assignments.



### Session Objective

To present field work experience and facilitate discussion on the challenges faced.



### Methodology

Presentation, Group Discussion



### Time Allotted

120 minutes



### Processes and Activities

**STEP 1 -** The facilitator will read out the field assignment of last module to the participants again.

**STEP 2 -** Each participant will come in front and share their assignment with the group.

#### **Facilitator's Note:**

*The participants may not present the training video (taken for the assignment) in case the women did not consent for it.*

**STEP 3 -** The facilitator will focus on the following points during the presentation.

- » Overall experience
- » What were the challenges?
- » What were the highlights? (positive aspects)
- » What were their learnings?

**STEP 4 -** Congratulate the participants for their efforts.

## Session 68: Financing your Business Estimation



### Key to the session

As blood is to the body, finance is to business. In this session, participants will learn how important finance is to any business and how to finance their own business units.



### Session Outcomes

Participants are able to estimate their start up capital cost and are able to take decision vis-à-vis their sources of financing.



### Session Objective

To familiarize participants with analytical templates that can help them make decisions regarding where their financing can come from.



### Materials Required

Caselet 'Savita Discovers the Cost of Doing Business', hand-out 'Required Start-up Capital'



### Methodology

Case Method, Individual/Group Exercise.



### Processes and Activities



### Time Allotted

120 minutes

**STEP 1 -** Distribute once again the caselet 'Savita discovers the Cost of Doing Business'

**STEP 2 -** Share the template for 'Required Start-up Capital' to the participants

Estimation of Start-up Capital	
	(in Rs.)
<b>Investments</b>	
A. Investment in Shop/Production Unit	
Purchase of Land and Building	
Repair, Maintenance, etc.	
Other (_____)	
Subtotal	
<b>B. Equipments</b>	
Machinery and Tools	
Furnitures	
Other (_____)	
Subtotal	
<b>C. Working Capital</b>	
Raw Material	
Labour Cost	
Salary and Wages	

Rent	
Water and Electricity	
Other (_____)	
Other (_____)	
Other (_____)	
Subtotal	
Total	

**STEP 3 -** Ask participants to fill the form to estimate Nazira's requirement for start-up capital to produce 700 kg of fish pickle.

### Solution

Estimation of Start-up Capital	
	(In Rs)
<b>Investments</b>	
A. Investment in Shop/Production Unit	
Purchase of Land and Building	0
Repair, Maintenance, etc	0
Other (_____)	
<b>Subtotal</b>	<b>0</b>
<b>B. Equipments</b>	
Machinery and Tools	6,00,000
Furnitures	0
Other (_____)	
<b>Subtotal</b>	<b>6,00,000</b>
<b>C. Working Capital</b>	
Raw Material	1,96,000
Labour Cost	14,000
Salary and Wages	43,000
Rent	20,000
Water and Electricity	2,000
Other (_____)	
Other (_____)	
Other (_____)	
<b>Subtotal</b>	<b>2,75,000</b>
<b>Total</b>	<b>8,75,000</b>

**STEP 4 -** Suppose Nazira decides to fund Rs. 2,75,000 from her own savings and take a loan of Rs. 6,00,000. The monthly instalment for the loan is Rs.15,000 out of which Rs.10,000 is the payment towards the principal. Should Savita borrow the money for the business?

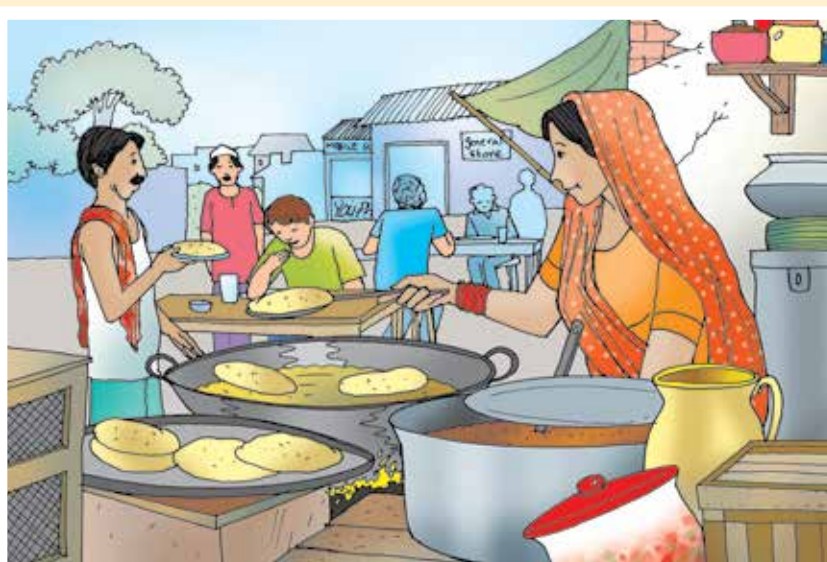
**Solution:** Using the Cost-Volume-Profit calculation done earlier, show that Nazira's business is expected to generate a profit of Rs.65,000 if she is able to sell 700 kg of fish pickle. This includes interest payment of Rs. 5,000. If things go as per plan, Nazira can meet the principal repayment requirement of Rs. 10,000 from her profits.

**OR/And**

**STEP 5 -** Financing Sangita's Chana Bhatura :

**Would you advise Sangita to borrow from the MFI?**

After estimating the total investment required (about Rs. 50,000), Sangita thought of investing Rs. 20,000 from her own side and Rs. 30,000 from borrowings from a MFI. The MFI was ready to lend to Sangita. It offered the loan to Sangita for 12 months and Sangita would have to pay Rs. 2,950 every month. That is, Rs. 2,500 principal every month along with interest of Rs. 450 (1.5 percent per month).



**Answer:**

Expected Cash earned per month for Sangita

Cash Income for 900 plates @ Rs. 40 per plate =  $900 \times 40 = 36,000$

Costs			
Details	Amount (Rs.)	Number of units	Total
Salary	2000	1	2000
Rent	3500	1	3500
Cooking Gas	Re 0.5 per plate	900	450
Raw material	Rs. 10 per plate	900	9000
Disposable plates etc.	Rs. 3 per plate	900	2700
Electricity	1000	1	1000
Cleaning Maint.	1500	1	1500
Total			26,550

Net Cash Income =  $(36,000 - 26,550) = 9,450$

Her conservative net cash income is the multiple of the monthly instalment of  $(9,450/2,950) = 3.2$  times.

So, we can advise Sangita to borrow from the MFI. After paying off the MFI, Sangita will have cash of about Rs. 6,500 for meeting her expenses and creating savings for the business.

**STEP 6 -** Ask the participants to work out the Estimate for their Startup capital



#### Facilitator's Note

*Give enough time to participants to solve the problems. Guide each participant individually.*



#### Stop and Check

See if all participants have understood and able to do the exercise.



#### Reading materials and references

ILO Start Your Business, any book on costing





## DAY- 22

Session 69	Developing Annual Cash Flow Plans	180 min
Session 70	Financing your Business Estimation of Start-up Capital	120 min
Session 71	Separating Business and Personal Accounts	60 min



## Session 69 : Developing Annual Cash Flow Plan



### Key to the session

Participants learn the mechanism of developing and maintaining an annual cash flow for their business.



### Session Outcomes

Participants are able to prepare an annual cash flow plan for their business.



### Session Objective

Help participants develop annual cash flow plans



### Materials Required

Cashflow Hand-outs



### Methodology

Handouts, Group Discussions



### Processes and Activities

**STEP 1 -** Cashflow analysis



### Time Allotted

180 minutes

## Exercise on Cash Flow

Sangita got more clarity about her ability to take and pay back loans by estimating her cash income. She was also convinced that she would be able to pass on any increase in expense by selling at a higher price. But she was concerned that she may require Rs. 40,000 more for the schooling expenses of her children annually. To provide for this, she wants to increase her sale of chana bhatura by 100 plates every 6 months.



That is,

Month	Sales
1-6	900
6-12	1000
13-18	1100
19-24	1200

She now wants to estimate her half yearly cash flow for the next two years.  
Can you help her do that?

**Solution :**

Item	Half Year-1	Half Year-2	Half Year-3	Half Year-4
Number of plates	5,400	6,000	6,600	7,200
<b>Opening Cash</b>	50,000	79,400	96,700	1,87,600
Less (investment in setting up shop)	-24,000			
Less (investment in running the shop)				
Less (salary for 6 months)	-12,000	-12,000	-12,000	-12,000
Less (rent for 6 months)	-21,000	-21,000	-21,000	-21,000
Less (electricity for 6 months)	-6,000	-6,000	-6,000	-6,000
Less (cleaning and maintenance for 6 months)	-9,000	-9,000	-9,000	-9,000
Less (cooking gas @ Rs. 0.5 per plate)	-2,700	-3,000	-3,300	-3,600
Less (raw material @ Rs. 10 per plate)	-54,000	-60,000	-66,000	-72,000
Less (disposable plate @ Rs. 3 per plate)	-16,200	-18,000	-19,800	-21,600
Add (sales revenue @ Rs. 40 per plate)	2,16,000	2,40,000	2,64,000	2,88,000
Less (loan instalment @ Rs.2950 per month till 1 year)	-17,700	-17,700	0	0
Less: personal salary (@ Rs. 6000 per month)	-36,000	-36,000	-36,000	-36,000
Less: onetime withdrawal		-40,000		-40,000
<b>Closing Cash</b>	<b>67,400</b>	<b>67,400</b>	<b>1,87,600</b>	<b>2,54,400</b>

**STEP 2 -** Share the template for cash flows (given on next page, page 12)

**STEP 3 -** Ask participants to divide themselves into groups of four, and work in groups to prepare their annual cash flows. Share with the groups, instructions to fill the cash flow plan. Give each group 30 minutes to finish their cash flow plans.



#### Facilitator's Note

*Devote 30 minutes per group to check whether the cash flow calculations is as per the instructions given.*



#### Stop and Check

Check if the participants have any query, share feedback.

## TEMPLATE FOR CASH FLOWS

	General Guidelines to prepare cash flow plan	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec
Quantity Sold during the month	Start with quantity close to break even and work up to the maximum production at quarterly interval												
Opening Cash Balance (A)	In the first month, fill your own contribution to the start up capital; From second month, opening cash balance is same as the closing cash balance of last month												
Cash from Sales	Quantity of goods and services sold in cash X Sales Price												
Cash recovery from credit sales	Quantity of goods and services sold on credit X Sales Price												
Borrowings	Loan from Banks/ Fis or Friends and Relatives												
Any other(_____)													
Any other(_____)													
Any other(_____)													
Total Cash In (B)													
Purchase of Raw Material	Raw material cost per kg of goods sold X Quantity of Sal.												
Payment of Wages	Wage cost per kg of goods sold X Quantity of sales												
Payment of Salary	Fixed salary cost per month												
Purchase of Equipment	Show equipment purchase in the first month												
Loan Repayment	Fill principal amount repaid												
Interest Repayment	Fill interest repaid												
Any other(_____)													
Any other(_____)													
Any other(_____)													
Total Cash In (C)													
Closing Cash Balance	A+B-C												

# Session 70 : Financing your Business

## Estimation of Start up Capital



### Key to the session

Starting or scaling up enterprises requires not only initial investment but also funds from other sources. In this session, participants will know the best way to access funds and finance their business.



### Session Outcomes

Generate awareness about various sources of finances available for their business and about the support provided by the government for start-ups.



### Session Objective

1. To acquaint the participants with different sources of financing
2. To acquaint the participants to the process to access the sources



### Materials Required

Experts including Managers of Regional Rural Banks/Credit Cooperatives, MFI Officer, Commercial Bank Officer, SHG credit Linkage/MSME and entrepreneur.



### Methodology

Group interactions, Visits



### Time Allotted

120 minutes



### Processes and Activities

- STEP 1 -** The facilitator will make a presentation regarding the objectives of the session and an overview of the training program.
- STEP 2 -** Each expert will talk about the various financing options, processes like eligibility, documentation, etc. They will also talk about the challenges faced by entrepreneurs in availing finances and how these may be overcome.
- STEP 3 -** Participants should be given opportunity to clarify their doubts and consult on their financing options
- STEP 4 -** Thank the experts for their time and support.



### Facilitator's Note

*The facilitator should map the financial institutions present in the area. It is the responsibility of the NGOs to establish these relationships and organize this session. It will be good if two-three batches are combined for this session in the last mile i.e. the Business Sakhi delivers.*



## Session 71 : Separating Business and Personal Accounts



### Key to the session

Maintaining separate books of accounts for personal and business transaction helps in monitoring business growth more systematically. This is even more important for micro and nano entrepreneurs.



### Session Outcomes

Participants understand the need to differentiate between personal and business accounts and the need to maintain them separately.



### Session Objective

1. To help participants understand the importance of separating business and personal accounts.
2. To acquaint participants with a simple cash book they must maintain.



### Methodology

Caselet Discussion



### Materials Required

Caselet, 'The quarrelling sisters'



### Time Alloted

60 minutes



### Processes and Activities

**STEP 1 -** Tell the participants about the objectives of the sessions. Distribute the caselet, 'The quarrelling sisters'

### The Quarrelling Sisters

Not so long ago, there lived a woman in a village with two daughters named, 'Business' and 'Personal'. The woman would save diligently and keep her money in the piggy bank for her daughters' use. The two daughters had different needs for money. Her elder daughter 'Business' would take out money from the piggy bank mainly to invest in her family's income generating activity while her younger daughter 'Personal' would take out money from the piggy bank for household use such as food and school fees.



One fine morning, the woman woke up to find that her two daughters were quarrelling with each other. Personal, the younger one, complained, "Mother, I had to pay money for school fees but sister Business has taken all the money from the piggy bank". Business, the elder one retorted, "I needed the money to buy more modern equipment so that we can earn more income from this month onwards. I did not know that

sister Personal needed money for her school fees". The mother exclaimed, "But why did you not tell me yesterday that both of you needed money at the same time. I would have arranged for more money." Both sisters exclaimed at the same time, "But I checked yesterday and found that the money was sufficient for my need!".

What would you suggest so that the woman can ensure that her two daughters do not quarrel ?

- STEP 2 -** Ask the participants whose fault this was? The mother's, daughter Business's or daughter Personal's? Is the problem with the daughters or in the way the money is being managed? The fight could have easily been avoided had the mother maintained two piggy banks (or accounts) for use by her two daughters - Business and Personal. That way, she would have been able to know and plan for both the daughter's needs well in advance.
- STEP 3 -** Ask the participants what is the similarity between the story and their lives? Help them understand how as a businesswoman, they will now have to balance their personal and business requirements. To manage both the needs well, they will need to separate their business account from their personal account.
- STEP 4 -** Ask the participants to work in groups of 4 to list down the challenges/hurdles they may face in separating their business and personal accounts and their strategies to overcome these challenges.
- STEP 5 -** Ask one member from each group to summarize their group's discussions on the subject.





### DAY- 23

Session 72	Maintaining a Cashbook	60 min
Session 73	Supporting Women Through Mentoring - Networking and Peer Support	140 min
Session 74	WellBeing and Self-Care – 5	100 min



## Session 72: Maintaining a Cash Book



### Key to the session

Maintaining a cashbook enables an entrepreneur to keep a check on cash inflow and outflow. It also helps them maintain effective records and understand whether their business is running in profit or loss.



### Session Outcomes

Enable participants to get hands-on practice on using a cashbook for their business.



### Session Objective

Participants learn to maintain a cashbook and use it systematically for the growth of their business.



### Materials Required

Hand-out: Format for Cashbook (Receipts and Payments)



### Methodology

Practice format for cashbook (Receipts and Payments).



### Processes and Activities



### Time Alloted

60 minutes

- STEP 1 -** Tell participants that for smooth conduct of their business, they need to maintain a Monthly Cash Book containing Receipts and Payments.
- STEP 2 -** Distribute the format for the cashbook (Receipts and Payments).

Receipt and Payment for the Month.....			
Beginning Cash:			
Receipts	Rs	Payments	Rs.
Total		Total	
Closing Cash in Hand and Bank Balance:			

Does it match with the actual cash and bank balance?

**STEP 3 -** Give them sample transactions for Savita's paper bag business and show the participants how to make entry.

On 31st March, Savita has a total cash of Rs. 5,600.

1. On 1st April 2019, Savita buys old newspaper for Rs.1,000.
2. On 10th April 2019, Savita buys boxes for Rs.300.
3. On 20th April 2019, Savita takes out Rs.4000 for her household expense.
4. On 30th April 2019, Savita receives Rs. 5000 from paper bag sale.

Receipt and Payment for the Month April 2019			
Beginning Cash: Rs. 5,500			
Receipts	Rs.	Payments	Rs.
30th April, Paper bag sale	5,000	1st April, Newspaper purchase	1,000
		10th April, Box purchase	300
		20th April, Transfer to Household Expense	4,000
Total	5,000	Total	5,300
Closing Cash in Hand and Bank Balance (Beginning Cash + Receipts - Payments): 5,200			

Does it match with the actual cash and bank balance: Yes

## Session 73 : Supporting Women Through Mentoring – Networking and Peer Support



### Key to the session

Considering the barriers that women specifically are exposed to, it is necessary to reinforce that individuals have natural capacity to find resources within and outside themselves. This session will help them in reflecting on the need to build a network of support within their communities to develop the long-term resource of support.



### Session Outcomes

1. Participants will be able to understand the importance of networking and peer support.
2. Participants will develop awareness about the support systems in their environment.



### Session Objective

- » To identify the support systems in the participants' lives.
- » To learn the concept of networking and peer support and to create a network of mentees and mentors as support mechanisms for their personal and professional growth.



### Time Allotted

160 minutes



### Methodology

Group Discussion, Individual Activity, Case Studies

## Activity 1 : My Resource



### Processes and Activities

This activity will help participant understand the importance of connecting to the support systems and finding resources around oneself.



### Time Allotted

20 minutes

- STEP 1 -** The facilitator asks the participants to stand in a circle.
- STEP 2 -** The participants are to be divided in two groups. For this, the facilitator can ask the participants to say the numbers 1 and 2 in the circle in a sequential manner.
- STEP 3 -** All the people who said number 1 are in Team A and all the people who said number 2 are in Team B.
- STEP 4 -** Now, each team is asked to create a long line, as long as possible, using whatever resources they have with them. They will not be provided with any material by the facilitator.
- STEP 5 -** The idea is to help them identify their own resources. The team with the longest line will be the winner.
- STEP 6 -** Inform the participants that they will be given 5 minutes to complete this activity. Once the activity is over, announce the winner depending on the length of the line.
- STEP 7 -** Get the participants back to their chairs and lead the discussion.

### Discussion Points

- » *How do you feel after completing this task?*
  - » *How did you choose your resources?*
  - » *How was your experience of completing the task?*
  - » *Were there any 'Aha!' moments in your team?*
  - » *What did you learn through this exercise?*
- STEP 8 -** After the discussion, reiterate the following key messages.



### Key messages

The facilitator will re-iterate the following points

- ▶▶ Every individual possesses the ability to find their own ways to deal with problems. For example, to complete this task, some of you used your dupattas, some of you used your footwears. Every one of the participants had their own unique contribution to the team.
- ▶▶ The resources are all within and around us. Every individual can pool in their resources for better outcomes.

Collaborative and inclusive participation to make resources available to each other is required for an individual's as well as for the community's growth.

## Activity 2 : Individual Activity



### Materials Required

Blank Sheet, Colour Pens, Glue Stick and Blank Tokens



### Time Allotted

60 minutes



### Processes and Activities

This activity will help enable women develop their own agency and also be a part of a peer support group.

- STEP 1 -** Participants are provided with a sheet, color pens, glue stick and blank tokens.
- STEP 2 -** These tokens represent their support systems. These can be labelled as per the participant's choice (For example, self, partner, parents, in-laws, children, friends, family, community groups, village officials, SHGs, banks etc).
- STEP 3 -** Using the color pens the participants can represent themselves on the sheet at the center and paste these tokens in such a way that it represents the extent of support provided by the labelled individual/role.
- STEP 4 -** The closer the token is placed, the higher the amount of support provided.
- STEP 5 -** The participants will create two images with one representing their current support system and another, which represents their desirable support system.
- STEP 6 -** Encourage the participants to be creative and assure them that there are no right or wrong answers.
- STEP 7 -** The participants are given 15 minutes to complete the task. Encourage the participants to apply their knowledge of previous sessions on 'My resources' to complete their activity.

**STEP 8 -** After each participant has completed the task, ask them to share the experience of creating their support map.

**STEP 9 -** Each participant is given time to talk about their support system and how they would like to change it. After every participant has shared their experience follow up with discussion.



### Discussion Points

- ▶▶ What was it like to do the activity?
- ▶▶ How would you like to change your current support system? Why?

*Possible answers: they are living with their family and hence have their parents and sibling's support, but they can benefit from the support of XYZ...*

- ▶▶ Who do you think can support you in creating a stronger support network?
- ▶▶ Do you think that men have different support systems?



### Facilitator's Note

*The discussion with help Master Trainers will help identify possible gap areas which may inhibit women from starting their enterprise, enabling the creation of a peer group for support.*



### Key messages

Every individual needs support systems to thrive in a challenging environment. These systems keep changing with time. But there are some systems that are comparatively stable in our life.

- ▶▶ These systems make us feel relaxed and secure. Any change in these the other hand can cause stress.

**Support network vis-a-vis women entrepreneurs can be established at three levels (a) human capital (b) financial capital and (c) social capital**

- a. **Human Capital** : Individual skills and knowledge required to do business.
- b. **Financial Capital** : Monetary resources. Individual funding capacity, loans, bank linkages, access to govt. schemes etc.
- c. **Social Capital** : network that provides information and resources. Formal and informal mentoring, for example, through Master trainers.

## Activity 3 : Networking



### Materials Required

Thread ball (as many as the number of groups), Name tags, Safety Pin to put the name tags. Thread ball (as many as the number of groups), Name tags, Safety Pin to put the name tags.



### Time Alloted

40 minutes



### Processes and Activities

This activity focuses on building the knowledge about networking among bizSakhis and making them understand how this is beneficial for an entrepreneur.

**STEP 1 -** Divide the group in sub-groups of 5 - 6 members. Each group will be one community. Participants are free to name their community.

**STEP 2 -** Participants are given a Name card for this activity with names of Stakeholders and institutions in a village. For example, SHG, potential women entrepreneur, bizSakhi, Sarpanch, family members etc

#### **Facilitator's Note:**

*The master trainer can use the important list of stakeholders from their respective local communities*

**STEP 3 -** One participant from each group or community will be provided with a woollen ball/thread ball of a different colour.

**STEP 4 -** The participants will move around within their community and look at the Name tags of other participants.

**STEP 5 -** The participant will hold one end of the ball and pass the ball to one stakeholder from whom they need help or support. For example, If I am an SHG member, I may give the thread ball to women entrepreneurs saying, "I need you to join Self help group" and so on. The first stakeholder will hold the thread and pass on the ball to another stakeholder who is helpful for them and the game will go on till the ball reaches to all the name tags.

#### **Facilitator's Note:**

*Facilitator can also provide situations for each head or add more situations, such as*

- » **SHG member:** *You want to start an SHG group in your village, you want to mobilize women to join SHG*
- » **Potential women entrepreneur:** *You want to get information about starting a business, you need financial assistance*
- » **BizSakhi:** *You want to start with EAP training in your village or you want to set up a shop in the village*

- » **Sarpanch:** You want to encourage more women to participate in entrepreneurial activities or you want to start a market in the village
- » **Family members:** You want to support the cause of women entrepreneurship in your village or you want to buy something from the women entrepreneurs.

**STEP 6 -** Allow 15 minutes for this activity.

**STEP 7 -** Ask the participants to reflect on how their thread ball has travelled within the “community”.

**STEP 8 -** Bring the group back and discuss the following points



### Discussion Points

- » How do you feel after this activity? How was your experience?
- » Do you think you can relate this to your village? How?
- » Do you think you would be able to function without the other Name tags in your community?
- » Can you think of starting/continuing with your business without these stakeholders?



### Key messages

- » As part of a community, we all connect and support each other.
- » What we did in this activity was to connect with various stakeholders to fulfil each other’s needs and goals.
- » This networking is essential to maintain and sustain a support system.

## Activity 4 : Peer Support



### Materials Required

Case Study Handout/Slide, Flipchart,  
Marker Pen



### Time Alloted

40 minutes



### Processes and Activities

The activity aims to highlight the role of peer support for the overall growth of a community.

**STEP 1 -** The case story will be handed out/shown to the participants.

**STEP 2 -** The facilitator can ask a volunteer to read the story to the rest of the group.

**STEP 3 -** Discuss the following points with the participants.



### Case Example - Shri Mahila Griha Udyog Lijjat Papad

In 1950s, seven Gujarati women from Bombay (now Mumbai) wanted to start a venture to create a sustainable livelihood using the only skill they had – cooking. They borrowed Rs 80 from Chhaganlal Karamsi Parekh, a member of the Servants of India Society and a social worker. They took over a loss-making papad making venture and bought the necessary ingredients and the basic infrastructure required to manufacture papads. Then on 15 March 1959, a warm summer day,



they gathered on the terrace of their building and started with the production of 4 packets of papads. They started selling the papads to a known merchant in Bhuleshwar, a popular market in Mumbai. This was the beginning of a historic company established and run by determined and dedicated women for the empowerment of other determined and dedicated women.

The early days were not easy. The institution had its trials and tribulations. The faith and patience of the members were put to test on several occasions.

During the first year, the women had to stop production for four months during the rainy season as the rains would prevent the drying of the papads. The next year, they solved the problem by

buying a cot and a stove. The papads were kept on the cot and the stove below the cot so that the process of drying could take place despite the rain.

The group got considerable publicity through word of mouth and articles in vernacular newspapers. This publicity helped them increase their membership. By the second year of its formation, 100 to 150 women had joined the group, and by the end of the third year Lijjat Papads had more than 300 members.



Source - Cited in "The amazing Lijjat Papad story: from Rs 80 to Rs 800 crore", n.d.

### Case Example - Ganga SHG

Kaushalya Devi, a working class woman, is a member of the Ganga Self-Help Group in Nariar Village of Motipur Block in Bihar. For several years she has been working as a vegetable vendor.



She used to go from village to village carrying head loads of vegetables for sale. With all the hard work, she was not able to earn enough to feed her family. One day, as she was going about selling vegetables, she came across a group of women engaged in an animated discussion. Curious, she also sat down with the women. She came to know that this was a group of working class women engaged in saving and taking up social activities. The group was known as Ganga SHG. Kaushalya requested the President of the group to enrol her as a member of the group. She paid the entire savings fund that was due right at the

beginning. Within one month, she was able to get a loan of Rs. 500 from the group to buy a pushcart.

She had to repay the loan in 5 months at the rate of Rs. 101 per month, which also included interest. She repaid all instalments on time. After some time, Punjab National bank gave a loan of Rs. 46,000 to the group at a concessional rate of 4% per year. The group started using this money to give larger loans to members for their income generating activities. The group charged an interest of 24% per year from this. The profit of 20% went to the group's common fund. A portion of the profit went to group members at the end of the financial year, like it did every year.

Kaushalya Devi took a loan of Rs. 3000 from the group for growing vegetables on a plot of land leased from a big farmer. Her husband who used to get seasonal work for about 90 days in a year, mainly grew vegetables. A Block Agricultural Officer helped the couple with technical advice regarding vegetable cultivation. Kaushalya today sells the fresh farm vegetables. With her profit she has been able to buy a buffalo. The health of her ill-nourished children has improved substantially due to availability of fresh milk and good vegetables.

(Adapted from Training Manual on Self-Help Groups for Micro-Enterprise Development, 2003 )



#### Facilitator's Note

*The facilitator can discuss either of the case stories for this session.*



### Discussion Points

1. Can you identify the support systems used in the establishment of their businesses for the case studies given above?  
*Possible answers: community women, social worker, women's family members etc.*
2. How did the women's life change after receiving support?  
*Possible answers: easier accessibility, emotional and financial support, common goal - wanted to be independent or support the family, compliment each others' skills etc.*
3. Can you identify such support systems around you?
4. How can they benefit you as an entrepreneur?



### Key messages

- ▶▶ Both the case examples are helpful in understanding the strength of a group with a common goal and understanding. Such a group where people have come together as a collective unit is called a Peer group. They usually share similar experiences, values and lifestyles.
- ▶▶ Peer groups facilitate peer support helping the members of the group emotionally, in getting technical help, in networking, in sharing of knowledge, physical assistance etc.



### Facilitator's Note

*Highlight that similar to the previous activity where each one of the participants contributed in expanding the length of the line, gathering community support towards a same goal helps each member contribute and supplement each other.*



### Discussion Points

- ▶▶ What could be the possible benefits of Peer Support?
- ▶▶ As a bizSakhi, how can you build your Peer Support ?



### Key messages

#### Benefits of Peer support:

- ▶▶ Peer support is essential because a group has more skills than an individual.
- ▶▶ To solve an issue, a group can come up with a range of solutions as compared to an individual who may come up with just one or two.

- ▶▶ Peer support creates a sense of belonging.
- ▶▶ It facilitates learning from each other's skills and experiences.
- ▶▶ It provides emotional support to women forming informal support relationships.
- ▶▶ It acts as a support group.

As mentors and as entrepreneurs, bizSakhis can create a network of peer support for themselves through regular meetings, social networking such as by using whatsapp or facebook, mobilizing resources etc

#### **Tips for mentoring:**

- ▶▶ Encourage the community women to build a peer network within their community.
- ▶▶ Master Trainers will have to play a key role in facilitating the process of creating a collective movement of local women entrepreneurs in the community. Even after the bizSakhis are trained a more sustainable model needs to be created in the community – one which can enable more and more women to join the group.



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## Session 74 : Wellbeing and Self-care - 5



### Key to the session

Being a mentor is a challenging role in itself. In this final session, participants will learn about some more self-care techniques and apply them in interacting with local women entrepreneurs in their community.



### Session Outcomes

Participants will be aware of self-care techniques which will help them in dealing with challenges related to mentoring.



### Session Objective

1. To learn about self-care for mentors
2. To familiarize with self-care tips for mentors



### Methodology

Discussion , Games, Lecture



### Time Alloted

100 minutes



### Materials Required

No material required

## Activity 1 : Self-care for mentors



### Materials Required

Blank Sheets (1 For Every Participant),  
Sketch Pens (2-3 for each participant)



### Time Alloted

60 minutes



### Processes and Activities

This activity will address some of the possible challenges of mentoring and understand how bizSakhis can use self-care techniques to deal with such challenges.

#### STEP 1 -

Ask the participants to be seated comfortably for this activity. Distribute blank sheet and sketch pens.



- STEP 2 -** The participants will be asked to think of a challenging situation they experienced so far as a mentor and how they felt (for example, convincing women to come for the training, managing time for mentoring etc). Ask them to write or draw the situation on the paper given to them.

**Facilitator's Note:**

*Reiterate the thought-emotion-action triad*

- STEP 3 -** Next, ask them to write or draw what they did in order to address the challenge. (For example, called a friend for advice, shared the distress with husband or family etc.)

**Facilitator's Note:**

*The facilitator will draw out responses related to what self-care activities they practiced during such instances.*

- STEP 4 -** Allow 5 minutes for the activity and gather the group back for the discussion.



### Discussion Points

- ▶▶ Can you share what you have written or drawn on your sheet?
- ▶▶ How did these actions to address your challenges help you?
- ▶▶ What were the feelings after that?



### Key messages

- ▶▶ The following points will help the participants in self-care during their mentoring role:
  - ▶ **Self understanding:** Regular reflection on one's own practices as a mentor through sharing or writing a journal. This also includes learning to identify when you are in a low mood and asking for support during the same.
  - ▶ **Developing your role as a mentor:** Strive to learn new aspects of mentoring through regular feedbacks from the master trainers as well as the community women. Ask for support from other bizSakhis on the areas you can improve upon. You can also ask them about the methods they are using to deal with the same issues as yours.
  - ▶ **Create a positive space for your work:** Be it entrepreneurial work or the mentorship and support you are providing, it is essential to create a positive environment by keeping communications open, using affirmations, practicing emotional regulation etc.
- ▶▶ The role of a bizSakhi is such that they might face challenges on a day-to-day basis. Prolonged exposure to such challenges may lead to burnout. **Burnout** is an experience when we are exposed to prolonged stress, this results in the depletion of physical, emotional and motivational energy.

- ▶▶ Burnouts are important to identify and address in a timely manner. Some of the symptoms of a burnout are:
  - ▶ **Feeling exhausted:** this includes feeling tired all the time, lack of energy, feeling emotionally low, inability to cope, disturbance in sleeping or eating patterns.
  - ▶ **Social alienation:** distancing yourself from others, feeling numb about others' situations, not participating in activities you once enjoyed.
  - ▶ **Work performance:** lack of motivation to work, inability to concentrate, inability to complete work on time.
- ▶▶ In such situations, where bizSakhis feel they are experiencing any of these symptoms, they should contact master trainers or any other support system available around them or use any of the self-care techniques mentioned throughout this manual (relaxation techniques, mindfulness etc.)



### Reading materials and references

1. A quick guide to self - care for mentors. Retrieved from <http://blogs.flinders.edu.au/student-health-and-well-being/wp-content/uploads/sites/71/2018/07/Self-care-for-mentors-share.pdf>
2. Boyle, K. (2017). Self-care Manual for Women. AMINA - The Muslim Women's Resource Centre (MWRC). Retrieved from <https://mwrc.org.uk/wp-content/uploads/2016/06/Self-Care-Manual-for-Women-1.pdf>

## Activity 2 : Self - Care Plan



### Materials Required

Blank sheets (1 for every participant),  
Sketch pens (2-3 for each participant),  
Hand-out



### Time Allotted

60 minutes

### Hand-out :

My Favourite self-help strategy	When can I use this strategy?
Mind :	
Body :	
Spiritual :	
Work :	



## Processes and Activities

- STEP 1 -** Distribute the Activity sheet to the participants to help them create a self-care plan for themselves. Ask them to write down the self-care strategies they like the most and are likely to use in their day-to-day life. Encourage them to think of their daily routine and identify where they can practice these.
- STEP 2 -** Allow the participants 30 minutes for this activity.



## Key messages

1. There is no one way to follow a self-care plan. Each individual may have their own set of ways of following and implementing their self-care activities.
2. It is essential to remember these strategies during times of stress. The participants can stick this sheet in their houses to serve as a reminder for them to use it whenever possible.



## Reading materials and references

Boyle, K. (2017). Self-care Manual for Women. AMINA - The Muslim Women's Resource Centre (MWRC). Retrieved from <https://mwrc.org.uk/wp-content/uploads/2016/06/Self-Care-Manual-for-Women-1.pdf>





## DAY- 24

Session 75 Business Plan Presentation

180 min

Session 76 TOT EAP and EDP

180 min

## Session 75 : Business Plan Presentation



### Session Outcomes

The participants will be asked to present their Business Plan.



### Time Alloted

180 minutes

## Session 76: TOT EAP and EDP



### Session Objective

Familiarising the bizSakhis on EAP and EDP modules given separately in Volume 4.



### Processes and Activities

The master trainer needs to introduce each module explained in Volume 4 for EAP and EDP. The Master trainer needs to explain how to conduct these with some tips on participatory training methodology and allow bizSakhis to take a mock session.



## DAY- 25

Session 77 TOT EAP and EDP

240 min

Session 78 Evaluation and Next Steps

120 min

## Session 77: TOT EAP and EDP



### Session Objective

Familiarising the bizSakhis on EAP and EDP modules separately given in the Volume 4.



### Processes and Activities

The master trainer needs to introduce each module explained in Volume 4 for EAP and EDP. The Master trainer needs to explain how to conduct it with some tips on participatory training methodology and allow bizSakhis to take a mock session.

## Session 78: Evaluation, Next Steps and Planning



### Key to the session

The last day of the training will end on a positive note on how to use the knowledge and skills acquired through this training and sustain them even after the training gets over.



### Session Outcomes

Participants will have a plan of action to be followed after the training is over.



### Methodology

Discussion



### Time Allotted

120 minutes



### Session Objective

1. Understand and clarify the roles and responsibilities of the bizSakhi after the training.
2. Come up with a plan to sustain the benefits of training for the bizSakhi and her mentees.
3. Evaluation of the bizSakhi by external faculty from the institute.



## Processes and Activities

- STEP 1 -** Ask the participants what according to them will be their next steps after the training is completed.
- STEP 2 -** Gather the response and write the points on a flip chart as they are being mentioned.
- STEP 3 -** Distribute the handout on 'My weekly plan' to the bizSakhis and encourage them to prepare a SMART plan as they make their weekly plans. They will be required to think of a time in the day where they can spend half an hour to 1 hour in meeting their mentees and mentors.
- STEP 4 -** Facilitate conducting of the evaluation test by external faculty from Institute that will certify the training.



## Facilitator's Note

*The master trainers need to inform them regarding the timings they will be available.*



## Key messages

After the EAP and EDP, the bizSakhis need to have a plan of action so that they maintain their energy and motivation to sustain the benefits of this training.

My Weekly Plan:		
Week	Time for meeting with mentees	Time for meeting with mentors
Monday		
Tuesday		
Wednesday		
Thursday		
Friday		
Saturday		









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CERTIFICATE COURSE CURRICULUM AND TRAINING MANUALS FOR

# Biz-Sakhis

COMMUNITY BASED MENTORS FOR

WOMEN ENTREPRENEURSHIP PROMOTION AND EMPOWERMENT

VOLUME

3





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# Certificate Course Curriculum and Training Manuals For

# Biz-Sakhis

*Community Based Mentors for Women  
Entrepreneurship Promotion and Empowerment*

**United Nations Development Programme**

National Institute for Entrepreneurship and Small Business Development (NIESBUD),  
Ministry of Skill Development and Entrepreneurship, Government of India

Centre for Entrepreneurship Development (CED), National Institute of Rural Development  
and Panchayati Raj (NIRDPR), Ministry of Rural Development, Government of India

*Disha – a partnership between United Nations Development Programme and India Development Foundation, supported by IKEA Foundation, aims to improve the lives of one million underprivileged women in India by enabling them to acquire marketable skills and become employable. Disha supports women to become economically self-sufficient so that they and their families can have better and equitable opportunities in life.*

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*Empowered lives.  
Resilient nations.*

## Letter to Biz-Sakhis

Let me take this opportunity to congratulate all Biz-Sakhis for becoming successful entrepreneurs and for driving change across India. With your dedication to ensuring that women can start and run their own businesses, you have created a ripple effect – you are helping women to come out of silos and chase their dreams.

Everywhere in the world, we see that when women come out to work, their families, communities and society as a whole benefit. People live longer, healthier lives, are better educated and more prosperous. That's why gender equality is a crucial part of the Sustainable Development Goals – a set of 17 goals to build a better world, which leaders of 193 countries, including India, signed on to achieve by 2030.

In India, however, few women are able to go outside the home for jobs. Indian women today spend five hours every day on domestic unpaid care work. The women who do work often do not have the necessary skills, which means they are more likely to work in the informal sector. A possible solution is to get women participate in the workforce on their terms, through their own businesses. But factors such as a lack of awareness about opportunities, business technical skills, and difficulties in accessing finance and markets prevent women from starting businesses.

Women need mentoring and guidance to ensure their businesses are successful. Biz-Sakhis such as you serve as powerful examples of how women can become entrepreneurs, generate employment and earn livelihoods with proper support and guidance. You can help women translate their experiences doing household chores and budgets to customer service. You can show them how their ability to develop long-term relationships can build trust and benefit their businesses.

It is with great pleasure that I introduce the new Biz-Sakhi curriculum to take this wonderful initiative forward. These modules were developed after extensive consultations and studies of best practices, and include your suggestions. This material will aid Biz-Sakhis such as you to train budding women entrepreneurs in rural India, hopefully creating lakhs of women entrepreneurs. We are confident this will help women adapt to running a business.

The Disha initiative has reached nearly 10 lakh underprivileged women in about four years, connecting them to more and better livelihoods opportunities. We've seen how women employing women can set off a chain reaction, enabling growth for business, jobs and the economy. As Biz-Sakhis, you could play an important role in making sure Indian women are part of this story. I wish you every success in your efforts to encourage more women like you to follow your lead.



Shoko Noda  
Resident Representative, UNDP India







डॉ. डब्ल्यू.आर. रेड्डी, आई ए एस  
महानिदेशक

**Dr. W.R. Reddy, IAS**  
Director General



**राष्ट्रीय ग्रामीण विकास एवं पंचायती राज संस्थान**

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### Message

Creation of sustainable livelihoods and entrepreneurial avenues for marginalized sections of the society, especially women in rural areas needs long-term and continuous handholding, mentoring and guidance on finance, technology and marketing which had been a major challenge. What is required is a holistic approach for developing entrepreneurial abilities, managing and nurturing their capabilities and providing long-term handholding to the aspiring youth to become entrepreneurs. Entrepreneurship alone can ensure sustainable livelihoods and create employment opportunities for local people. But there is also a need for convergence and synergy of all the government initiatives relating to entrepreneurship development and encourage dialogue and partnerships among various stakeholders.

In view of this, UNDP under its Project Disha, in association with the Centre for Entrepreneurship Development (CED), National Institute of Rural Development and Panchayati Raj (NIRD&PR) under Ministry of Rural Development, National Institute for Entrepreneurship and Small Business Development (NIESBUD) under Ministry of Skill Development and Entrepreneurship (MSDE) and School of Human Ecology, Tata Institute of Social Science (TISS), Mumbai, have developed syllabus, curriculum and detailed training materials for training and certifying 'Business Sakhis' (Biz Sakhis), a 'cadre of community mentors', from the local population, who could encourage women from their local community towards entrepreneurial activities and handhold them in terms of technical inputs on business and psycho-social supports.

We are very happy to be a partner in this noble initiative as National institute, for certifying these Biz-Sakhis and develop a pool of master trainers. I am sure these "Biz Sakhi" modules not only strengthen the local capacities, which will have a transformative impact on the rural economy by promoting small businesses within villages, but also ensure optimum utilization of local resources. The "Biz Sakhi" programme will be one of the pointers to the progress of women's economic empowerment, wellbeing and will start a new path to bring gender equality and dignity to women and it will also give them prowess to work with institutions and functionaries, who do not value gender equality.

I have no doubt that this programme will offer much needed training and expertise to both the aspiring and existing women entrepreneurs and will make substantial progress in our journey towards bringing holistic development of villages. I also congratulate the team for this initiative and wish success to this programme.

*W. R. Reddy*  
(W. R. Reddy)



राजेश अग्रवाल आई ए एस  
महानिदेशक

**Rajesh Aggarwal, IAS**  
Director General



## MESSAGE

In the words of our Hon'ble Prime Minister "India is a youthful nation. Today's youngsters are becoming job creators".

Creation of new business entities lead to generation of employment, innovation, value-added services, fiscal revenues and most importantly support development of micro, small and medium enterprise (MSME) sector which is indispensable component of developed economies. As mentor plays an important role in entrepreneurial development right from conception of business plan to product development and business growth, mentorship needs to be strengthened for successful enterprise creation. In order to support mentoring

NIESBUD partnered with UNDP, NIRD and TISS for training and certification of community level mentors to provide technical support for entrepreneurship development. NIESBUD, UNDP, and TISS have co-developed a module to set up an eco-system of well-trained 'Mentors' who can foster the growth of Entrepreneurs and Entrepreneurship in the country. These Mentors would be working exhaustively for Rural Women Entrepreneurs and will be called BizSakhis.

This module consists of curriculum & manual which is based on compilation of best practices, cases, innovative approaches, and practical strategies for enhancing the entrepreneurship mentoring. This manual not only highlights the post-training mentoring programs for supporting psychosocial aspects of rural women entrepreneurs but it also covers all the major factors in building successful entrepreneurship mentoring programs that enhance achievement.

Together, as individual agency and collaborative ventures with renowned and expert agencies, such interventions will enhance the overall entrepreneurship eco-system in the country by addressing the needs of the bottom of the pyramid.

I wish the best for all the users of this manual and participants who will benefit immensely and subsequently expect sincere implementation of its learning.

**Rajesh Aggarwal**  
Director General

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**THE NATIONAL INSTITUTE FOR ENTREPRENEURSHIP AND SMALL BUSINESS DEVELOPMENT**

Ministry of Skill Development and Entrepreneurship, Govt. of India

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## Foreword

*Empowered lives.  
Resilient nations.*

It is a well-established fact that today, women in India face significant social and economic barriers in their day to day lives, restricting their potential to grow and create an identity for themselves. One of the key consequences of such barriers has been a drop in participation of women in India's workforce, currently at 27%. It is believed that India's GDP could expand by 27% if the number of female workers increases to the same level as that of men (IMF Report), which means adding an unbelievable 235 million workers to the existing workforce, enough to fill all the factories in the rest of Asia. Not just from jobs, women are found missing from businesses as well, with just 20% of registered businesses being owned by women in India.

With an aim to cover these gaps, UNDP's Disha project began its journey of empowering 1 million underprivileged women learn marketable skills and connecting them with income opportunities. With a strong belief that rural women from the community itself have the potential to create a ripple effect of entrepreneurship, we began identifying such potential 'agents of change', or Biz-Sakhis (business friends). Today, hundreds of Biz-Sakhis are handholding women across Haryana and Karnataka and empowering them with knowledge, training and skills on enterprises and most importantly, helping them wade through difficult times by providing them emotional and psycho-social support.

This entrepreneurship mentorship training curriculum and module will serve as a training material for existing and upcoming Biz-Sakhis. It consists of classroom training (25 days), 'on job – on field' (minimum 100 days), online assignments spread over 5 months with following components - *conducting an EAP (Entrepreneurship Awareness Program), EDP (Entrepreneurship Development Program), providing the right support to entrepreneurs and providing backward and forward linkages*

The most unique thing about this training module is the psychosocial component and the life skills training for the women entrepreneurs which existing entrepreneurship development programmes seldom cover. The modules have been developed as a result of an extensive process of consultations and studies of best practices across the country and have been based on structured entrepreneurship development training programme by International Labour organisation (ILO) and Self Employed Women's Association (SEWA).

I hope the training pedagogy enables women to discover the entrepreneur in them and understand various aspects of starting a business while reflecting on gender, life skills, mentoring other women through interesting on-field assignments and assessments. With inclusion of different learning tools like role plays, case-lets, stories and folk tales, I believe the curriculum will make the process of training more engaging, interesting, effective and participatory.

Special thanks to National Institute for Entrepreneurship and Small Business Development (NIESBUD), National Institute of Rural Development & Panchayati Raj (NIRDPR) and Tata Institute of Social Science for partnering with us in research, design, development and for supporting us throughout the implementation of Disha project in India.

A blue ink signature of Clement Chauvet, written in a cursive style.

Clement Chauvet  
Chief, Skills and Business Development  
UNDP



## ACKNOWLEDGEMENTS

Micro and small enterprises offer many advantages for rural women such as flexible working hours, more support from their families, greater decision-making power and access to finance and local markets. However, they face several barriers such as lack of education, information, training, business mentorship, et al. For addressing these barriers, this training curriculum and module is developed by United Nations Development Programme's (UNDP) Disha Project with support of IKEA Foundation for training the Biz Sakhis – the community mentors – who handhold women entrepreneurs by providing business support services and psycho-social mentorship.

This curriculum and training content benefits from the knowledge and experiences of pioneers including academic faculties, community leaders, officials from various institutions working in the areas of gender and entrepreneurship development. Without their support this module would not have been possible.

This module has been prepared under the auspices of the National Institute of Entrepreneurship and Small Business Development (NIESBUD) of the Ministry of Skills Development and Entrepreneurship, Government of India, Centre for Entrepreneurship Development of the National Institute of Rural Development (NIRD), Ministry of Rural Development, School of Human Ecology, Tata institute of social sciences (TISS). NIESBUD and NIRD will certify the Biz-Sakhis. Without their support this module would not have been possible.

We are grateful to The Indian School of Microfinance for Women (ISMW) for generously allowing the adoption of ISMW financial literacy module for the curriculum. We also acknowledge the adoption of RBI training manual on Financial Literacy. The inspiration for preparing this training curriculum for community women was drawn from ILO GYB and SIYB training manuals.

We are grateful to our Senior Consultant Ms. Bisoya Loitongbam who led the content development of business aspects within this curriculum and coordinated the overall curriculum and manual preparation efforts. Dr. Rajani Konantmbigi, Ms. Aparna Joshi and Ms. Risha Ramachandran, professors and experts from School of Human Ecology, TISS led the development of psycho-social aspects of mentorship that is the integral part of this curriculum. We are thankful to their academic and professional support.

We are thankful for the support and guidance received for this initiative from Dr. Nasreen Rustom from, TISS, Mumbai; Prof. Prabal K Sen, former professor, XLRI Jamshedpur; Dr. Archana Singh, National Insurance Academy, Pune; Dr. Prabha Bhola, IIT, Kharagpur; Mr. Shubhankar Jha, Indian School of Microfinance for Women (ISMW); Dr. Manisha Khale, Adl Director, Institute of Health Management Pachod (IHMP), Pune; Mr. R R Singh, Director General, RUDSETI; Mr. Anirban Gupta, Dhriiti; Mr. Madhuban Pandey and Ms. Smita Kulkarni, ILO Master Trainers; Mr. Prasanth Kurup, Project Manager, National Resource Organization, Kudumbashree, Kerala; Dr. Payal Kumar, BML Munjal University, Haryana; Ms. Pratima B, Vrutti; Ms. Barkha Jolly, FWWB India; Dr. Partha Pratim Sahu, Associate Professor, Centre for Entrepreneurship Development, NIRD and Dr. Poonam Sinha, Director, NIESBUD, Ministry of Skill Development and Entrepreneurship, Gol.

It is our pleasure to mention the contribution of our implementing partners Deshpande Foundation in Karnataka and Foundation for Rural Entrepreneurship Development (FRIEND) in Karnataka and Haryana and MAVIM in Maharashtra without whom making an impact on ground would be an uphill task.

We acknowledge the efforts of Ms. Sonal Jain and Ms. Monika Sharma, National Hub of PM-Yuva, Ministry of Skills Development and Entrepreneurship and Ms. Kanu Priya Sankhala, TISS student and Intern to UNDP in providing final touches to the module.

Last but not the least, we acknowledge the support received from the experts in UNDP Disha team in successful development of the training manual.

Philip Mathew,  
Entrepreneurship Expert, UNDP Disha Team





## ABOUT THE CURRICULUM

This entrepreneurship training module is aimed to serve as a training material for Biz Sakhis, a community cadre being promoted under the UNDP Disha project to train and mentor women entrepreneurs. Development of entrepreneurial capacity is one of the important objectives of the UNDP Disha project which aims to support one million underprivileged women in India learn marketable skills and connect with income opportunities. The project is being implemented with women from low-income groups having limited level of education and living in remote geographies which calls for the development of training module specifically designed for the purpose of the project and its target beneficiaries.

The **Certificate Course Curriculum for Biz-Sakhis, *Community based mentors for Women Empowerment and Entrepreneurship Promotion*** has been divided into 4 volumes as follows:

- VOLUME 1:** Introduction to the module, training pedagogy, knowledge-skill-attitude framework and learning outcome with assessment criteria. This includes recommendations on how to do the assessment for certification, what is the methodology for assessment and an overall introduction of the implementation of the training. The last part of this volume also mentions the selection criteria and roles and responsibilities of Adjunct faculties (Institutional based) and Master trainers (implementing agency based).
- VOLUME 2:** Modules with sessions details including detailed methodology for transacting the modules. This includes day-wise module framework with session details for all 25 days of training. These sessions are to be transacted by Master Trainers to Biz-Sakhis.
- VOLUME 3:** General and session wise reading materials that will help trainer for familiarizing the subjects and incorporation of additional games, notes, case studies, videos, slides, etc.
- VOLUME 4:** Biz-Sakhi's handbook with suggested syllabus, curriculum and modules for Entrepreneurs' Awareness and Entrepreneurship Development Program (EAP and EDP).



## ABBREVIATIONS

<b>Biz-Sakhi</b>	Business Sakhi (Business Friend)
<b>CHC</b>	Community Health Centre
<b>DDU-GKY</b>	Deen Dayal Upadhyaya Grameen Kaushalya Yojana
<b>DET</b>	Dimensional Empowerment Theory
<b>DMHSD</b>	Department of Mental Health and Substance Dependence
<b>DOAHDSF</b>	Department of Animal Husbandry Dairying & Fisheries
<b>DSIR</b>	Department of Scientific and Industrial Research
<b>EAP</b>	Entrepreneurship Awareness Program
<b>EDP</b>	Entrepreneurship Development Program
<b>FL</b>	Financial Literacy
<b>GYB</b>	Generate Your Business
<b>ILO</b>	International Labour Organization
<b>ISAM</b>	Integrated Scheme for Agricultural Marketing
<b>ITDG</b>	Intermediate Trade Development Group
<b>KVIC</b>	Khadi & Village Industries Commission
<b>LSE</b>	Life Skill Education
<b>MFI</b>	Micro Finance Institution
<b>MOSPI</b>	Ministry Of Statistics And Programme Implementation
<b>MSDE</b>	Ministry of Skill Development & Entrepreneurship
<b>MKSP</b>	Mahila Kisan Sashaktikaran Pariyojana
<b>MUN</b>	Mahila Udyam Nidhi
<b>MSME</b>	Micro, Small and Medium Enterprises
<b>MORD</b>	Ministry of Rural Development
<b>MOWCD</b>	Ministry of Women & Child Development
<b>MUDRA</b>	Micro Units Development & Refinance Agency Limited
<b>NABARD</b>	National Bank for Agriculture and Rural Development
<b>NGO</b>	Non Government Organization
<b>NLM</b>	The National Livestock Mission
<b>NIESBUD</b>	National Institute of Entrepreneurship and Small Business Development
<b>NIF</b>	Navjyoti India Foundation
<b>NIRDPR</b>	National Institute of Rural Development and Panchayati Raj

<b>NITI Aayog</b>	The National Institution for Transforming India
<b>DAY-NRLM</b>	Deendayal Antyodaya Yojana - National Rural Livelihood Mission
<b>NULM</b>	National Urban Livelihood Mission
<b>OFECD</b>	Organisation For Economic Co-Operation And Development
<b>PHC</b>	Primary Health Centre
<b>PMEGP</b>	Prime Minister Employment Generation Programme
<b>PRISM</b>	Promoting Innovations in Individuals, Start-ups and MSMEs
<b>PMKVY</b>	Pradhan Mantri Kaushal Vikas Yojana
<b>PMMY</b>	Pradhan Mantri Mudra Yojana
<b>PM YUVA</b>	Pradhan Mantri Yuva Udyamita Vikas Abhiyan
<b>RMK</b>	Rashtriya Mahila Kosh
<b>RUSETI</b>	Rural Development and Self-Employment Training Institute
<b>RISC</b>	Rural Industry Service Centre
<b>SEWA</b>	Self Employed Women's Association
<b>SHG</b>	Self Help Groups
<b>SIYB</b>	Start and Improve Your Business
<b>ToT</b>	Training of Trainers
<b>UNDP</b>	United Nations Development Programme
<b>UN Women</b>	The United Nations Entity for Gender Equality and the Empowerment of Women
<b>UNICEF</b>	The United Nations Children's Fund
<b>UNESCO</b>	United Nations Educational, Scientific and Cultural Organization
<b>USAID</b>	United States Agency for International Development
<b>UT</b>	Union Territory
<b>WHO</b>	World Health Organization

# **Volume 3 : Trainer's Toolkit**





# MODULE 1

## Session 3 : Micro Lab – Work Identities

### HANDOUT – 2

#### Set 1: For the group with experience

- » Ask, "What is your business about?"
- » Ask, "When did you start your business?"
- » Ask, "Where did you get the idea to start the business?"
- » Discuss, and make a list of the problems of doing business in their village.
- » Ask them to share their experience of an occasion when they faced a problem and could solve it successfully with the group.

Ask them to close their eyes and visualize as to what they would be doing three years down the line. What would they have achieved? Where would they be, and with whom? Ask them to visualize the picture in their mind.

#### Set 2: For the group thinking of starting business.

- » Ask, "What business ideas are you interested in?"
- » Ask, "What kinds of business have you seen around yourself?"
- » Discuss the steps or stages they would have to take up to set up the business.
- » What skills/abilities/qualities would they like to develop to become an entrepreneur?

Ask them to close their eyes and visualize as to what they would be doing three years down the line. What would they have achieved? Where would they be, and with whom? Ask them to visualize the picture in their mind.

## Session 4 : Expectations, Course Structure and Setting Ground Rules

### Module Objectives:

1. To reach out to underprivileged women in India through training, employment, entrepreneurship and life skills development in order to enhance their ability to be economically self-sufficient and to enhance their well-being
2. To create Biz-Sakhis: a cadre of mentors from the local population who could encourage women from the community towards entrepreneurial activities
3. To create support systems through mentorship and networks to help women sustain their entrepreneurial initiatives and journeys

### HANDOUT - 3

#### Module Outline Business Module will have 4 components

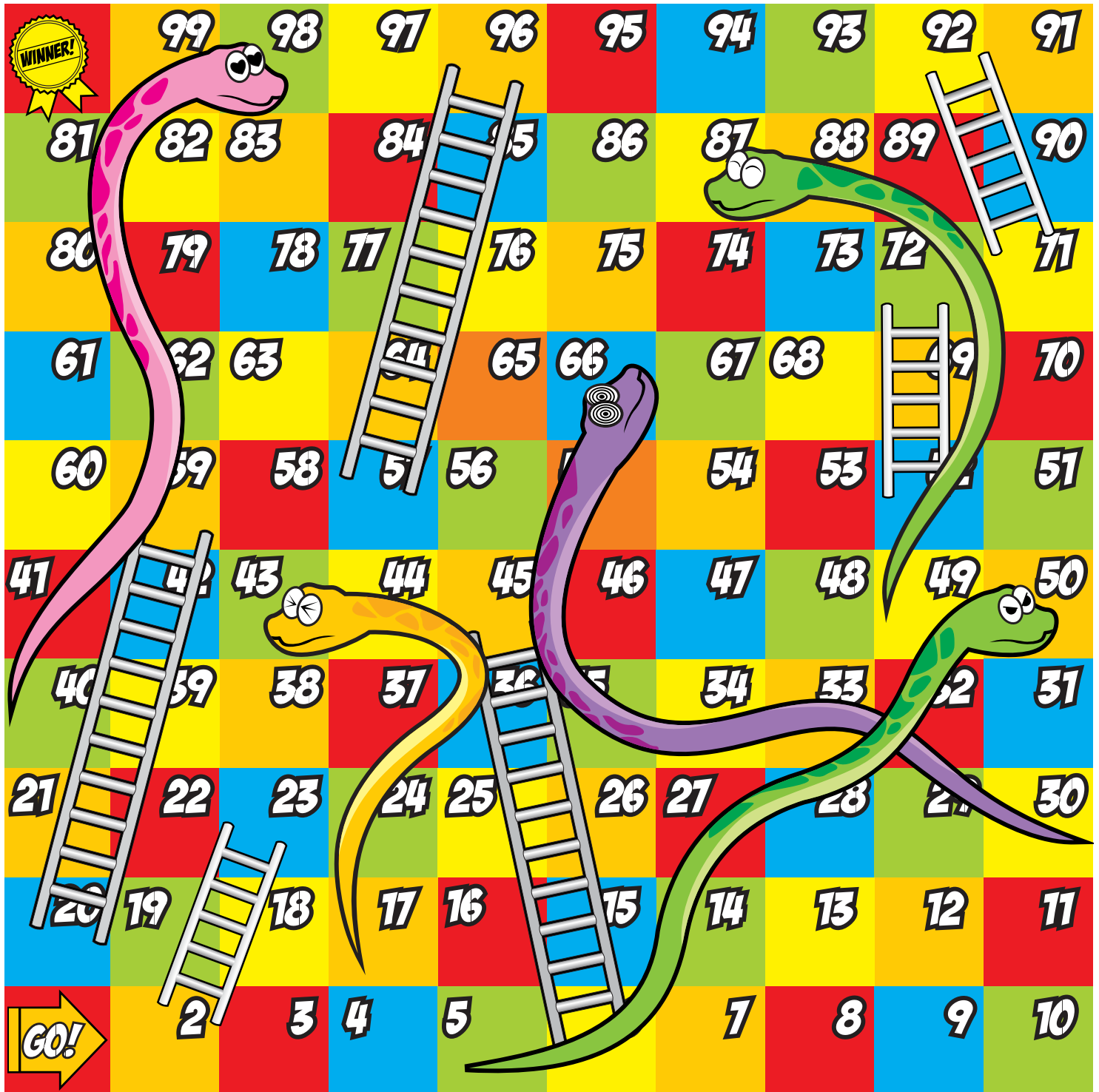
Module Name	Module Content
Discovering the Entrepreneur in You	Discussion on the importance of knowing oneself and one's self-image using a motivational folk story; Discussion on the dilemma over the decision to become an entrepreneur using a caselet of a woman from a background similar to the trainees; Discussion on strengths using the caselet, one sentence definitions of strengths to facilitate easy learning and exercise to facilitate self-assessment and development of an action plan.
Discovering Your First Business Idea	Imparting basic concepts about a 'business idea' using a caselet drawn from local and familiar business examples; tools to do survey of existing businesses in the local business environment; generation of business ideas based on identification of local business opportunities and activity to shortlist a business idea.
Business Plan and Your First Marketing Plan	Illustration of the components of a business idea; discussion on a business plan using a caselet of a women entrepreneur in a related context; activity to illustrate risk/reward trade-off in business; local and familiar examples of successful marketing; caselet to demonstrate the marketing mix; activity to develop a product mix for the client's prototype.
Your First Financial and Funding Plan	Local examples for costing and financial planning; activities to develop costing, financial and funding plans.

**The psychosocial training module is divided into four modules with the following content:**

Module name	Module Content
Exploring self and understanding gender	Visual representation of self by using easily available materials; the famous snakes and ladders game is played to identify the challenges, strengths and opportunities as an entrepreneur along with power walk activity to reflect on intersectionalities; gender as one of the challenges is discussed in detail using activities on differentiating sex and gender and gender based attributes on roles, activities and actions; the session ends with using their strengths to dream and hope.
Life skills	Life skills such as communication, negotiation, conflict resolution, problem solving, leadership, numeracy and digital literacy, self-awareness through understanding emotions is covered in this training with role plays and group discussions on the same.
Supporting women through mentoring	Each module consists of a session in supporting women through mentoring. The sessions will go hand in hand with the field experiences of women entrepreneurs. Basic concepts of mentorship such as qualities and skills of a mentor is explored. The session also covers how to conduct meeting and facilitate groups through role plays. At the end, sustaining the mentorship and creating a network of mentors and mentees is also focused.
Well-being and self-care	The self care module starts by identifying the self care strategies used by the participants and then introducing self care activities which can be used by them in their day to day life. This module is also divided into 5 parts in each module.

## Session 6 : Barriers and resources

### Activity : Snakes & ladders



**HANDOUT 4 : LADDERS AND SNAKES**

Ladders	Snakes
Selfconfident	Lack of confidence
Highly motivated	Low motivation
Passionate	Hesitant
Family support	Family responsibilities
Financial access	Fear of taking risk
Access to education and information	Lack of time
Will power	Poor communication
Optimistic	Pessimistic
Societal support (Encouragement by neighbors)	Social stereotyping, shaming

## Session 8 : What is Poverty?

### Activity : Snakes & ladders

#### Savita's Life Story

Savita's parents used to be fish vendors in the market. As vendors, they had to work from dawn to dusk. Savita deeply loved her parents. When she reached High School, Savita used her time after school to help her parents in selling fish. At times, Savita would also help other sellers in the market. Gradually, Savita was loved by one and all in the market. A trader, who supplied fish to her parents, really appreciated Savita. He used to tell Savita that if she decides to start her own business at any time, he would readily help her with money.

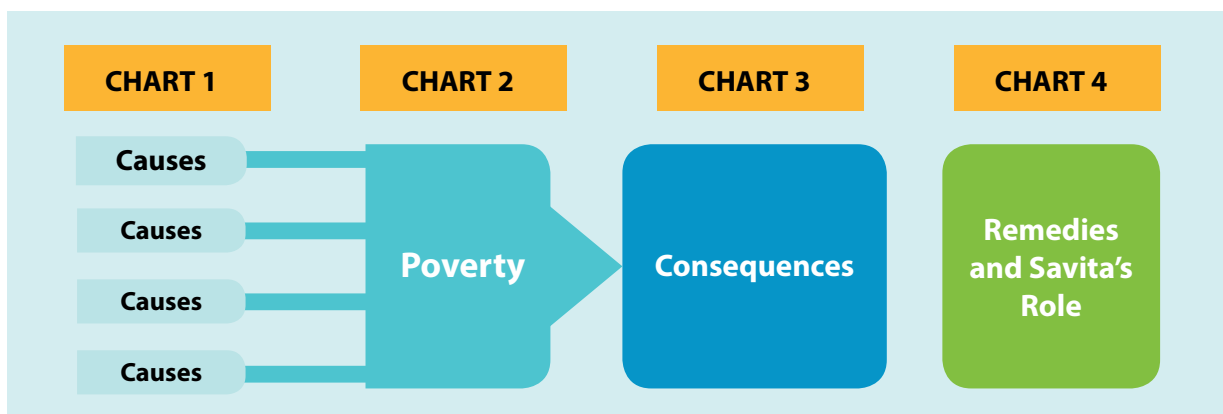


When Savita was 20 years, her parents arranged for her marriage in a neighboring village. Her husband Shyam worked as a farm labor

Unfortunately, Savita's in laws had fallen in bad times since her father in law fell sick and was bedridden. They had to sell their own land and her husband had to resort to working on other's fields. However, the demand for farm labor in the village was seasonal. Quite often,

her husband would have to sit at home. To make ends meet, Savita would sometimes help her neighbors in making handicraft items. Slowly, Savita also started growing green vegetables in her backyard so that her family members could have good food and save some money.

However, Savita and her husband were concerned about how to arrange for her son's school fees, uniform and books. They were also worried about the falling health of her father in law.





## Session : 10: Stories of Entrepreneurs

### CASELETS : Journeys of women entrepreneurs

#### Case Stories Kalpana Saroj

Born in a Dalit family, Kalpana got married by the age of 12. She and her husband along with his family lived in the slums of Mumbai.



Her husband and his family used to physically abuse her. She informed her father about the abuse, and he encouraged her to leave her husband and shift back with her parents.

The journey was not easy for Kalpana. Due to the constant labelling and ostracizing by the villagers, she attempted suicide.

At the age of 16, she shifted back to Mumbai and lived with her uncle. Here she started working in a garment factory to support her family. She took government loans and started a tailoring business. She gradually opened a furniture shop.

Kalpana Saroj was awarded *Padma Shri for Trade and Industry* in 2013.



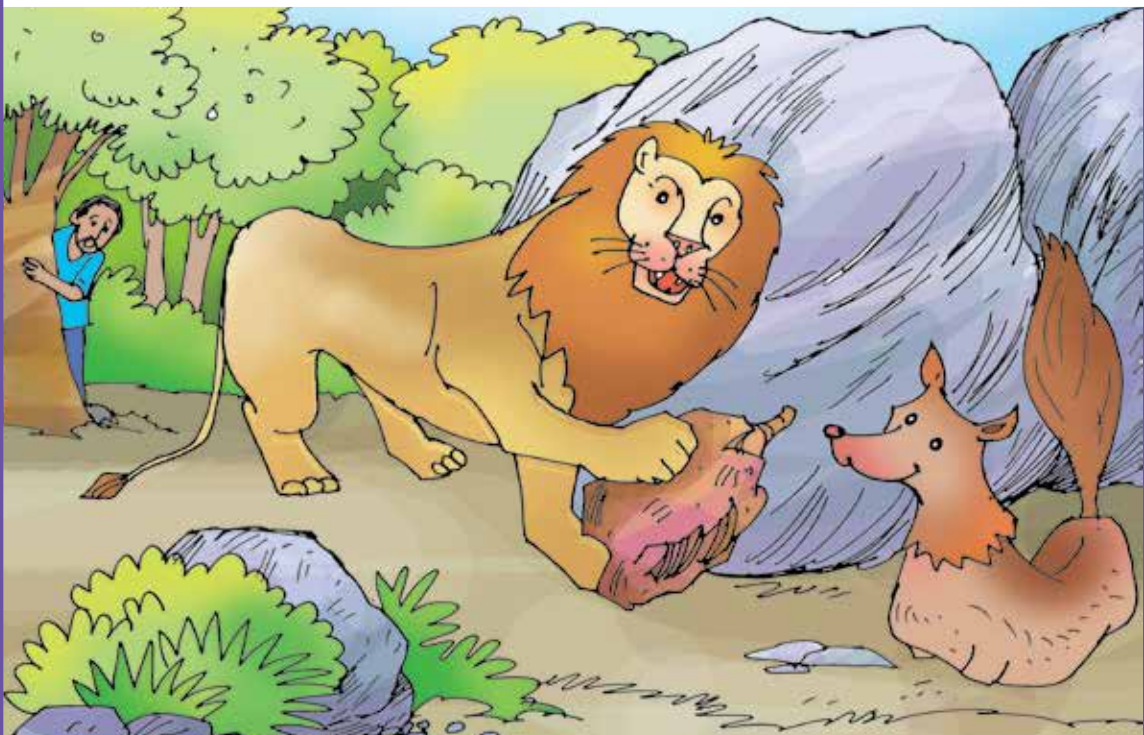


## Session 11 : Strengths of an entrepreneur

### Activity : Story telling

#### The Story of the Crippled Fox and the Lion

Once a man was wandering in the forest. He spotted a fox with no legs lying between two rocks in a cool place. Curious as to how a legless fox has been surviving, he hid behind a tree and waited until sunset and was surprised to see a lion come and lay meat before the fox. "Ah, now I understand," the man thought. "The secret to success in life is to trust that God will take care of all my needs. I don't need to struggle to provide for myself. All I have to do is simply surrender."



#### Case let 1: Should Savita become an Entrepreneur?

Once in a village, a training program was being organized for women entrepreneurs. On the first morning of the program, Savita, a participant in the training program, was anxious and had a worried look on her face. The cause of her worry was her poor economic situation. Her husband's income was proving to be insufficient for the family. As a result, she was not able to send her five-year-old son to school. Savita saw the training program as an opportunity to find an income source for herself. However, she was concerned that she has never done any business all on her own. What if the business fails? She may end up losing whatever little that she has. She was in a dilemma. Should she start looking for income opportunities now or wait longer? In case she decides to wait longer, she had the option of asking her parents for support. After all, her parents have always supported her.

### Savita's Life Story

Savita's parents used to be fish vendors in the market. As vendors, they had to work from dawn to dusk. Savita deeply loved her parents. When she reached High School, Savita used her time after school to help her parents in selling fish. At times, Savita would also help other sellers in the market. Gradually, Savita was loved by one and all in the market. A trader, who supplied fish to her parents, really appreciated Savita. He used to tell Savita that if she decides to start her own business at any time, he would readily help her with money.

When Savita was 20 years, her parents arranged for her marriage in a neighboring village. Her husband Shyam worked as farm labor.

Unfortunately, Savita's in-laws had fallen in bad times since her father-in-law fell sick and was bedridden. They had to sell their own land and her husband had to resort to working on other's fields. However, the demand for farm labor in the village was seasonal. Quite often, her husband would have to sit at home. To make ends meet, Savita would sometimes help her neighbors in making handicraft items. Slowly, Savita also started growing green vegetables in her backyard so that her family members could have good food and save some money.

However, Savita and her husband were concerned about how to arrange for her son's school fees, uniform and books. They were also worried about the falling health of her father in law. Shyam would often think about migrating to the city for work but has kept it on hold. One day, Savita's friend, Geeta, from the neighbor's family visited her. Geeta informed Savita that a training program is being organized to train women from poor families like her in running businesses. Geeta had attended the program in the past and it helped her in the handicraft business. Savita thought of giving the training program a try and decide afterwards.



## Session 12 : Discovering Entrepreneurial Strengths in you

### Worksheet : Self assessment plan

Sl. No.	Areas of improvement	Approach		What will I do to improve it?	When?
		Self-improvement	Partnership		
1					
2					
3					
4					
...					

## Session 14 : Introduction to Life skills

### Activity 2 : Meeta's Story

Meeta is 31-year-old married women living with her husband and in-laws. She wakes up at 4:30 in the morning and makes breakfast and lunch for all the members of the household. She packs lunch for her husband and son. After finishing the chores, she calls her SHG friend Manisha and visits the Bank before it closes to meet the Bank Mitra. She completes her SHG work and meets her cousin on her way back since she couldn't attend the last night's pooja at her cousin's house.



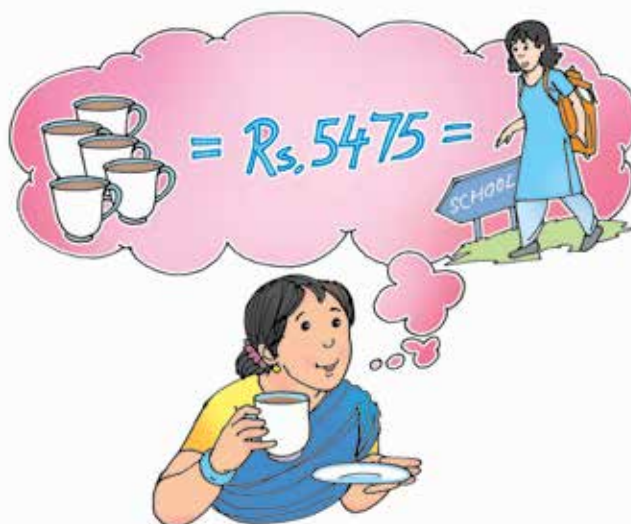
### Activity 4 : Self assessment of Life skills

Life skills	Rating (05)	Examples
Self Confidence		
Managing emotions		
Communication		
Problem solving		
Conflict Resolution		
Negotiation		
Leadership		
Financial literacy (savings, budgeting and planning)		
Digital literacy (using Whatsapp, Facebook etc)		
Numeracy skills		

## Session 16 : Financial Literacy-Fundamentals of Financial Planning

### Case let : "Mani's long-term goal through cup of tea."

Mani, who had the habit of drinking 10 cups of tea in a day spent almost Rs. 30 on tea daily. If she decides to reduce the daily intake to 5 cups of tea and invest the savings thus achieved in daily recurring deposits, she can save Rs. 15 in a day. She would end up saving Rs. 5475 at the end of a year. She could achieve her long term goal of sending her daughter for higher studies without borrowing from anyone. She could proudly state that, because she did not drink tea she had a small headache for a few days, but then she could send her daughter for higher education which enabled her daughter to make a career of her choice.



### Brief synopsis : Grasshopper and the Ant



In the summer, everything was bright and beautiful. Food was plentiful. A grasshopper ate to its heart's content and sang merrily. He saw the ants collecting and carrying food. He laughed at them because he thought that they were greedy creatures who were working hard even though summer was the time to enjoy and be happy. The ants told him that they were collecting food for monsoon, so they would be able to eat the stored food when it becomes scarce in winter.



### Goals mapping sheet

Term	Purpose (Life cycle needs)	Estimate at current prices
<b>Long term</b>		
House		
Marriage		
Children's Education		
<b>Medium Term</b>		
Buying Television		
Going to Pilgrimage		
<b>Short Term</b>		
Repaying of debts		

## Session 17 : Fundamentals of Business

### Case let : Savita meets the trader

One day, after a week of training was already completed, Savita went to visit her parents at the village market. By now Savita was quite interested in knowing more about business. She thought about meeting the trader who supplied fish to her parents. After all he had always been supportive of her and had promised to help.

After exchanging pleasantries, Savita began to inform the trader, Mohammad, the purpose of her visit – she wanted to seek his guidance on how to go about selecting a business idea. Mohammad heard her out with much affection and interest. After a pause, he told her that he was very pleased to know that Savita was finally thinking of starting her own business. He had always felt that Savita had all the qualities to be a successful entrepreneur.

Mohammad told Savita that if there is only one lesson he could give, he would like to tell Savita, that she should be very clear about what her customers want, what is the need she is trying to fulfill, what is the problem she is trying to address and whether her customers are ready to pay for what she has to offer. He narrated his own example. Mohammad's father was a fish vendor similar to Savita's. While Mohammad was growing up, he noticed that customers in the market were always ready to pay extra for the local variety of fish but the local fish was often in short supply. Fish vendors in the market were aware of this problem but they did not have time or means to fill the supply gap. On the other hand, large traders had the resources but fixing the supply problem for demand in a smaller market was not of interest to them. Mohammad thought about trying to fix this problem and bridge this gap between demand and supply, but the solution was unlikely to be easy. He went around neighbouring villages looking for the supply of local fish but found that these villages were already under contracts with large traders and supplied fish only to them. With some effort, Mohammad found out about three far-off villages who did fishery for their own use and local demand only. Mohammad went and





began talking to these villagers. The villagers were initially reluctant to supply fish to Mohammad since in the past, traders from the city had approached them but not lived up to their promises. Mohammad used his local contacts to convince the villagers. He also agreed to provide advance payment to assure them of his good intention. In this way the trader hit upon his first business idea.

As time passed by, Mohammad realized that he was often left with a stock of unsold fish. If he stored them for longer and sold them the next day, his reputation of quality would go down. Meanwhile, he also noticed that fish pickle made by his wife was much relished by his visitors. Gradually, Mohammad thought of getting into the fish pickle business. He opened a small fish processing facility to make and package fish pickle. Soon he realised that the profit from the pickle was often higher than from the sale of raw fish. But, entry into fish pickle business and its attractiveness meant that Mohammad had to keep looking for new sources of good quality fish supply. To promote fishery among villagers, Mohammad then started procuring fish fingerlings from the State Fishery Department and supplying it to the fish farmers. He would also give them loans for fishing related purchases and other emergency needs so that the villagers could focus on fishery as their main source of livelihood. This is how, Mohammad generated and grew his business.

In fact, Mohammad's daughter who has just completed her MBA from a city college is very excited to take Mohammad's fish pickle business to other towns and cities. Her friends in the MBA class absolutely loved the pickle and many of them offered to help her in finding distributors in other places.

### Business Field and Types-Matix Sheet

<b>Construction materials</b>				
<b>Transportation</b>				
<b>Clothes</b>				
<b>Agriculture</b>				

## Session 18 : Understanding a Business

### MODEL RESPONSE: BUSINESS IDEAS ANALYSIS FORM

**Name of business:** \_\_\_\_\_ **Goods or services sold:** \_\_\_\_\_

**Main customers:** \_\_\_\_\_

- » When and why did the owner decide to start this business?
- » Why did the owner think it was a good idea to start this kind of business?
- » How did the owner find out what his potential customers wanted?
- » What strengths or assets did the owner use to start this business?
- » (E.g., previous experience, training, social networks, contacts, hobbies)
- » What problems did the owner face while setting up the business?
- » Has the business good or service changed over time?
- » *What is the impact of the business on the natural environment and the community?*

## Session 19: Introduction to mentoring

### Part 2 Qualities of a mentor : Handout

#### HANDOUT : DO'S AND DON'TS OF MENTORING

##### Don'ts

- ▶▶ *Providing support or mentorship should not make the person dependent. On the other hand, an effective way of providing support is to empower the individual to cope with their issues by themselves.*
- ▶▶ *While providing support, it is important to avoid giving advice or making decisions on their behalf.*
- ▶▶ *Do not let your personal values, judgements and beliefs interfere while supporting women.*
- ▶▶ *Don't listen only to provide solutions. Listen to provide your mentees with an empathetic and supportive environment.*

##### Do's

- ▶▶ *Be understanding and listen to the person's problem carefully.*
- ▶▶ *Be empathetic and look at the problem from the mentee's perspective.*
- ▶▶ *Be genuine and do not hesitate if you have any clarifications.*
- ▶▶ *Exercise the principle of controlled emotional involvement whereby you do empathise with your mentee's struggles and yet at the same time, understand that it is their journey and their struggle and that your role is merely that of a facilitator. You cannot live their journeys. There has to be some amount of distance between you and your mentee's experiences and emotions. Over identifying or over involving oneself in a mentee's emotional life may not only make the mentee dependent upon you but also may lead to burnout within you. Hence, balancing your involvement and distance is extremely important.*
- ▶▶ *Connected to the principle of controlled emotional involvement are the concepts of boundaries and limits of competence in the mentor-mentee relationship. It is possible that you will spend a considerable amount of time with your mentee during your mentorship process. It is possible that both of you hail from the same community or geographical area. This may result in your personal, professional and social lives being entangled with that of the mentee. Hence, it is important to maintain some social and emotional boundaries between you and your mentee.*
- ▶▶ *It is also possible that you are exposed to personal and intimate details about the mentee's life during the mentorship process. In order to maintain a healthy mentoring relationship between you and your mentee it is important for you to understand the limitations of your role. This means that while you can help your mentee with the entrepreneurship or business related difficulties and also with allied*

*difficulties that may impact a mentee's participation in the entrepreneurial process, it is also important to understand that you cannot solve every problem that the mentee brings to you. This especially applies to the mentee's personal, interpersonal and familial problems. While you can provide a safe and empathetic space for your mentees to share their problems and vent their emotions, in cases where the problems are of a personal nature it is best to refer the mentee to the appropriate service or resource. Doing so would help in empowering the mentee to solve her own problems and also in avoiding the burdens created by the mentorship process for yourself.*

- ▶▶ *Confidentiality: It is important to remember that the mentee is opening up her life in sharing her personal and professional difficulties with you. This relationship has to be based on trust for the mentee to feel safe. Hence, you need to assure the mentee that whatever she shares with you will be kept confidential and will not be disclosed to anyone else without her permission. It is also necessary to exercise these concepts in practice while you are working with your mentees. Some of the ways you can keep the confidentiality are:*
  - ▶ Use pseudonyms for the names of your mentee while discussing about them in the training, assignment, to your mentor
  - ▶ Do not disclose the mentee's details to anyone (not even your family members) without your mentee's permission.
  - ▶ Your mentee may disclose many personal details about her life during your personal meetings with her. Make sure you do not discuss these details in a social gathering or in front of others.
- ▶▶ *Self-Disclosure: During your hand holding process with your mentee, you may feel like sharing some of your personal details with the mentee. The mentor should be very careful while sharing details about self to the mentee during the mentoring process. Though it is okay to share some of your personal details with the mentee, the disclosure should only be done in light of helping the mentee. For example, the mentor can share about their struggles only to highlight that the mentor has also gone through some challenges in their life. But this kind of self disclosure should not be used to make the mentee feel bad about themselves. It is important to keep the meeting about the mentee and not about the mentor. Sharing personal details should not digress the focus from providing mentoring to the mentee.*

*Source (UNESCO; Community Counsellor Training Toolkit, 2007)*

## Session 21 : Well Being & Self care

### Activity 2 List of needs

#### HANDOUT : LIST OF ACTIVITIES

- » *I exercise everyday.*
- » *I sleep and wake up at the same time everyday.*
- » *I eat 3 full meals a day.*
- » *I sometimes get ready and wear my best clothes for myself.*
- » *I make good food for myself sometimes.*
- » *I rest whenever I feel tired.*
- » *I drink 8-10 glasses of water in a day.*
- » *I take some time in a day to think about my health.*
- » *I sometimes get wet in the rain to enjoy it.*
- » *I sometimes sing to myself.*

#### Activity sheet : Self reflection

	What I need to stop	What I need to add	What I need to continue doing
<b>Body</b>			
<b>Mind</b>			
<b>Spirit</b>			
<b>Work</b>			

## Field Work:

### 1. Mapping Psychosocial Agencies

Name of the institution/ stakeholder	Date of the visit	Who did you meet? (Contact details and designation)	What services are provided here?	What are the documents required to avail the services? (if any)	Timings of visit	Days on which they can be visited	Observations, if any
Sub-centre							
PHC							
CHC							
Self Help Groups							
Anganwadi							
Any organization working in the village (organizations working in the field of women, children, domestic violence etc.)							
Police stations							
De-addiction centre							
Any other mental health service (Psychologists, psychiatrists, counsellors)							
Helpline for mental health, women, children, suicide etc.							

## 2. Mapping Business Related Support

Name of the institution/ stakeholder	Date of the visit	Who did you meet? (Contact details and designation)	What services are provided here?	What are the documents required to avail the services? (if any)	Timings to visit	Days on which they can be visited	Observations, if any
Bank							
Post office							
Local entrepreneur							
Industry bodies							
Microfinance institutions							
Any organization supporting local women entrepreneurs							
Any other relevant institution/ service							



## MODULE 2

### Session 25 : Problem Solving skills

#### Activity: What is a problem?

#### Sunita's Case study Contd...

While Savita was returning home from the training, she met her friend Sunita who is 27-year-old women living in a village with her 4-year-old daughter, husband and in-laws. There are 7 members in the household but the family's income depends solely on farming. Before marriage, Sunita had completed 1 year of BA. She had always wanted to become independent and wanted to learn as much as she could. But due to a marriage proposal, she had to leave her studies in between.

Sunita was looking upset and tensed and had not been attending any social events in the village. When Savita asked her about this, she said that her family has been a facing financial crises since her husband has alcohol addiction and spends all the money in buying alcohol. There is barely anything left to sustain the household. The only source of income is through farming.

Sunita wishes to contribute to her household income by selling vegetables in the nearby market. She believes that since she had learnt Maths in college she should be able to manage a vegetable shop.

She discusses this idea with her husband and in-laws. Her mother in-law insists that she stays at home and completes her household chores. She adds that women from a good household don't do business. She fears that Sunita will become independent and start bossing around. Her husband on the other has agreed with her but only if his mother allows.

Sunita understands the current situation at home and wants to use her knowledge to help her family. But because of these issues, she is stuck!



## Activity 5 : Stage 4 Problem solving

### Questions which help in planning

<b>HOW</b> can you do it?	
<b>WHEN</b> exactly can you do it?	
<b>WHERE</b> exactly can you do it? <b>HOW?</b>	
<b>WHO</b> can help you? <b>WHO</b> can do it with you?	
<b>WHAT</b> will you need to do it?	
<b>WHAT</b> could get in the way of your plan? <b>WHAT</b> could you do then?	

## Session 27 : Generating first list of business Idea

### HANDOUT 1

#### INSTRUCTIONS FOR THE KING (SOURCE : ILO GYB)

- » You say "I am the King, I am the King". The whole class will then reply, "What can we do for you, your Majesty?"
- » After they reply, you should give them information about yourself, so that they can decide what to offer. For example, "I am bored."
- » Each of the groups will offer different items or services to entertain you. You then choose which of the items or services you like the most and give that group a piece of gold.
- » If any group complains that you did not choose their item or service, do not explain why you made your choice. You will have the opportunity to explain your decision later. Continue by giving different information and choosing other items/services. Below is a list of the King's needs that you could use for each round. You may think of other issues as well.
- » I want to reduce my weight.
- » I am feeling very hot.
- » I am looking for a queen.
- » I am tired of war.
- » I am very hungry.

#### Business Idea List

Sl.	Business ideas	Business Field	Business Types
1			
2			
3			
4			
5			
6			

## Session 28 : Developing Your Business Idea

My Idea List			
	Ideas	Description	
1.			<ul style="list-style-type: none"> <li>▶ Which need is to be fulfilled?</li> <li>▶ What good or service will the business sell?</li> <li>▶ Who will the business sell to?</li> <li>▶ How will the business sell its good or service?</li> <li>▶ How much will the business depend upon and impact the environment?</li> </ul>
2.			
3.			

## Session 29 : Doing a Field Check

### Caselet 3: Kamla's sunflower seed business (Source: ILO GYB)

Kamla has a small farm and her husband works in a nearby mine, but even though both of them have jobs, they do not earn enough money to pay for their children's education. Kamla decides to try and start her own business by rearing chickens to sell. She knows how to do it and her uncle gives her a loan of Rs. 10,000 to start the business. However, before she buys the chicks, someone tells her that there is a huge demand for sunflower seeds because of its lack of availability in the market. Traders are knocking on the doors of local farmers asking them to produce it. Thinking she can earn a lot more money from producing sunflower seeds, Kamla changes her business idea and starts a sunflower seed venture.



Kamla has never grown a large quantity of sunflowers. She spends all the money from the loan to buy seeds, fertilizer and the cleaning/sorting equipment. Since, she uses most of the family farmland to grow sunflowers, there is less land to grow rice and vegetables for the family to eat. The chemicals from the fertilizer begin to make her children sick. She now has to buy more food

for the family. It takes a lot of time and effort to clean and sort the sunflower seeds, so Kamla has to employ someone to help her. A lot of other farmers have started growing sunflower seeds too. Therefore, by the time her produce is ready to sell, the market is already saturated with the good and Kamla cannot find a buyer. To reduce her losses, Kamla has to sell the sunflower seeds at a very low price to a local shop. As a result, Kamla makes very little money and she is not able to pay back the loan.

### Caselet II: Lily's clothes business (Source: ILO GYB)

Lily has been working in the assembly line of a garment factory for more than five years. Her salary is low and she is often required to work overtime. Lily's sister-in-law comes to visit one day and complains that she was unable to find any good clothes for her 12 year-old daughter. She says that the clothes in the stores all seem to be either made for younger children or for adults. After she leaves, Lily decides to go visit the garment shops in her town. She sees young teenage girls shopping in the stores, but she notices that

the number and variety of clothes geared to that age group is limited. She had already been thinking of quitting her job and opening her own business. Therefore, Lily decides to design some pretty clothes and dresses for young teenage girls.

Lily makes some drawings of clothing that would appeal to that age group. She then takes her drawings to local clothing shops, asking the owners if they would buy the dresses in the drawings, how much they would pay for them and how many they would be willing to buy. The shop owners seem to be quite happy with her designs and say that they would display her clothes. Lily then uses her savings to buy a sewing machine and some material to make her first batch. She works in the evenings after getting off from work at the garment factory. All of the dresses she makes sell very well and the shops are willing to pay her in cash upon delivery. Lily then decides to quit her job to focus on her own business. Within six months, Lily starts receiving regular orders from the shops. She plans to buy one more sewing machine and hire one of her friends to work for her.



### Field Check : Field research checklist format

<b>Business Idea:</b>	
<b>What do I need to find out?</b>	
<b>Who will I talk to?</b>	<b>What questions to ask?</b>
<b>1. Potential customers:</b>	
<b>2. Competitors, suppliers and entities with financial resources:</b>	
<b>3. Financial institutions:</b>	
<b>4. Key informants and opinion leaders</b>	

## Session 30 : Evaluation and Finalizing of Business Idea

### Internal Fit of the Business Idea

Business Idea	Must fit with:
	<p>My interests – I enjoy doing the following (include your hobbies). List those that go well with your business idea.</p>
	<p>My experience – I have worked in or have educational experience in the following field(s) of business (list jobs, training and other sources of work experience). List those that go well with your business idea.</p>
	<p>My business network – I know the following people, friends and relatives who are in business and who could provide information, advice or assistance on this business idea.</p>



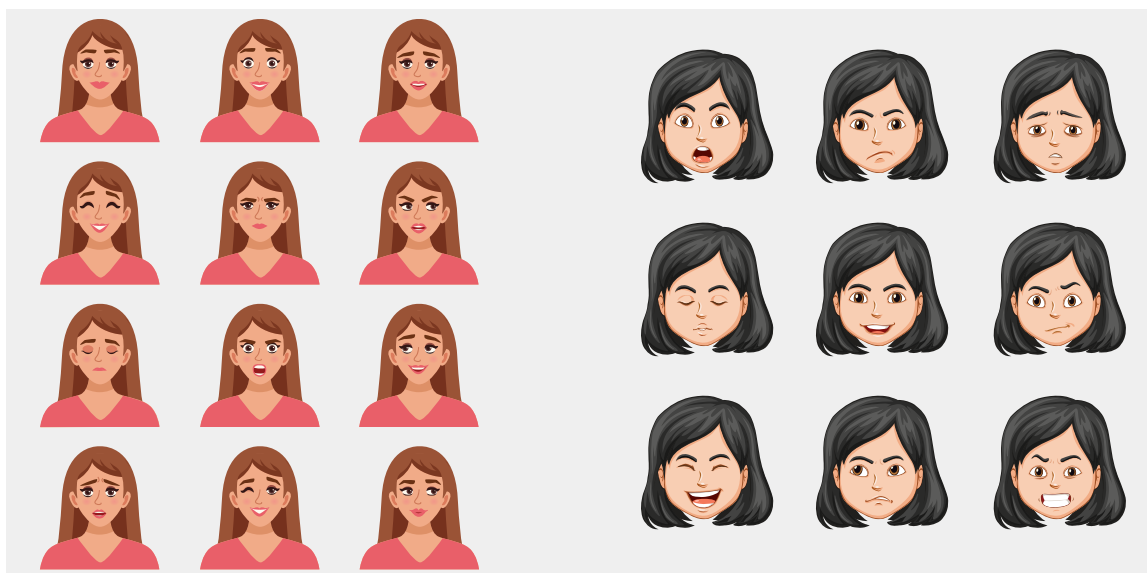
## Format for external fit of the business idea

Business Idea	Fit with External Environment:
	<p><b>Fit with Competitive Environment:</b></p> <p>Will this be the only business of this type in your area?</p> <ul style="list-style-type: none"> <li>▶ If there are other similar businesses, how will you be able to successfully compete with them?</li> <li>▶ What is your competitive advantage? (For example, would you be providing more efficient goods and services that would eventually replace those that exist at the moment? Would your business eventually show higher growth rates than existing businesses as a result of the advantages?)</li> <li>▶ Why do you think this business will be viable?</li> </ul> <p><b>Fit with Broader Environment</b></p> <p><b>Natural resources:</b> Is my business idea using natural resources abundantly available in the local environment? Is it utilizing some waste products?</p> <p><b>Characteristics and skills of people in the local community:</b> Are the skills or competences required for this business idea widely available</p>

SWOT ANALYSIS	
Business Idea	
Strengths	Weaknesses
Opportunity	Threats
Advantages	Disadvantages

## Session 31 : Life Skill Education : Understanding and managing emotion

### Handout : Emotions slide sets



### Activity Sheet: Managing Emotions

#### Situation 1

---

My thoughts

My emotions

My actions/behaviour

#### Situation 2

---

My thoughts

My emotions

My actions/behaviour

## Activity 5 : Lets Practice

### Material : HANDOUT

Example 1: Kamla tried to open a business but could not succeed. She thinks that her friends joke about her and her failure and as a result has stopped meeting them.

#### **What is the Cognitive Distortion?**

Answer the following questions

1. Is my thought based on facts? What is the evidence to support my thought and what is the contradictory evidence?
2. Are there any alternative explanations for my belief? Can I explain this reality in any other way than what I believe in
3. Even if my thought was true what is the worst that could happen and what is the best that could happen?
4. Does my thought help me in achieving my goals

## Session 32 : Celebrating Failure

### Activity 2: Nikhat's Story

Nikhat is a 32 year old women who lives in a small village. She and her family have been facing financial crises since her husband's sudden death. The incident had left her feeling helpless but she did not want to burden her father-in-law who was a daily wage labourer. To support herself and her family, she thought of starting a catering service in and near her village. She started by informing her friends and neighbours about her new venture, but soon realized that the demand for such a service in this area was not sufficient for her to make a profit.

Some time after her unsuccessful attempt at catering, she met with some of her friends who suggested that she make home made snacks and sell them in the market which was half an hour from the village. She got very excited and immediately started making the snacks. However, within one month into this and she noticed that while the amount of work kept increasing, the profit is barely able to help her sustain.

#### Part1

After her second attempt, Nikhat started feeling unhappy and disappointed in herself. Her family did not want her to invest more of her time and money on any other business attempts. This made her think that she is incapable of doing anything independently. Convinced that she does not have the necessary skills, she gives up the idea of business.

#### Part 2

After her second attempt, she felt unhappy but thought that these two experiences gave her some important lessons. She would now consider the cost involved, market price, demand of the product and the target population before starting a new business. Keeping this in mind, she thought of meeting other women entrepreneurs in and around her village and take their opinion.



She started her home made snacks business again, but this time involved her sister in law for food preparation and brother-in-law for transportation of these to the market. This helped Nikhat expand her business and sustain it for a long time.

## Session 34 : Financial literacy matured borrowing (Life Skill Education)

### Case : Why does Laxmi Borrow

Laxmi earns Rs. 2,000 as wages every month. She has fixed deposits of Rs. 5,000 in a nationalized bank and Rs. 5000 with an SHG. She has an ancestral house worth Rs. 25000 and ornaments worth Rs. 20,000. For the month of October, she got her monthly wages

of Rs. 2000. Her regular household expense is approximately Rs. 1800. She borrowed Rs.10,000 from a money lender at 3% interest per month to buy sweets, crackers, ornaments of Rs.10000. The money lender asks her to either repay the entire amount in three months or else pledge the remaining ornaments of Rs.10000 with the him.



**Dialogue 1:** When someone in the family is hospitalized, what is our first reaction? Where will we meet the hospital expenses from? What are our options?

**Dialogue 2:** When we have guests coming to our place, what is our first reaction? We need to serve some refreshments, how would we do it? Ask the provision store person to provide the necessary goods on credit? When we go to make payments are we in a position to ask him the actual price of the products ? Does the storekeeper charge a competitive price or adds more margin? When Diwali is coming and kids ask for crackers what is our first reaction? How can I see my kid crying for crackers? What about the money to buy those crackers? Do we have enough income or savings to make sure that we can buy crackers for our kids? If not, what do we do? What are our options? Go to the money lender, right....?

**Dialogue 3:** When the husband needs money for alcohol and he makes life miserable, what do we generally do? Do we pacify him? How do we solve the problem? Generally, we don't have money for that, right? What option are we left with? Go to the money lender.....?

## Session 35 : Supporting women through mentorship Skills of a Mentor

### Activity 2 : Case example

#### Sudha and Naini's story

Sudha and Naini are neighbours and run an SHG together in their village. Every Monday morning, both of them meet near the village temple to visit the nearby bank.

On a Sunday evening, Sudha met Naini and few other women while she was going to buy vegetables. After chatting for a while, Sudha left to get vegetables. Just as she was leaving, Naini called Sudha from behind her and shouted that she won't be able to come for the visit tomorrow.

On Monday morning, Sudha got her work done early to visit the bank and waited near the temple for a long time. She got irritated with Naini for not informing her and went to the bank alone.





## Session 36 : Networking for mobilization for EAP

### HANDOUT – SANDHYA’S CASE

Sandhya is the older among three siblings of a farmer couple and has been living in the village for about twenty five years now. Sandhya being the most sincere of them becomes a teacher in a small school and is required to do a number of jobs other than teaching pupils. Her very recent assignment is to organize a health camp focusing on nutrition for pregnant women for women of the block. Listed below are some questions, the answers of which will help Sandhya to organize the camp.

1. Where can she meet pregnant women?
2. Where can the health camp be organized?
3. What resources will be deployed?
4. Who are some people she will have to meet during the process of organizing the camp?
5. How would her being a school teacher positively influence the outcome?

**Suggestion:** Break the bigger group into smaller groups of five (05) and provide approximately 5-7 minutes for all groups for the organizing of the camp. Brainstorm and provide answers for all questions. Let each group briefly present the answers.

### Activity – Planning and Organizing EAP

What is the objective of the EAP?	
Some characteristics of women can be potential	
Where can they meet these women?	
Who are the people of influence in the community?	
Is there an easily approachable and accessible place for the women to gather for the EAP? Mention.	
What is the message that will be communicated?	
What can they do to ensure commitment as the EAP will be a two -three day engagement?	
Some FOC/ reasonable resources that will be required for organizing the EAP	
What can be the most effective and cost-free medium to reach out to women and ensure the desired turn-out?	

## Field Work 2

Date of the meeting/ visit	Name of the women	Contact details of women	Where and How did you meet her?	Why is she interested in the training?	What is her background? (profession, experience in any leadership position etc)	Any other comments

## MODULE 3

### Session 41 : From Business Idea to Business Plan

#### Savita's Business Idea: Recycled Paper Bag

**What goods or services will your business sell?**

I plan to engage in production and selling of environment friendly, durable and presentable paper bags made of recycled material. My business will provide the type of bag the customer wants in the required shape, size, colour and print.

**Who is your business going to sell to?**

I am planning to sell it to a wholesaler who supplies paper bags to general provisional stores, pharmacy and supermarkets in the nearby city.

**How is your business going to sell its goods or services?**

I am initially planning to sell through a city distributor, and then start retailing it in the neighbouring blocks and towns.

**Which need will your business fulfil?**

My business will cater to the gap in supply of environment friendly paper bags. Since polythene bags are banned in the state, there is a growing demand for paper bags but dearth of quality producers.

**What impact will your business have on the community and the natural environment?**

My product substitutes non-biodegradable polythene bags which will have a positive impact on the environment

### **My Business Idea**

**What goods or services will your business sell?**

**Who is your business going to sell to?**

**How is your business going to sell its goods or services?**

**Which need will your business fulfill?**

**What impact will your business have on the community and the natural environment.**

## Session 43 : Negotiating with self & society

### Activity What is negotiation? Case handout

Meeta went for saree shopping in a nearby market with her friend Nikhat. After going through many sarees, Meeta liked a blue colored saree and she really wanted to wear it in her cousin's marriage. When asked about the cost of the saree, the shopkeeper informed her that it will be for Rs. 1500. Meeta's husband had given her only 1000 rupees to spend for overall shopping which would include bangles and blouse as well.



## Session 44 : Conflict Resolution

### Activity 3 : Let's practice: Handout case example

#### HANDOUT ON CASE EXAMPLE – The Washer Women of Denkanikota

In a small village called Denkanikottai in Dharmapuri district of Tamil Nadu, a washermen community is residing in the village since many years. Long back they migrated from Andhra Pradesh.

An NGO called MYRADA organised a Self-Help Group of washer women of this village in 1990. The group had 22 members initially. Of these, 12 were engaged in washing clothes and used to earn Rs. 200-300 per month. The other members were economically better off and had given up their traditional work. Radhabai, an educated member of the group, was elected President.

Radhabai's husband, Chandramohan, suggested that the group can try to get a contract of washing the uniforms of the industrial units in Hosur. Titan Jewellers and Reckit & Coleman agreed to give a contract to the group. But before formally signing the contract, the companies watched the quality of the work of the group for a week. About 800 clothes had to be collected every third day from Hosur. The 13 members, who were engaged in the washing activity, took the full responsibility of collecting clothes, washing and pressing them and delivering them back to the factories. Radhabai maintained the accounts and kept in touch with customers.

In this while, there were some misunderstandings between the groups. The loan was issued in the name of only the active group of 12 women. The requests of members from the other faction for loans for consumption purposes were not entertained by the group, as some loan was already outstanding in their name.



For many days, the active group members tried to ignore the requests and complaints of the other group by not going to the work and avoiding them in the village. But this did not solve the problem.

The inactive members decided to break away from the group as they felt they were not benefiting at all from the washing business.



Radhabai then called all the group members to solve the issue. Women from each faction put their problems in front of the group. The group came together and decided to refund the saving amount of the 9 dissatisfied members.

The faction led by Radhabai decided to keep the group alive after taking a solemn oath that they will never fight among themselves and amicably settle all disputes that may arise in future.

The group is quite active now, each member regularly contributing Rs. 10 every week. They meet every Wednesday at Radhabai's house. There is 85% attendance in meetings. The members are fined Rs. 1 for coming late at meetings, Rs. 5 for being absent from meetings and Rs. 2 for chewing paan in meetings. Meetings always begin with a prayer song and other social issues are discussed besides economic issues.

*Adapted from Training Manual on Self-Help Groups for Micro-Enterprise Development, 2003*

## HANDOUT

### Buy Big, Save More?



7.5 ml Rs. 3

340 ml Rs. 250

Answer:

1 ML of shampoo in pouch =  $\text{Rs. } 3/7.5 = \text{Rs. } 0.4$  (40 paise)

1 ML of shampoo in bottle =  $\text{Rs. } 250/340 = \text{Rs. } 0.73$  (73 paise)



## Session 46 : Market Mix

### Materials : Caselet , Marketing Plan of Savita's Paper Bag Business -Elements of Marketing mix

#### 1. WHAT ARE YOUR PRODUCTS OR SERVICES?

I am making two products: (a) general newspaper bags and (b) craft paper bags. Samples of the two products are:

While talking to the customers and suppliers of paper bags, I found that the general newspaper bags have greater demand but the profit is less. In comparison, craft paper bags have a lesser demand but profit is good. Also, there is a lack of quality producers since the product requires higher level of skill. I have previously made handicraft products, so I thought I can make both types of products according to demand.

#### 2. WHY DID YOU NOT PURSUE HANDICRAFT PRODUCTS?

Now a days, handicraft products are also doing well. But the type of handicraft products I was making were not in high demand. I felt that instead of trying to sell what I can produce, it is better to produce what I can sell.



#### 3. WHAT IS THE PRICE OF YOUR PRODUCTS?

I am selling general newspaper bags at Rs. 3 per bag. The distributor is supplying it to the shops at Rs. 4 per bag. It is costlier compared to the plastic bags but cheaper compared to the cloth bags. I am trying to make the bags strong by putting extra

material in the base so that the customers can reuse the bags if they like.

The price of craft bags depends on the amount of craft work on the bags. Depending on the craft material and labor involved, I am selling one craft bag at Rs. 10 to Rs.20. Shops use craft bags to market themselves, so they are ready to let go of their own margin in supplying such bags.

**4. HOW ARE YOU MAKING SURE YOUR PRODUCTS REACH YOUR TARGET CUSTOMERS?**

I am selling my bags to a distributor in the neighbouring town. The town has better demand for such products than our village or the neighbouring block where plastic bags are still in supply despite the ban on plastic. As of now, my distributor is supplying my bags only in the town area.

**5. HOW ARE YOU PLANNING TO ATTRACT CUSTOMERS' INTEREST TOWARDS YOUR PRODUCTS?**

I participate in campaigns to discourage use of plastic bags in our village and nearby blocks. In these campaigns, I put my paper bags in exhibition and demonstrate their qualities. In addition, my distributor runs special promotional offers whereby he offers five free paper bags for every hundred paper bags supplied to them.

**6. HOW ARE YOU PACKAGING YOUR PRODUCTS?**

I supply in bulk and use card board boxes to ensure that there is no wear and tear of bags in transportation, which reduces wastage for the supplier and the user. I put label of my business and contact details to receive feedback directly from the shops which use my bags. To increase awareness about the use of paper bags, I draw environment related benefits of using paper bags on the boxes. Sometimes, the sellers take out the messages from the cartons and display them in their shops on shelves where paper bags are stacked.

**7. HOW DO YOU WANT PEOPLE TO THINK ABOUT YOUR PRODUCT AND BUSINESS?**

I want my buyers to think about our bags as not only eco-friendly products and substitutes of plastics but also as a product which will help them in promoting their own business. If the shopkeepers view our bags as helping their businesses, it will make our bags cheaper and benefit the user.

**8. WHO ARE THE PEOPLE RESPONSIBLE FOR THE MARKETING OF THE PRODUCTS?**

My distributor is a keen participant in environmental causes. He is part of a movement for creating social and environmental awareness. Through these activities, he knows several like-minded businesses who are interested in social issues. With him I have also learnt more about social and environmental causes. Our association with these causes helps us in generating more awareness about the environmental benefits of recycled paper bags.

Questions	Elements of Marketing Mix (7Ps)	Marketing Mix for My Business Idea
1. What are your products or services?	Product	
2. What is the price of your products or services?	Price	
3. How are you making sure your products reach your target customers? What locations are you targeting?	Place	
4. How are you planning to attract customer's interest towards your products?	Promotion	
5. How are you packaging your products?	Packaging	
6. How do you want people to think about your product and business?	Positioning	
7. Who are the people responsible for the marketing of the products?	People	

## Session 47 : Simple research for Marketing Plan

Products	Customer Types	Needs and Preferences of customers	Competitors	Gaps that the competitors are not able to fill

### Elements of Marketing Mix (7Ps)



Elements of Marketing Mix (7Ps)	Guidelines	Marketing Mix for My Business Idea
<b>Product</b>	Should you offer one product—or more than one? Can you add features which appeal to environmentally conscious or health-conscious customers? Can you add features available in the urban areas? Can you add features which are valued in the local culture?	
<b>Price</b>	How does your price compare to the competitors? Are you pricing the product high enough to cover expenses and provide a profit? Are you pricing the product reasonably so that more customers buy the product and consider it high value? Are you likely to earn extra or get more customers relative to your competitors due to extra features in your product? Are you giving multiple options for customers to pay (e.g. cash, paytm, etc.)?	
<b>Place</b>	How widely do you plan to geographically distribute your product/service (e.g., locally, in-state, multi-state)? Are you going to be selling directly (direct marketing) to customers? (Direct marketing includes home delivery, farmers' markets, and roadside stands). Are you going to be selling indirectly (intermediary marketing) to packing houses or retailers?	
<b>Promotion</b>	How are you going to promote the use of your products? Advertising? Personal selling? Awareness camps? Sales promotion such as special offers, discounts, etc.?	
<b>Packaging</b>	How is your packaging enhancing the safety of the product? How is it impacting the convenience of use? Does the appearance make the product stand out in terms of quality relative to the competitor's products? Are the labels correct and meet the legal requirements? Does it have clear instructions for use? Does it allow the reuse of the packaging material in an entertaining way (e.g. children's toys, etc)?	
<b>Positioning</b>	How do you want people to think about your product and business? What are the specific features of your business that you want the customer to take note of? How are you going to make sure that customers take note of the distinctive features of your business?	
<b>People</b>	What are the qualities of the people to be involved in marketing of the product? Are they trained for customer service? Are they ready to do extra and reach out to customers which would make customers buy more from your business? Do you have ways to find out customer feedback on service deficiencies?	

## Session 51 : Supporting Women Through mentoring Facilitation Skills

### Activity 4: Organizing training

#### Activity Sheet

##### Before the training

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_

##### During the training

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_

##### After the training

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_

## HANDOUT: Training Checklist

### Before the training

1. Informing the women date, time and venue, sending a reminder to the participants.
2. Finalize a training room
  - ▶ Permission from the authorities.
  - ▶ Washroom facilities.
  - ▶ Size of the room.
  - ▶ Environmental factors (noise, accessibility etc.)
3. Preparation of the training material
  - ▶ Clarity in the training content.
  - ▶ Decide the time for each module as per the participants' availability so that all the important components are covered.
  - ▶ Finalize the flow of the activities and sessions.
  - ▶ Raise and clarify doubts with your mentors.
  - ▶ Keep the training materials such as print outs, activity materials, posters, sketch pens, flipchart etc prepared before the training.
  - ▶ Refer to the list of icebreakers in the handbook.

### During the training

1. Create a positive environment.
2. Being neutral avoid sharing personal judgements and opinions about someone.
3. Observation the facilitator along with training should observe social interactions and group dynamics.
4. Remind the participants to be respectful towards each other.
5. Encourage the participants to share and reiterate that there are no right or wrong answers in this training.
6. Cover all the important content.
7. Ask if there are any doubts or questions after every session.
8. Use your presence of mind to understand the participants' needs, in case there is a need to change the methodology. For example, if the participants are not able to understand an activity you may use discussion or shape their responses, compliment them when they answer well, or even try.

### After the training

1. Create a follow up plan for each participant after completing the training, it is important for the facilitator to maintain the relationship. Keeping in constant touch with the mentees will help BizSakhis in tracking their progress and supporting them.
2. Clarify any doubts in terms of knowledge or skill.
4. Bridging network with other mentees and stakeholders It is important to build a support system for mentees. This can be done by creating a WhatsApp group for the mentees, or fixing a particular date for the mentees to meet with each other. This will enhance group learning and social support for each woman.
5. Observe your strengths and learn from your own mistakes.



### Field Work 3 :

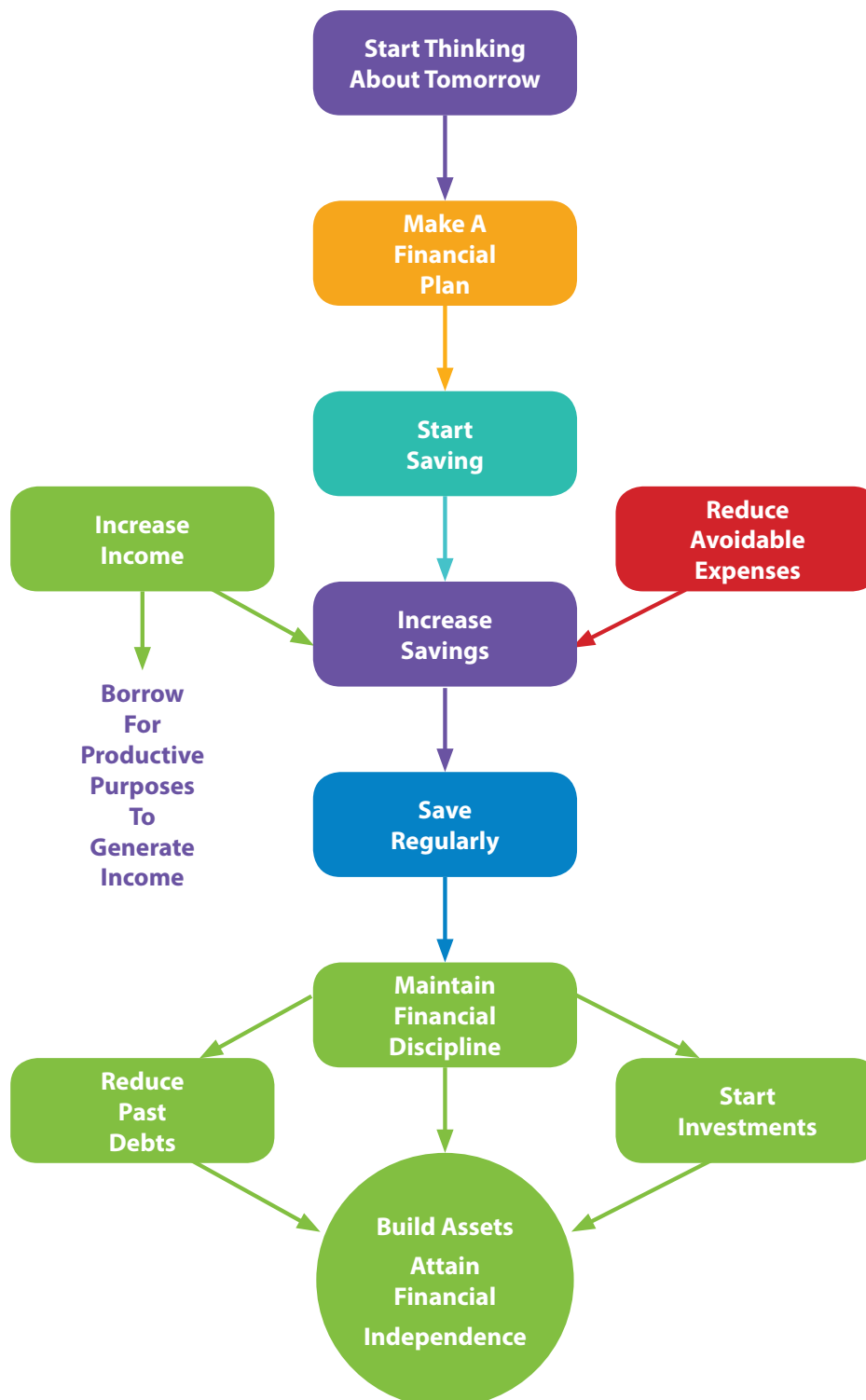
Batch no.	Group/ Individual	Training dates	Village and venue of training	No of women who started the training	No of women who completed the training	Any other comments

## MODULE 4

### Session 57 : Intelligent investments

#### Poster on Steps for Financial Independence

##### STEPS FOR FINANCIAL INDEPENDENCE



### Ganga's Financial Goal

Ganga wants to have her own house within seven years. She estimates the current value of such a house to be Rs. 75,000. She also wants to make sure that her daughter is provided higher education and she becomes a Doctor. She estimates the cost of higher education at existing levels to be Rs.50,000. The amount would be needed after 10 years. Ganga then has the plan to marry her daughter 15 years from now. She was impressed with the wedding ceremony of her friend Laxmi's daughter and wants to get her own daughter married in the same way. She would need Rs. 100,000 for this. In the medium term she wants to buy a TV set worth Rs. 6,000 and wants to send her mother-in-law for pilgrimage which would cost Rs.1500. But before all that she has to repay her debts which amounts to Rs.10,000. She has to pay an interest of Rs. 300 per month of this debt.



## Session 58 : Type of Costs

### Materials : Caselet : “Savita discovers the cost of doing business” & “Sangeeta Chola Bhatura”

One day when Savita was visiting her parent’s village, she met Nazira, daughter of Mohammad the fish seller. Nazira has studied Business Management and after finishing her education, she decided to start her own fish pickle business. Savita observed that Nazira was looking a little worried.

**Nazira Behen, I am so happy to see you after many years. I heard that you have decided to focus on the fish pickle business of Uncle. It is such a great news.**

**That’s surprising. How can you incur cost when you have not even started your production? I didn’t think it was possible. Can you tell me what these costs are?**

**Yes, I wanted to be my own boss, rather than work for others. But running one’s own business is quite challenging as well. We are going to start production and sales after three months but we are already incurring costs.**

**Sure. There are several such items!**

**I am paying a rent of**



**Rs. 20,000 per month for the factory. I have to pay this rent even if there is no production and sales.**



**I have purchased machinery worth Rs. 6,00,000. They are still being set up but I have already paid the cost for the machinery.**



**I am paying an interest of Rs. 5, 000 per month on loans. The bank charges interest even if we do not produce anything.**



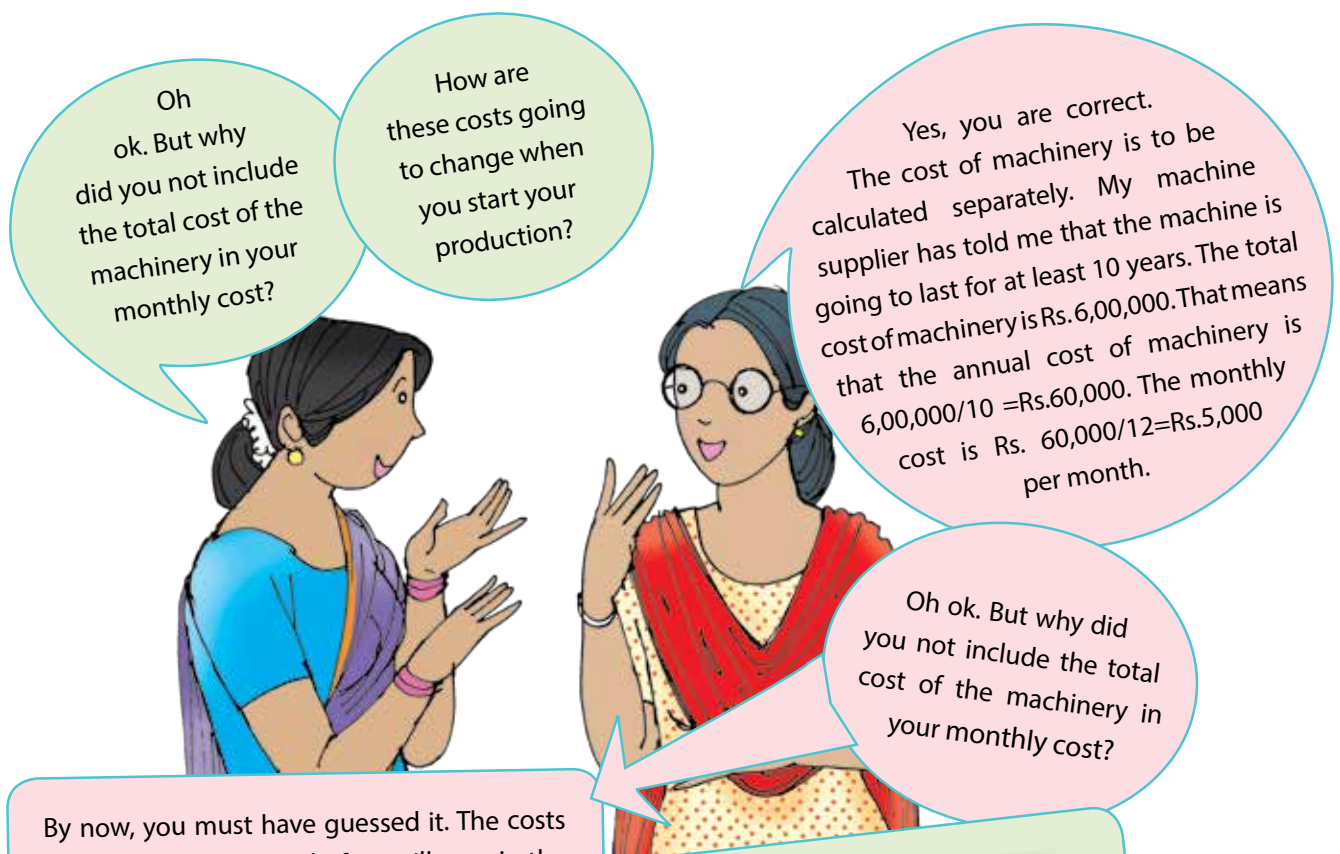
**I am paying salary of two workers Rs. 8000 each for managing the factory.**



**Additionally, I am paying a salary of Rs. 2000 per month to the security guard ...**



**... and Rs.2000 for electricity and water. I am also drawing a salary of Rs. 25000 per month for myself.**



Oh ok. But why did you not include the total cost of the machinery in your monthly cost?

How are these costs going to change when you start your production?

Yes, you are correct. The cost of machinery is to be calculated separately. My machine supplier has told me that the machine is going to last for at least 10 years. The total cost of machinery is Rs. 6,00,000. That means that the annual cost of machinery is  $6,00,000/10 = \text{Rs.} 60,000$ . The monthly cost is  $\text{Rs. } 60,000/12 = \text{Rs.} 5,000$  per month.

Oh ok. But why did you not include the total cost of the machinery in your monthly cost?

By now, you must have guessed it. The costs that I have mentioned before will remain the same even when I start production. These costs are like fixed load that my business will have to carry whether I produce or not. On top of these costs, there will be costs which will depend on how much I produce. Can you guess which are these costs?

Cost of fish for example, you will only need fish when you start production?



Yes, that is an example of raw material. Per kg of fish pickle, it is going to cost me Rs.120 per kg. I am also using other raw material such as oil, spices and additives which will cost me another Rs.120 per kg approximately. I am also going to bear a labour cost of Rs. 20 per kg of fish pickle. I will need four bottles for packaging 1 kg of pickle.

Packaging will cost me Rs. 40 per kg. I can produce 750 kg of fish pickle every month. I can sell the fish pickle at the wholesale price of Rs.500 per kg.



Nazira, I cannot thank you enough for sharing this information about cost. Our discussion has shown the way to think about the cost in my paper bag business. Is it ok if I come and meet you again next week to discuss more on this?



Sure, you are like my sister. Let's meet in the evening next time. I will be free to discuss things after the business hours. Why don't you have a cup of tea with Abba and me before you leave?



### Sangita Chana Bhatura

Sangita is a young mother of 28 years who lives in a basti in West Delhi. Sangita's husband pulls cycle rickshaw in the Janak Puri area of West Delhi. She has two school going children, a son and a daughter.

She came to know of this course, where they were helping people become entrepreneurs. She felt that the course might help her achieve her dreams and joined it. During the course, she dreamt of starting with a small chana bhatura shop which would offer hygienic and tasty food to people at reasonable prices. There were no chana bhatura shops in her locality and she felt she could earn a good income by setting it up. She could not wait to see her shop up and running. She aimed to become the most popular chana bhatura wala in the region in 6 months time.

Sangita decided to meet 4-5 Chana Bhatura shop walas in the neighbourhoods around her and estimate the investment and cost of running the business. She found out that she would need to buy cooking utensils, furniture, a sign board and furnishings for her shop. She then went to the market and looked for how much these items would cost, arriving at following investment estimates:

Investment for Setting up Shop	
Details	Amount (Rs)
Cooking Utensils	4,000
Furniture	5,000
Sign Boards	1,000
Shop Furnishing	14,000
<b>Total</b>	<b>24,000</b>

She enquired how long these items would last, and the shopkeepers told her that the utensils, furniture and other items would last at least for two years.

Sangita also arrived at the following recurring costs that she would have to incur for running the shop.

### Recurring Costs:

Cost	
Details	Amount (Rs.)
Salary	2000
Rent	3500
Interest	500

Cost	
Details	Amount (Rs.)
Cooking Gas	Re 0.5 per plate
Raw material	Rs. 10 per plate
Disposable plates etc.	Rs. 3 per plate
Electricity	1000
Cleaning & Maint.	1500

Source: Dhriiti Entrepreneurship Curriculum

However, in the training, she had learnt about the fixed and variable costs. But she was not able to classify the costs herself. Can you help Sangita classify the costs into fixed and variable costs?

**Answer:**

#### Fixed Costs :

Fixed Cost	Amount (Rs.)
Salary	2000
Rent	3500
Interest	500
Electricity	1000
Cleaning & Maint.	1500
Monthly cost of utensils, furniture, etc (24 months)	1,000
<b>Total</b>	<b>9,500</b>

#### Variable Costs

Details	Amount (Rs.)
Cooking Gas	Re 0.5 per plate
Raw material	Rs. 10 per plate
Disposable plates etc.	Rs. 3 per plate
<b>Total</b>	<b>13.5</b>



### HANDOUT: Cost of my Business

Fixed Cost	Cost Per Month	Variable Cost	Cost Per unit
<b>Total</b>			

### Caselet: Chat Bhandar

Suresh Yadav is currently running a Chat Bhandar located on the opposite side of Santhosh Vidyanikethan at Pochampally in Nalgonda district of Andhra Pradesh. He migrated with his family from Karnataka to Pochampally four years ago. Previously, he used to work at a hotel in Bangalore. He worked in the chat section and he received a salary of only Rs.2500/-. The money was insufficient to maintain his family. They faced many economic problems. He thus decided to migrate. For doing so, he took suggestions from his friends and well-wishers. They suggested that he go to Andhra Pradesh and so he, with his family migrated to Pochampally in Andhra Pradesh.

Suresh decided to set up a chat bhandar in Pochampally. Pochampally had already had many chat bhandars for a long time. But there was an exceptionally high demand for them because of the colleges, schools, bus stops, and hospitals around the area. Suresh had a lot of experience in chat making. He started with an investment of 20 thousand rupees from his savings. He bought a 4 wheeler cart, a kerosene stove, and bowls. With the help of his wife and brother, he started preparing gupchup (Paani puri), samosa, and tamarind water every day in the morning at home. In the initial stages, he faced some problems. He faced tough competition with the other chat bhandars. In order to compete well, he increased the number of items in the chat bhandar. He kept fresh items like onions, carrots, lemons, coriander leaves, and mint leaves for making chat.

Particulars	Amount Rs.
Fixed Capital: 4 wheeler cart, kerosene stove and bowl	20.000
Monthly Expenditure:	
Maida Flour (4kgs x Rs. 24 x 25days = 2400)	2400
Ravva (3kgs x Rs. 24 x 25days = 1800)	1800
oil (3kgs x Rs. 65 x 25days= 4875)	4875
Paper plates bundle and spoons packets (3 b x Rs. 15 + 2 spoons p x Rs. 5 x 25days=1375)	1375
Vegetables (carrot, onion, lemons, mint, coriander Rs. 85 x 25 days = 2125)	2125
Pea nuts ( 1 kg x 30 x 25=750) and Tamarind (1/4kg x Rs. 25x 25 days = 625)	1375
Black salt + lemon salt (1 day x Rs. 25 x 25 days 625)	625

Particulars	Amount Rs.
Kerosene(3lts.x Rs.30 x 25 days = 2250)	2250
Eectocity bill per month (Rs. 200)	200
Total expenditure	17025
Income:	
Gupchup (for 2Kg flour, 1p x Rs. 5 x 100 p = Rs. 500 x 25 days =12500)	12500
Samosa + cutlet (for 2kg flour, 1p x Rs.10 x 60 p= Rs. 600 x 25 days =15000)	15000
Total Income for month	27500
Income for month	27500
Expenditure for month	17025
Total profit	10475

Suresh has been preparing quality items for four years now. He says that he receives approximately 100-150 customers every day and earns well on a daily basis. His business is almost stable now, but he is still facing severe competition from the other chat bhandars. He maintains the quality and ambience of his place to compete against the them. He works for a higher number of hours and he treats his customers politely. Due to these reasons, his business is running profitably, and his customers return to him every day.

*\*Information as of Feb 2011*

### Caselet: Sewing Centre

Ms. S. Nirmala, age 38 years, of Budvel village, has a family of four which includes two children. Her husband is a daily wage labour earning around Rs. 150/day. Four years ago, her husband earned Rs. 100/day as a wage labourer and it was not sufficient to fulfil the needs of the family. Nirmala knew sewing but lack of money for initial investment prevented her from starting this enterprise. Then she took a loan of Rs. 25000 from SPANDANA Sphoorty Financial Limited. She also purchased two sewing machines. She bought cloth from the wholesale market and stitched dresses on demand. Her initial earning was Rs. 150/ for a salwar kameez.

As time passed, she repaid her loan and got another loan for further expansion of her business. She increased the number of machines to five now and hired four women who she employed to work on the rest of the machines. She pays them Rs. 125/ day and now her net earnings are about Rs. 8,000/month.

Year	1 <sup>st</sup> year	2 <sup>nd</sup> year	3 <sup>rd</sup> year	4 <sup>th</sup> year
Amount taken from microfinance institution	Rs. 25,000	Rs. 25,000	Rs. 25,000	Rs. 25,000
Interest	Rs.6250	Rs.6250	Rs.6250	Rs.6250
Repay in	1 year	1 year	1 year	1 year
No. of sewing machines	2	3	4	5
Fixed cost:				
Machine cost	Rs.14000	Rs.21000	Rs.28000	Rs.35000
Iron cost	Rs. 1000		Rs. 1500	
Variable cost: Raw material	Rs. 5000	Rs. 7500	Rs.10000	Rs.10000
cost (monthly) Salary( worker)	Rs. 3000	Rs.3000	Rs.6000	Rs.9000
Miscellaneous	Rs. 1000	Rs.1000	Rs.1500	Rs.2000
Income for month	Rs. 12500	Rs. 16000	Rs. 23500	Rs.29000
Saving after all expenditure (monthly)	Rs.3500	Rs. 4500	Rs. 6000	Rs.8000
Repay loan per month	Rs. 520	Rs. 520	Rs. 520	Rs. 520
Saving per month	Rs. 2980	Rs. 3980	Rs.5580	Rs.7480
Saving per annum	Rs. 35760	Rs.47760	Rs.66960	Rs.89760

Nirmala is happy now that she and her family have a stable source of income and eat more nutritious food. Microcredit at the time of requirement changed her life. Today, she is able to provide education to her children in a recognized school. She has a cooler, a color TV, a refrigerator and other luxury items apart from her basic requirements. Besides, Nirmala also has taken insurance.

*\*Information till July-2011, Source: <http://aksharakriti.org>*

## Session 59 : Cost-Volume-Profit

### HANDOUT- COST - VOLUME - PROFIT

Quantity	Sales (A)	Total Fixed Cost (B)	Total Variable Cost ©	Profit/Loss (A-B-C)
300				
375				
400				
500				
600				
700				
750				

## Session 61 : Supporting women through Mentoring Managing groups and conducting meetings

### Activity 1: What are groups ? Handout Characteristics of group

#### HANDOUT : CHARACTERISTICS OF A GROUP

<b>Group Name</b>	
<b>Vision</b>	
<b>Strengths of the group</b>	
<b>Role of group members</b>	
<b>What is their commitment to each other?</b>	

#### HANDOUT – HOLDING A MEETING

##### **Schedule a meeting date and time**

**Fix a meeting venue**, it can be a panchayat hall, temple grounds, school hall etc. Check for venue availability, understand the process. Check the venue based on what is needed for the meeting (space, chairs, toilet, quiet surrounding, etc.)

**Inform the women** by going door to door or through SHG meetings. It is important to maintain a list of women to be informed with their contact details and to make sure that every woman in the group does get informed.

**Prepare the agenda** for the meeting, decide beforehand what you want discussed and what should be the outcome of the meeting. Understand what will require follow up.

**Make a note of the key points** discussed in the meeting.

**Provide feedback to the group members.** Make sure to provide both positive and negative feedback instead of giving negative comments only. If there is any negative feedback for a participant, it should be given separately. This will help the participant work on your feedback without any negative feelings.

## Session 62 : Well Being and Self Care 4

### Activity 2 Practicing affirmations

#### ACTIVITY SHEET 'SELF AFFIRMATIONS'

Write down 5 affirmations for yourself based on your strengths, qualities or efforts.

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

5. \_\_\_\_\_



## MODULE 5

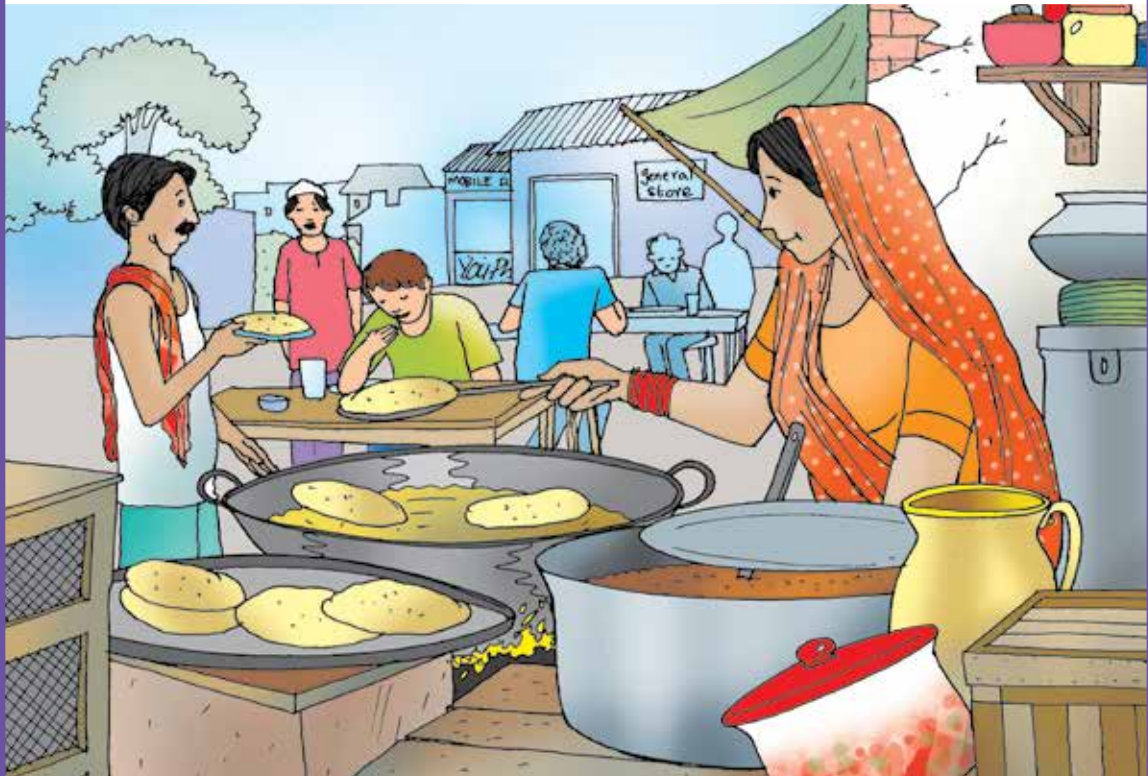
### Session 68 : Financing your business estimation:

#### Material Required : Caselet, Handout

Estimation of Start-up Capital	
	(in Rs.)
<b>Investments</b>	
A. Investment in Shop/Production Unit	
Purchase of Land and Building	
Repair, Maintenance, etc.	
Other (_____)	
Subtotal	
<b>B. Equipments</b>	
Machinery and Tools	
Furnitures	
Other (_____)	
Subtotal	
<b>C. Working Capital</b>	
Raw Material	
Labour Cost	
Salary and Wages	
Rent	
Water and Electricity	
Other (_____)	
Other (_____)	
Other (_____)	
Subtotal	
Total	

### Would you advise Sangita to borrow from the MFI?

After estimating the total investment required (about Rs. 50,000), Sangita thought of investing Rs. 20,000 from her own side and Rs. 30,000 from borrowings from a MFI. The MFI was ready to lend to Sangita. It offered the loan to Sangita for 12 months and Sangita would have to pay Rs. 2,950 every month. That is, Rs. 2,500 principal every month along with interest of Rs. 450 (1.5 percent per month).



## Session 69 : Developing annual Cashflow Plan

### Material Required : Cashflow Handouts

#### Exercise 4: Cash Flow

Sangita got more clarity about her ability to take and pay back loans by estimating her cash income. She was also convinced that she would be able to pass on any increase in expense by selling at a higher price. But she was concerned that she may require Rs. 40,000 more for the schooling expenses of her children annually. To provide for this, she wants to increase her sale of chana bhatura by 100 plates every 6 months.



That is,

Month	Sales
1-6	900
6-12	1000
13-18	1100
19-24	1200

She now wants to estimate her half yearly cash flow for the next two years.  
Can you help her do that?

## Template for Cash Flows

	General Guidelines to prepare cash flow plan	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec
Quantity Sold during the month	Start with quantity close to break even and work up to the maximum production at quarterly interval												
Opening Cash Balance (A)	In the first month, fill your own contribution to the start up capital; From second month, opening cash balance is same as the closing cash balance of last month												
Cash from Sales	Quantity of goods and services sold in cash X Sales Price												
Cash recovery from credit sales	Quantity of goods and services sold on credit X Sales Price												
Borrowings	Loan from Banks/ Fis or Friends and Relatives												
Any other(_____)													
Any other(_____)													
Any other(_____)													
Total Cash In (B)													
Purchase of Raw Material	Raw material cost per kg of goods sold X Quantity of Sal.												
Payment of Wages	Wage cost per kg of goods sold X Quantity of sales												
Payment of Salary	Fixed salary cost per month												
Purchase of Equipment	Show equipment purchase in the first month												
Loan Repayment	Fill principal amount repaid												
Interest Repayment	Fill interest repaid												
Any other(_____)													
Any other(_____)													
Any other(_____)													
Total Cash In (C)													
Closing Cash Balance	A+B-C												

## Session 71 : Separating business & personal accounts

### Caselet, "The quarrelling sisters"

#### The Quarrelling Sisters

Not so long ago, there lived a woman in a village with two daughters named, 'Business' and 'Personal'. The woman would save diligently and keep her money in the piggy bank for her daughters' use. The two daughters had different needs for money. Her elder daughter 'Business' would take out money from the piggy bank mainly to invest in her family's income generating activity while her younger daughter 'Personal' would take out money from the piggy bank for household use such as food and school fees.

One fine morning, the woman woke up to find that her two daughters were quarrelling with each other. Personal, the younger one, complained, "Mother, I had to pay money for school fees but sister Business has taken all the money from the piggy bank". Business, the elder one retorted, "I needed the money to buy more modern equipment so that we can earn more income from this month onwards. I did not know that sister Personal needed money for her school fees". The mother exclaimed, "But why did you not tell me yesterday that both of you needed money at the same time. I would have arranged for more money." Both sisters exclaimed at the same time, "But I checked yesterday and found that the money was sufficient for my need!"

What would you suggest so that the woman can ensure that her two daughters do not quarrel ?



## Session 72 : Maintaining cashbook for business

Materials : Handout : Format for Cashbook (Receipts and Payments)

Receipt and Payment for the Month			
<b>Beginning Cash:</b>			
<b>Receipts</b>	<b>Rs</b>	<b>Payments</b>	<b>Rs.</b>
<b>Total</b>		<b>Total</b>	
<b>Closing Cash in Hand and Bank Balance:</b>			
<b>Does it match with the actual cash and bank balance:</b>			



## Session 73 : Supporting women through mentoring networking and peer support

### Activity 4 Peer Support

#### Case Example: Shri Mahila Griha Udyog Lijjat Papad



In 1950s, seven Gujarati women from Bombay (now Mumbai) wanted to start a venture to create a sustainable livelihood using the only skill they had – cooking. They borrowed Rs 80 from Chhaganlal Karamsi Parekh, a member of the Servants of India Society and a social worker. They took over a loss-making papad making venture and bought the necessary ingredients and the basic infrastructure required to manufacture papads. Then on 15 March 1959, a warm summer day,

they gathered on the terrace of their building and started with the production of 4 packets of papads. They started selling the papads to a known merchant in Bhuleshwar, a popular market in Mumbai. This was the beginning of a historic company established and run by determined and dedicated women for the empowerment of other determined and dedicated women.

The early days were not easy. The institution had its trials and tribulations. The faith and patience of the members were put to test on several occasions.

During the first year, the women had to stop production for four months during the rainy season as the rains would prevent the drying of the papads. The next year, they solved the problem by buying a cot and a stove. The papads were kept on the cot and the stove below the cot so that the process of drying could take place despite the rain.

The group got considerable publicity through word of mouth and articles in vernacular newspapers. This publicity helped them increase their membership.

By the second year of its formation, 100 to 150 women had joined the group, and by the end of the third year Lijjat Papads had more than 300 members.



*Source Cited in "The amazing Lijjat Papad story: from Rs 80 to Rs 800 crore", n.d.*



### Case Example: Ganga SHG

Kaushalya Devi, a working class woman, is a member of the Ganga Self-Help Group in Nariar Village of Motipur Block in Bihar. For several years she has been working as a vegetable vendor. She used to go from village to village carrying head loads of vegetables for sale. With all the hard work, she was not able to earn enough to feed her family. One day, as she was going about selling vegetables, she came across a group of women engaged in an animated discussion. Curious, she also sat down with the women. She came to know that this was a group of working class women engaged in saving and taking up social activities. The group was known as Ganga SHG. Kaushalya requested the President of the group to enrol her as a member of the group. She paid the entire savings fund that was due right at the beginning. Within one month, she was able to get a loan of Rs. 500 from the group to buy a pushcart.

She had to repay the loan in 5 months at the rate of Rs. 101 per month, which also included interest. She repaid all instalments on time. After some time, Punjab National bank gave a loan of Rs. 46,000 to the group at a concessional rate of 4% per year. The group started using this money to give larger loans to members for their income generating activities. The group charged an interest of 24% per year from this. The profit of 20% went to the group's common fund. A portion of the profit went to group members at the end of the financial year, like it did every year.

Kaushalya Devi took a loan of Rs. 3000 from the group for growing vegetables on a plot of land leased from a big farmer. Her husband who used to get seasonal work for about 90 days in a year, mainly grew vegetables. A Block Agricultural Officer helped the couple with technical advice regarding vegetable cultivation. Kaushalya today sells the fresh farm vegetables. With her profit she has been able to buy a buffalo. The health of her ill-nourished children has improved substantially due to availability of fresh milk and good vegetables.

(Adapted from Training Manual on Self-Help Groups for Micro-Enterprise Development, 2003 )



## Session 73 : Supporting women through mentoring networking & peer support

### Activity 4 Peer Support

Material required : Case study handout/slide,

Hand-out :

My Favourite self-help strategy	When can I use this strategy?
<b>Mind :</b>	
<b>Body :</b>	
<b>Spiritual :</b>	
<b>Work :</b>	

## Session 78 : Evaluation, Next Steps & Planning

Material required : weekly plan

My Weekly Plan:		
Week	Time for meeting with mentees	Time for meeting with mentors
Monday		
Tuesday		
Wednesday		
Thursday		
Friday		
Saturday		







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CERTIFICATE COURSE CURRICULUM AND TRAINING MANUALS FOR

# Biz-Sakhis

COMMUNITY BASED MENTORS FOR

WOMEN ENTREPRENEURSHIP PROMOTION AND EMPOWERMENT

VOLUME

4







Supported by IKEA Foundation



Empowered lives.  
Resilient nations.

# Certificate Course Curriculum and Training Manuals For

# Biz-Sakhis

*Community Based Mentors for Women  
Entrepreneurship Promotion and Empowerment*

**United Nations Development Programme**

National Institute for Entrepreneurship and Small Business Development (NIESBUD),  
Ministry of Skill Development and Entrepreneurship, Government of India

Centre for Entrepreneurship Development (CED), National Institute of Rural Development  
and Panchayati Raj (NIRDPR), Ministry of Rural Development, Government of India

*Disha – a partnership between United Nations Development Programme and India Development Foundation, supported by IKEA Foundation, aims to improve the lives of one million underprivileged women in India by enabling them to acquire marketable skills and become employable. Disha supports women to become economically self-sufficient so that they and their families can have better and equitable opportunities in life.*

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## Letter to Biz-Sakhis

Let me take this opportunity to congratulate all Biz-Sakhis for becoming successful entrepreneurs and for driving change across India. With your dedication to ensuring that women can start and run their own businesses, you have created a ripple effect – you are helping women to come out of silos and chase their dreams.

Everywhere in the world, we see that when women come out to work, their families, communities and society as a whole benefit. People live longer, healthier lives, are better educated and more prosperous. That's why gender equality is a crucial part of the Sustainable Development Goals – a set of 17 goals to build a better world, which leaders of 193 countries, including India, signed on to achieve by 2030.

In India, however, few women are able to go outside the home for jobs. Indian women today spend five hours every day on domestic unpaid care work. The women who do work often do not have the necessary skills, which means they are more likely to work in the informal sector. A possible solution is to get women participate in the workforce on their terms, through their own businesses. But factors such as a lack of awareness about opportunities, business technical skills, and difficulties in accessing finance and markets prevent women from starting businesses.

Women need mentoring and guidance to ensure their businesses are successful. Biz-Sakhis such as you serve as powerful examples of how women can become entrepreneurs, generate employment and earn livelihoods with proper support and guidance. You can help women translate their experiences doing household chores and budgets to customer service. You can show them how their ability to develop long-term relationships can build trust and benefit their businesses.

It is with great pleasure that I introduce the new Biz-Sakhi curriculum to take this wonderful initiative forward. These modules were developed after extensive consultations and studies of best practices, and include your suggestions. This material will aid Biz-Sakhis such as you to train budding women entrepreneurs in rural India, hopefully creating lakhs of women entrepreneurs. We are confident this will help women adapt to running a business.

The Disha initiative has reached nearly 10 lakh underprivileged women in about four years, connecting them to more and better livelihoods opportunities. We've seen how women employing women can set off a chain reaction, enabling growth for business, jobs and the economy. As Biz-Sakhis, you could play an important role in making sure Indian women are part of this story. I wish you every success in your efforts to encourage more women like you to follow your lead.

Shoko Noda  
Resident Representative, UNDP India





डॉ. डब्ल्यू.आर. रेड्डी, आई ए एस  
महानिदेशक

**Dr. W.R. Reddy, IAS**  
Director General



**राष्ट्रीय ग्रामीण विकास एवं पंचायती राज संस्थान**

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### Message

Creation of sustainable livelihoods and entrepreneurial avenues for marginalized sections of the society, especially women in rural areas needs long-term and continuous handholding, mentoring and guidance on finance, technology and marketing which had been a major challenge. What is required is a holistic approach for developing entrepreneurial abilities, managing and nurturing their capabilities and providing long-term handholding to the aspiring youth to become entrepreneurs. Entrepreneurship alone can ensure sustainable livelihoods and create employment opportunities for local people. But there is also a need for convergence and synergy of all the government initiatives relating to entrepreneurship development and encourage dialogue and partnerships among various stakeholders.

In view of this, UNDP under its Project Disha, in association with the Centre for Entrepreneurship Development (CED), National Institute of Rural Development and Panchayati Raj (NIRD&PR) under Ministry of Rural Development, National Institute for Entrepreneurship and Small Business Development (NIESBUD) under Ministry of Skill Development and Entrepreneurship (MSDE) and School of Human Ecology, Tata Institute of Social Science (TISS), Mumbai, have developed syllabus, curriculum and detailed training materials for training and certifying 'Business Sakhis' (Biz Sakhis), a 'cadre of community mentors', from the local population, who could encourage women from their local community towards entrepreneurial activities and handhold them in terms of technical inputs on business and psycho-social supports.

We are very happy to be a partner in this noble initiative as National institute, for certifying these Biz-Sakhis and develop a pool of master trainers. I am sure these "Biz Sakhi" modules not only strengthen the local capacities, which will have a transformative impact on the rural economy by promoting small businesses within villages, but also ensure optimum utilization of local resources. The "Biz Sakhi" programme will be one of the pointers to the progress of women's economic empowerment, wellbeing and will start a new path to bring gender equality and dignity to women and it will also give them prowess to work with institutions and functionaries, who do not value gender equality.

I have no doubt that this programme will offer much needed training and expertise to both the aspiring and existing women entrepreneurs and will make substantial progress in our journey towards bringing holistic development of villages. I also congratulate the team for this initiative and wish success to this programme.

*W. R. Reddy*  
(W. R. Reddy)





राजेश अग्रवाल आई ए एस  
महानिदेशक

**Rajesh Aggarwal, IAS**  
Director General



## MESSAGE

In the words of our Hon'ble Prime Minister "India is a youthful nation. Today's youngsters are becoming job creators".

Creation of new business entities lead to generation of employment, innovation, value-added services, fiscal revenues and most importantly support development of micro, small and medium enterprise (MSME) sector which is indispensable component of developed economies. As mentor plays an important role in entrepreneurial development right from conception of business plan to product development and business growth, mentorship needs to be strengthened for successful enterprise creation. In order to support mentoring

NIESBUD partnered with UNDP, NIRD and TISS for training and certification of community level mentors to provide technical support for entrepreneurship development. NIESBUD, UNDP, and TISS have co-developed a module to set up an eco-system of well-trained 'Mentors' who can foster the growth of Entrepreneurs and Entrepreneurship in the country. These Mentors would be working exhaustively for Rural Women Entrepreneurs and will be called BizSakhis.

This module consists of curriculum & manual which is based on compilation of best practices, cases, innovative approaches, and practical strategies for enhancing the entrepreneurship mentoring. This manual not only highlights the post-training mentoring programs for supporting psychosocial aspects of rural women entrepreneurs but it also covers all the major factors in building successful entrepreneurship mentoring programs that enhance achievement.

Together, as individual agency and collaborative ventures with renowned and expert agencies, such interventions will enhance the overall entrepreneurship eco-system in the country by addressing the needs of the bottom of the pyramid.

I wish the best for all the users of this manual and participants who will benefit immensely and subsequently expect sincere implementation of its learning.

**Rajesh Aggarwal**  
Director General

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## Foreword

*Empowered lives.  
Resilient nations.*

It is a well-established fact that today, women in India face significant social and economic barriers in their day to day lives, restricting their potential to grow and create an identity for themselves. One of the key consequences of such barriers has been a drop in participation of women in India's workforce, currently at 27%. It is believed that India's GDP could expand by 27% if the number of female workers increases to the same level as that of men (IMF Report), which means adding an unbelievable 235 million workers to the existing workforce, enough to fill all the factories in the rest of Asia. Not just from jobs, women are found missing from businesses as well, with just 20% of registered businesses being owned by women in India.

With an aim to cover these gaps, UNDP's Disha project began its journey of empowering 1 million underprivileged women learn marketable skills and connecting them with income opportunities. With a strong belief that rural women from the community itself have the potential to create a ripple effect of entrepreneurship, we began identifying such potential 'agents of change', or Biz-Sakhis (business friends). Today, hundreds of Biz-Sakhis are handholding women across Haryana and Karnataka and empowering them with knowledge, training and skills on enterprises and most importantly, helping them wade through difficult times by providing them emotional and psycho-social support.

This entrepreneurship mentorship training curriculum and module will serve as a training material for existing and upcoming Biz-Sakhis. It consists of classroom training (25 days), 'on job – on field' (minimum 100 days), online assignments spread over 5 months with following components - *conducting an EAP (Entrepreneurship Awareness Program), EDP (Entrepreneurship Development Program), providing the right support to entrepreneurs and providing backward and forward linkages*

The most unique thing about this training module is the psychosocial component and the life skills training for the women entrepreneurs which existing entrepreneurship development programmes seldom cover. The modules have been developed as a result of an extensive process of consultations and studies of best practices across the country and have been based on structured entrepreneurship development training programme by International Labour organisation (ILO) and Self Employed Women's Association (SEWA).

I hope the training pedagogy enables women to discover the entrepreneur in them and understand various aspects of starting a business while reflecting on gender, life skills, mentoring other women through interesting on-field assignments and assessments. With inclusion of different learning tools like role plays, case-studies, stories and folk tales, I believe the curriculum will make the process of training more engaging, interesting, effective and participatory.

Special thanks to National Institute for Entrepreneurship and Small Business Development (NIESBUD), National Institute of Rural Development & Panchayati Raj (NIRDPR) and Tata Institute of Social Science for partnering with us in research, design, development and for supporting us throughout the implementation of Disha project in India.

A blue ink signature of Clement Chauvet, written in a cursive style.

Clement Chauvet  
Chief, Skills and Business Development  
UNDP



## ACKNOWLEDGEMENTS

Micro and small enterprises offer many advantages for rural women such as flexible working hours, more support from their families, greater decision-making power and access to finance and local markets. However, they face several barriers such as lack of education, information, training, business mentorship, et al. For addressing these barriers, this training curriculum and module is developed by United Nations Development Programme's (UNDP) Disha Project with support of IKEA Foundation for training the Biz Sakhis – the community mentors – who handhold women entrepreneurs by providing business support services and psycho-social mentorship.

This curriculum and training content benefits from the knowledge and experiences of pioneers including academic faculties, community leaders, officials from various institutions working in the areas of gender and entrepreneurship development. Without their support this module would not have been possible.

This module has been prepared under the auspices of the National Institute of Entrepreneurship and Small Business Development (NIESBUD) of the Ministry of Skills Development and Entrepreneurship, Government of India, Centre for Entrepreneurship Development of the National Institute of Rural Development (NIRD), Ministry of Rural Development, School of Human Ecology, Tata institute of social sciences (TISS). NIESBUD and NIRD will certify the Biz-Sakhis. Without their support this module would not have been possible.

We are grateful to The Indian School of Microfinance for Women (ISMW) for generously allowing the adoption of ISMW financial literacy module for the curriculum. We also acknowledge the adoption of RBI training manual on Financial Literacy. The inspiration for preparing this training curriculum for community women was drawn from ILO GYB and SIYB training manuals.

We are grateful to our Senior Consultant Ms. Bisoya Loitongbam who led the content development of business aspects within this curriculum and coordinated the overall curriculum and manual preparation efforts. Dr. Rajani Konantmbigi, Ms. Aparna Joshi and Ms. Risha Ramachandran, professors and experts from School of Human Ecology, TISS led the development of psycho-social aspects of mentorship that is the integral part of this curriculum. We are thankful to their academic and professional support.

We are thankful for the support and guidance received for this initiative from Dr. Nasreen Rustom from, TISS, Mumbai; Prof. Prabal K Sen, former professor, XLRI Jamshedpur; Dr. Archana Singh, National Insurance Academy, Pune; Dr. Prabha Bhola, IIT, Kharagpur; Mr. Shubhankar Jha, Indian School of Microfinance for Women (ISMW); Dr. Manisha Khale, Adl Director, Institute of Health Management Pachod (IHMP), Pune; Mr. R R Singh, Director General, RUDSETI; Mr. Anirban Gupta, Dhriiti; Mr. Madhuban Pandey and Ms. Smita Kulkarni, ILO Master Trainers; Mr. Prasanth Kurup, Project Manager, National Resource Organization, Kudumbashree, Kerala; Dr. Payal Kumar, BML Munjal University, Haryana; Ms. Pratima B, Vrutti; Ms. Barkha Jolly, FWWB India; Dr. Partha Pratim Sahu, Associate Professor, Centre for Entrepreneurship Development, NIRD and Dr. Poonam Sinha, Director, NIESBUD, Ministry of Skill Development and Entrepreneurship, Gol.

It is our pleasure to mention the contribution of our implementing partners Deshpande Foundation in Karnataka and Foundation for Rural Entrepreneurship Development (FRIEND) in Karnataka and Haryana and MAVIM in Maharashtra without whom making an impact on ground would be an uphill task.

We acknowledge the efforts of Ms. Sonal Jain and Ms. Monika Sharma, National Hub of PM-Yuva, Ministry of Skills Development and Entrepreneurship and Ms. Kanu Priya Sankhala, TISS student and Intern to UNDP in providing final touches to the module.

Last but not the least, we acknowledge the support received from the experts in UNDP Disha team in successful development of the training manual.

Philip Mathew,  
Entrepreneurship Expert, UNDP Disha Team



## ABOUT THE CURRICULUM

This entrepreneurship training module is aimed to serve as a training material for Biz Sakhis, a community cadre being promoted under the UNDP Disha project to train and mentor women entrepreneurs. Development of entrepreneurial capacity is one of the important objectives of the UNDP Disha project which aims to support one million underprivileged women in India learn marketable skills and connect with income opportunities. The project is being implemented with women from low-income groups having limited level of education and living in remote geographies which calls for the development of training module specifically designed for the purpose of the project and its target beneficiaries.

The **Certificate Course Curriculum for Biz-Sakhis, *Community based mentors for Women Empowerment and Entrepreneurship Promotion*** has been divided into 4 volumes as follows:

- VOLUME 1:** Introduction to the module, training pedagogy, knowledge-skill-attitude framework and learning outcome with assessment criteria. This includes recommendations on how to do the assessment for certification, what is the methodology for assessment and an overall introduction of the implementation of the training. The last part of this volume also mentions the selection criteria and roles and responsibilities of Adjunct faculties (Institutional based) and Master trainers (implementing agency based).
- VOLUME 2:** Modules with sessions details including detailed methodology for transacting the modules. This includes day-wise module framework with session details for all 25 days of training. These sessions are to be transacted by Master Trainers to Biz-Sakhis.
- VOLUME 3:** General and session wise reading materials that will help trainer for familiarizing the subjects and incorporation of additional games, notes, case studies, videos, slides, etc.
- VOLUME 4:** Biz-Sakhi's handbook with suggested syllabus, curriculum and modules for Entrepreneurs' Awareness and Entrepreneurship Development Program (EAP and EDP).





## ABBREVIATIONS

<b>Biz-Sakhi</b>	Business Sakhi (Business Friend)
<b>CHC</b>	Community Health Centre
<b>DDU-GKY</b>	Deen Dayal Upadhyaya Grameen Kaushalya Yojana
<b>DET</b>	Dimensional Empowerment Theory
<b>DMHSD</b>	Department of Mental Health and Substance Dependence
<b>DOAHDSF</b>	Department of Animal Husbandry Dairying & Fisheries
<b>DSIR</b>	Department of Scientific and Industrial Research
<b>EAP</b>	Entrepreneurship Awareness Program
<b>EDP</b>	Entrepreneurship Development Program
<b>FL</b>	Financial Literacy
<b>GYB</b>	Generate Your Business
<b>ILO</b>	International Labour Organization
<b>ISAM</b>	Integrated Scheme for Agricultural Marketing
<b>ITDG</b>	Intermediate Trade Development Group
<b>KVIC</b>	Khadi & Village Industries Commission
<b>LSE</b>	Life Skill Education
<b>MFI</b>	Micro Finance Institution
<b>MOSPI</b>	Ministry Of Statistics And Programme Implementation
<b>MSDE</b>	Ministry of Skill Development & Entrepreneurship
<b>MKSP</b>	Mahila Kisan Sashaktikaran Pariyojana
<b>MUN</b>	Mahila Udyam Nidhi
<b>MSME</b>	Micro, Small and Medium Enterprises
<b>MORD</b>	Ministry of Rural Development
<b>MOWCD</b>	Ministry of Women & Child Development
<b>MUDRA</b>	Micro Units Development & Refinance Agency Limited
<b>NABARD</b>	National Bank for Agriculture and Rural Development
<b>NGO</b>	Non Government Organization
<b>NLM</b>	The National Livestock Mission
<b>NIESBUD</b>	National Institute of Entrepreneurship and Small Business Development
<b>NIF</b>	Navjyoti India Foundation
<b>NIRDPR</b>	National Institute of Rural Development and Panchayati Raj

<b>NITI Aayog</b>	The National Institution for Transforming India
<b>DAY-NRLM</b>	Deendayal Antyodaya Yojana - National Rural Livelihood Mission
<b>NULM</b>	National Urban Livelihood Mission
<b>OFECD</b>	Organisation For Economic Co-Operation And Development
<b>PHC</b>	Primary Health Centre
<b>PMEGP</b>	Prime Minister Employment Generation Programme
<b>PRISM</b>	Promoting Innovations in Individuals, Start-ups and MSMEs
<b>PMKVY</b>	Pradhan Mantri Kaushal Vikas Yojana
<b>PMMY</b>	Pradhan Mantri Mudra Yojana
<b>PM YUVA</b>	Pradhan Mantri Yuva Udyamita Vikas Abhiyan
<b>RMK</b>	Rashtriya Mahila Kosh
<b>RUSETI</b>	Rural Development and Self-Employment Training Institute
<b>RISC</b>	Rural Industry Service Centre
<b>SEWA</b>	Self Employed Women's Association
<b>SHG</b>	Self Help Groups
<b>SIYB</b>	Start and Improve Your Business
<b>ToT</b>	Training of Trainers
<b>UNDP</b>	United Nations Development Programme
<b>UN Women</b>	The United Nations Entity for Gender Equality and the Empowerment of Women
<b>UNICEF</b>	The United Nations Children's Fund
<b>UNESCO</b>	United Nations Educational, Scientific and Cultural Organization
<b>USAID</b>	United States Agency for International Development
<b>UT</b>	Union Territory
<b>WHO</b>	World Health Organization

# **Handbook 1 : Mentoring and Well being**

The handbook is for BizSakhis who will transact the knowledge and skills learnt during the training with the community women. This handbook will help the BizSakhis in referring to important pointers, checklists and skills required for mentoring the community women.

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## SUPPORTING WOMEN THROUGH MENTORING

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### 1. WHO IS A MENTOR?

- ▶▶ A mentor is an individual who shares their knowledge and experience with someone else who can benefit from their learning. In this case, BizSakhis due to their exposure and experience in business (or gaining knowledge through this training) will pass on these learnings to other women who aspire to become entrepreneurs.
- ▶▶ A mentor should be
  - ▶ Motivating
  - ▶ Responsible
  - ▶ Responsive
  - ▶ Focused on problem solving
  - ▶ Encouraging
  - ▶ Fair
  - ▶ Unbiased
  - ▶ Reliable
  - ▶ Committed
  - ▶ Lead by example
  - ▶ Knowledgeable

*(UN Peacekeeping PDT Standards, 2009)*

#### **Don'ts**

- ▶▶ Providing support or mentorship should not make the person dependent. On the other hand, an effective way of providing support is to empower the individual to cope with their issues by themselves.
- ▶▶ While providing support, it is important to avoid giving advice or making decisions on their behalf.
- ▶▶ Do not let your personal values, judgements and beliefs interfere while supporting women.

#### **Do's**

- ▶▶ Be understanding and listen to the person's problem carefully.
- ▶▶ Be empathetic and look at the problem from the person's perspective.
- ▶▶ Be genuine and do not hesitate if you have any clarifications.

*Source (UNESCO; Community Counsellor Training Toolkit, 2007)*

- ▶▶ You cannot live their journeys. There has to be some amount of distance between you and your mentee's experiences and emotions.

- » It is possible that you will spend considerable amount of time with your mentee during your mentorship process. It is possible that both of you hail from the same community or geographical area. This may result in your personal, professional and social lives being entangled with that of the mentee. Hence, it is important for you to maintain some social and emotional boundaries with your mentee.
- » In order to maintain a healthy mentoring relationship between you and your mentee it is important for you to understand the limitations of your role. This means that while you can help your mentee with entrepreneurship or business related difficulties and also with allied difficulties that may impact mentee's participation in the entrepreneurial process, it is also important to understand that you cannot solve every problem that the mentee brings to you.
- » **Confidentiality**
  - ▶ Use pseudonyms for the names of your mentee while discussing about them in the training, assignment, to your mentor
  - ▶ Do not disclose the mentee's details to anyone (even your own family members) without your mentee's permission.
  - ▶ Your mentee may disclose many personal details about their life during your personal meetings with her. Make sure you do not discuss these details in a social gathering or in front of others.
- » **Self Disclosure:** The mentor should be very careful while sharing details about self to the mentee during the mentoring process. Though it is okay to share some personal details with the mentee, the disclosure should only be done in light of helping the mentee.

## 1.1 Qualities of a mentor

### 1. Trusting relationship

- ▶ Trust is a foundation of a mentoring relationship.
- ▶ Similar to the participants' experience in the training course, practicing transparency and following a set of ground rules helps the participants enhance trust in each other. These rules are also essential to build and maintain supportive relationships.

### 2. Empathy

- ▶ Empathy is the ability to put oneself in the position of the other and perceive the situation as they do.
- ▶ It involves the ability to develop understanding of motives, feelings and behaviour of other person without giving due weightage to one's own perception.

### 3. Genuineness

- ▶ A genuine person is one who is himself/herself and does not put on an act.
- ▶ The aim is to only say things that might be helpful to the person and to ensure that what is expressed is real and honest.

#### 4. Motivation

- ▶ Motivation is the push or desire towards achieving some actions and goals.
- ▶ It is a set of internal forces that drives us to take an action.

### 1.2 Skills of Mentoring

- ▶▶ Hand or head gestures
- ▶▶ Facial expressions
- ▶▶ Body language
- ▶▶ Eye-to-Eye contact

1. Open and close ended questions/effective and ineffective questions
2. Reflection and Paraphrasing
3. Summarization

#### 1.2.1 Open and Close ended questions

- ▶▶ There can be two kind of questions: Open and close ended which are used as per the purpose.

Open ended questions	Close ended question
Generate deeper and longer responses	Generates short responses
For example, What do you think about today's weather? ( <b>Possible answers:</b> I like it. It's not as hot as it was yesterday)	For example, Do you like today's weather? ( <b>Possible answers:</b> yes or no)
More useful for getting detailed responses, opinions.	More useful to get specific answers.

- ▶▶ Some pointers to keep in mind while asking questions
  - ▶ Every question should have an objective or purpose.
  - ▶ Your questions should lead somewhere or provide you with more information. They should be useful.
  - ▶ Do not ask too many questions. This may make the other person feel stressed out.
  - ▶ People need time to build trust. It is helpful to start with generic questions and then ask deeper questions.

#### 1.2.2 Reflection and Paraphrasing

- ▶▶ Reflection is our attempt to communicate to the other person that we understand them. It means to act like a mirror – reflecting the verbal and non-verbal aspects of communication. A reflection statement can begin with – “It sounds like you are saying...”, “What I am hearing is...”
- ▶▶ Paraphrasing helps the listener to confirm that you have correctly understood the content and feelings of the person.



- ▶▶ Some pointers to remember while paraphrasing
  - ▶ Do not inform or define the other person.
  - ▶ Do not judge the person since they might share some instances which you do not agree with.
  - ▶ Try to use the other person's language to paraphrase that is, use the words that they are using especially while paraphrasing emotions or thoughts.
  - ▶ At the same time, do not copy the person's sentence. Change the wordings.
  - ▶ Do not add new information or details to what the person has said.
  - ▶ If you do not understand something, Ask! Instead of pretending to know it.

### 1.2.3 Summarization

- ▶▶ Summarization is helpful for the following reasons
  - ▶ To remember important/key points from the conversation
  - ▶ To clarify misconceptions
  - ▶ Provide another perspective on the issue discussed
  - ▶ Provide a stimulus for further exploration of the topic.
  - ▶ To provide a brief overview of the discussion.

## 2. FACILITATION SKILLS

Please go through this session in detail before EAP Training

### 2.1 Qualities of an effective trainer

- ▶▶ Acceptance towards the group
- ▶▶ Ability to manage a group
- ▶▶ Ability to stimulate and use the skills of participants, such as, someone might have good oratory skills. They can be used for reading out case examples or role plays.
- ▶▶ Ability to mobilize and manage the resources such as getting training materials, arrangements etc.
- ▶▶ Ability to identify and resolve participants' problems
- ▶▶ Knowledge of the subject matter
- ▶▶ Flexibility to accommodate participants' needs

### 2.2 Facilitation skills

#### Non-verbal skills

- ▶▶ **Eye contact:** Look at all the participants equally and avoid giving too much attention to specific participants.
- ▶▶ **Body posture:** Stand while speaking to the participants, especially while giving instruction or conducting an activity. The body language should be relaxed and confident.

- ▶▶ **Movement:** Move around the training room and space to keep the energy without distracting the trainees.
- ▶▶ **Spacing:** Do not sit/stand too close or too far from the participants.
- ▶▶ **Gestures:** Using gestures also helps in keeping the group lively. Such as clapping or raising hands to get their attention.
- ▶▶ **Facial expressions:** Non verbal expressions should show a facilitator's interest and respect towards the participants.
- ▶▶ Be cognizant of the participants' non verbal behaviours such as silence, raising voice, body language, facial expressions.

### Verbal skills

- ▶▶ Speak with clarity.
- ▶▶ Use more open ended questions such as "What is your opinion on this.." etc.
- ▶▶ Paraphrase the participants' thoughts and words.
- ▶▶ Summarize after every discussion to cover all the points mentioned during the discussion
- ▶▶ Provide local examples which can be relatable to the participants.
- ▶▶ Be aware of the group energy. Use energizers wherever required.
- ▶▶ Use compliments, give positive feedback, shape people's answers rather than giving answers and people need to feel a sense of competency when they learn (Otim, 2013).

## 2.3 Mapping village and EAP planning

**Note :** Use the following Handout as a tool to map the village and for EAP training.

What is the objective of the EAP?	
Some characteristics of women can be potential	
Where can they meet these women?	
Who are the people of influence in the community?	
Is there an easily approachable and accessible place for the women to gather for the EAP? Mention.	
What is the message that will be communicated?	
What can they do to ensure commitment as the EAP will be a two -three day engagement?	
Some FOC/ reasonable resources that will be required for organizing the EAP	
What can be the most effective and cost-free medium to reach out to women and ensure the desired turn-out?	

## 2.4 Training Checklist

**Note:** Refer to this training checklist for your training.

### HANDOUT : TRAINING CHECKLIST

#### Before the training

1. Inform the women date, time and venue, send a reminder to the participants
2. Finalize a training room while considering the following:
  - ▶ Permission from the authorities
  - ▶ Washroom facilities
  - ▶ Size of the room
  - ▶ Environmental factors (noise, accessibility etc)
3. Prepare the training material before hand.
  - ▶ Consider the clarity in the training content
  - ▶ Decide the time for each module as per the participants' availability so that all the important components are covered.
  - ▶ Finalize the flow of the activities and sessions.
  - ▶ Raise and clarify doubts with your mentors.
  - ▶ Keep the training materials such as print outs, activity materials, posters, sketch pens, flipchart etc. prepared before the training.
  - ▶ Refer to the list of icebreakers in the handbook.

#### During the training

1. Create a positive environment.
2. Being neutral, avoid sharing personal judgements and opinions about someone.
3. The facilitator should also observe social interactions and group dynamics while conducting and observing the training.
4. Remind the participants to be respectful towards each other.
5. Encourage the participants to share and reiterate that there are no right or wrong answers in this training.
6. Cover all the important content.
7. Ask if there are any doubts or questions after every session.
8. Use your presence of mind to understand the participants' needs in case there is a need to change the methodology. For example, if the participants are not able to understand an activity you may use discussion or shape their responses, compliment them when they answer well or compliment even a part of their answer.

## 2.5 Possible challenges in managing groups

### »» **Difficult questions**

- ▶ If you do not know the answer it is okay to admit it. Note down the question and get back to them later after referring to your master trainers.
- ▶ Some answers can also be drawn from other participants knowledge and experience.

### »» **Managing conflicts**

- ▶ An effective facilitator should identify the conflict and address it immediately.
- ▶ Be sensitive to both the participants.
- ▶ Address the conflict then and there. If it doesn't get resolved, politely ask the participants to resolve the conflict outside the training.

### »» **Dominant participants**

- ▶ Make sure other participants get equal opportunity to speak.
- ▶ Politely ask them to give other participants the opportunity.

### »» **Shy Participants**

- ▶ Facilitator can use individual activities or pair activities to encourage them to respond in the activities.
- ▶ Encourage them individually and understand their reasons for not participating.

### »» **Humorous Participants**

- ▶ Sometimes while discussing about important and sensitive issues, it is essential to highlight the gravity of the issue.

### »» **The “Good” Participant**

- ▶ The facilitator might get tempted to focus on them to get the responses.

### »» **Finalizing a date and time for meeting**

- ▶ Select the date when majority of participants are available.

### »» **Participants not coming on time**

- ▶ Set ground rules beforehand.
- ▶ Reiterate that the whole group gets affected if one person comes in late.

## 2.6 Steps and points to keep in mind while conducting meetings

1. Schedule a meeting date and time
2. Fix a meeting venue: panchayat hall, temple ground, school hall etc. Check for availability, understand the process. Check the hall based on what is required (space, chairs, toilet, quiet surrounding)
3. Inform the women door to door, through SHG meetings, maintaining a list of women to be informed with their contact details
4. Prepare the agenda for the meeting, what is to be discussed and what should be the outcome of the meeting, what to follow up.

5. Make a note of the key points discussed in the meeting
6. Provide feedback to the group members.

### 3. REFERRALS

BizSakhis will be interacting with community women and support them in addressing their psychosocial challenges. They may have to face issues that needs specialized help, for example, in cases of domestic violence, alcohol addiction etc.

#### 3.1 Points to remember while referring

1. Understand the problem completely before referring.
2. It is important to know if they are willing to be referred.
3. If the person is showing willingness, gather and provide details of information.
4. If you are providing contact details for referral, make sure the contact details have been noted down accurately.
5. Help the women identify who can support and accompany her for the referral.
6. If the woman consents, coordinate with the respective referral agency.
7. Follow up after few days to get an update on the visit.
8. Do not advice or scold the individual for not accessing help. Instead, try to come up with possible solutions for the problem

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## WELL BEING AND SELF CARE

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### What is self care?

- ▶▶ Taking care of oneself is a deliberate effort we make on a regular basis to maintain our well being.
- ▶▶ Self care involves awareness about one's own motives, passions, likes and dislikes.
- ▶▶ It is important to understand that self care is an essential part of staying healthy and happy. It not only positively contributes to the individual's health but helps keep their surrounding, including one's family and friends, healthy and happy.

### Foundations of self care

Similar to a building, our body has 4 foundations upon which our health depends. Therefore, in order to stay healthy, one needs to take care of different aspects of our life, identifying the issues and strengths, addressing them and working on them . They are all interconnected to one another.

## These 4 Foundations are

- ▶▶ **Body** :This is the physical well being of an individual which includes taking care of one's physical needs, taking enough rest and regular movement etc.
- ▶▶ **Mind**: This is the mental well being which caters to our emotional and thinking process. It includes positive thoughts, happiness or even being aware of our negative emotions and working towards it.
- ▶▶ **Spirit**: This means the spiritual well being of an individual. It is how we experience our surroundings, connecting with oneself through prayer, meditation, music or nature.
- ▶▶ **Work (paid or unpaid)**: is the relational well being of an individual. This includes the quality of life outside of an individual, their relationship with others, support mechanisms, comfort with the work environment etc.

The BizSakhis can use the following self care activities with the community women. Explain this to the community women so that they can use it in their day to day life.

### SELF CARE ACTIVITY

- STEP 1** Ask participants to stand up and leave all their belongings in the room. They will be informed that in this activity participants will be required to use their senses.

#### Ask the participants

- ▶ What are our 5 senses? (Seeing, hearing, touch, smelling, tasting)

- STEP 2** The participants will be given 15 minutes to take a walk around the training area. They will be encouraged to think about the following

- ▶ **What I see:** Participants will open up their visual senses to see whats is around them. For example, farm land, school, trees, houses etc.
- ▶ **What I hear:** Participants will focus on what they hear in their surrounding. For example, birds chirping, school bell, sound of the wind etc.
- ▶ **What I feel:** Participants will focus on what they are feeling in terms of touch. For example, sunlight, breeze, feet on the grass or pavement.
- ▶ **What I taste:** Participants will focus on what they can taste. Example, evening snacks, tea taste, sweet etc.
- ▶ **What I smell:** Participants will focus on the smell that is around them. For example, the smell of the grass, spices, food etc

*Facilitator's notes: If there are any parks or open spaces outside the training hall, the facilitator can take the group to that area for this activity.*

- STEP 3** Inform the participants to try to complete the activity in 15 minutes.

## SELF CARE ACTIVITY 2

### RELAXATION TECHNIQUE

- STEP 1** The participants will be asked to sit comfortably and put everything aside.
- STEP 2** Give the following instructions to the participants one by one.
- ▶ Sit comfortably and close your eyes.
  - ▶ Place your hand on your stomach.
  - ▶ Breathe normally and notice whether the hand on your stomach and your chest rises when you inhale.
  - ▶ Gently hold your breath and count to five. While learning this technique you may only be able to count to three but after practice you can increase to five.
  - ▶ Slowly breathe out through your mouth for a count of five while gently pushing down on your stomach.
  - ▶ Repeat this process for three to five minutes.

*Facilitator's notes : Instruct the participants slowly. Give them some time to experience the exercise then move on to the next instruction.*

*Use a soft and soothing tone while giving instructions.*

- STEP 3** Let participants complete the exercise. Once they have finished, ask them to slowly open their eyes.
- ▶ When we are experiencing stress, fear, anxiety or anger our breathing tends to increase or disturbed. Breathing exercises helps us in diverting our focus on taking deeper breaths.
  - ▶ Conscious efforts to slow down our breathing pattern can bring down stress levels.





# **Handbook 2: Life Skills**

This handbook mentions the details of all the life skills covered during the training. Though these skills will not transacted through EAP or EDP, this handbook will help the BizSakhis in using these skills in their entrepreneurial activities as well as mentoring community women.

## 1. PROBLEM SOLVING SKILLS

Problem solving is a set of skills needed to assess the problem at hand and come up with helpful solution/s. Learning effective ways of problem solving can be beneficial in solving critical problems.

### 1.1 What is a Problem and its characteristics

- ▶▶ We all face many difficult circumstances in our lives, however, not every circumstance is seen as a problem. Some of the characteristics of a problem situation may be that it is a
  - ▶ **New situation**, one which has not been faced before. Examples, starting a new job, meeting someone for the first time.
  - ▶ **Ambiguous situation**, when there is confusion and the situation is not clear.
  - ▶ **Unpredictable**, when there is absence of control. For example, suddenly having to face many responsibilities, unpredicted cost incurred in business.
  - ▶ **Conflicting goals**, when two goals conflict with each other. Examples, your friend's marriage function and important meeting at SHG.
  - ▶ **Lack of skills**, lack of preparedness to handle the situation. Example, you are scared of public speaking but your employer asks you to explain something to the group in a group meeting.
  - ▶ **Lack of resources**, not enough resources to handle the problem. Example, lack of money to buy raw materials, lack of information on where and how to procure the raw materials etc.
- ▶▶ A problem can be defined as any situation or matter that creates barriers for us and needs to be dealt with.

### 1.2 Steps of Problem solving

Effective problem solving techniques consist of 4 stages:

#### STEP 1 - Identifying and defining the problem

The facilitator will discuss these points with the participants

- ▶▶ The first step of problem solving involves us identifying and defining the problem.
- ▶▶ This step involves differentiating fact from opinion, analysing the causes of the problem, being specific in defining the problem.
- ▶▶ It is important to avoid making decisions at this point.

#### STEP 2 - Brainstorming the list of solutions

- ▶▶ After analysing and exploring the problem at hand, the next step is to come up with possible solutions.
- ▶▶ It is important to involve the stakeholders or consider the stakeholders perception in this step. (For example, how will they feel or react, how can they support)

- » Create a list of possible solutions. It is important to think out of the box to avoid getting stuck with a single solution.
- » Often we end up selecting the solutions without giving much thought to it. For an effective problem solving, it is essential to come up with as many solutions as possible and then evaluate each solution.

### STEP 3 - Evaluating and selecting an alternative

- » The selected alternative should be based on the consequences of the solution.
- » These are to be based on the goal that is to solve the prioritized problem.
- » The alternative should be possible to implement.
- » Discard the solutions that seem impossible, not feasible.
- » Group the solutions that seem similar.
- » Evaluate the feasibility, impact, and scope of the solutions chosen.

Positive	Negative

### STEP 4 - Implement and Follow up

- » After selecting a feasible solution, the final step is to create a plan to implement the idea.
- » Involve the stakeholders for a collaborative support in the plan and implementation.
- » After implementing, evaluate the results by assessing the outcomes. If the desired outcome has not been reached, it is important to go back to the list of solutions and plan the implementation for another selected alternative.
- » Use the following sentences to create a SMART plan.

<b>HOW</b> can you do it?	
<b>WHEN</b> exactly can you do it?	
<b>WHERE</b> exactly can you do it? <b>HOW?</b>	
<b>WHO</b> can help you? <b>WHO</b> can do it with you?	
<b>WHAT</b> will you need to do it?	
<b>WHAT</b> could get in the way of your plan? <b>WHAT</b> could you do then?	

- » A **SMART** Plan is
  - ▶ **S** Specific (Which is well defined and with details of what and how, for example, date, time, whom to meet etc)
  - ▶ **M** Measurable (So that measuring the progress becomes easier, for example, when to meet, how many people to meet etc)
  - ▶ **A** Attainable (Something which can be achieved and realistic, for example,

- ▶ **R** Relevant
- ▶ **T** Time bound
- ▶▶ Points to remember
  - ▶ A problem has multiple solutions which can have positive or negative implications.
  - ▶ By identifying the resources around us and using their support we can come up with collaborative solutions.
  - ▶ Finding a solution to a problem may take time!

## 2. MANAGING EMOTIONS

### 2.1 What is emotion?

Emotion is a feeling such as anger, sadness, fear, disgust etc. which is experienced by the individual. These can be caused by the circumstances, other individuals, relationships around us.

Understanding emotions is essential for women since they experience multiple layers of challenges. These challenges take up a lot of women's emotional energy into dealing with issues like conflict within family, negotiating with society, managing the household, raising children, running the business and dealing with the failures (Mirchandani, 2001).

Detecting emotions in self and recognizing others' emotions can be helpful in becoming empathetic towards the stakeholders.

#### EMOTIONAL INTELLIGENCE

The term emotional intelligence was first introduced by the psychologist Wayne Payne in 1985. Emotional intelligence is the ability to identify, evaluate and regulate one's own and other's emotions. Daniel Goleman has identified 4 elements in emotional intelligence (EI).

1. **Self Awareness** is the ability to recognize one's own emotions.
2. **Self Management** the second component involves the capability to control and regulate one's own emotions.
3. **Social Awareness** is the ability to understand and empathize with others' emotions.
4. **Social skills** is the ability to inspire and motivate others through self awareness.

Emotional intelligence is not an innate ability but learned from our experiences.

Individuals develop their emotional competencies throughout their life. (Dhani and Sharma, 2016)

This session will help the participants in reflecting on their own and other's emotions and how this awareness can be applied to participant's life.

### 2.2 Types of emotions

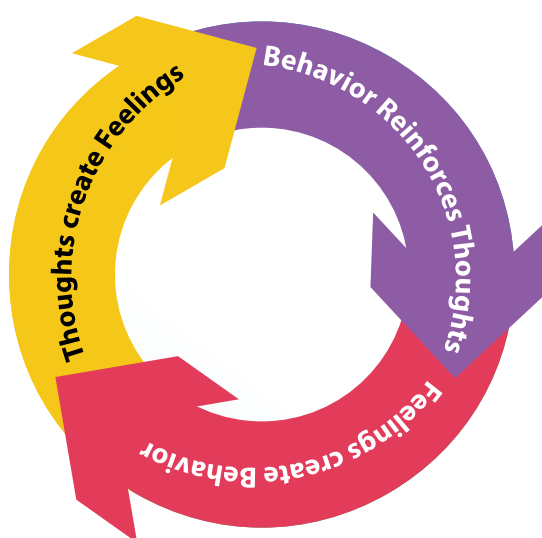
There are 6 basic emotions. Within these broad umbrella of emotions there are a range of emotions which change as per nuances and variations.

- ▶▶ **Anger:** fury, outrage, wrath, resentment, animosity, irritability, hostility, hatred and violence
- ▶▶ **Disgust:** disdain, contempt, aversion, distaste, revulsion

- ▶▶ **Fear:** anxiety, apprehension, nervousness, concern, edginess, fright and terror
- ▶▶ **Happiness:** enjoyment, relief, contentment, bliss, delight, satisfaction, euphoria, ecstasy, thrill
- ▶▶ **Sadness:** grief, sorrow, gloom, despair, melancholy and dejection
- ▶▶ **Surprise:** shock, wonder, amazement, astonishment (Daniel Goleman)

### 2.3 Thoughts - Feelings - Actions

- ▶▶ Our thoughts, feelings and behaviour are inter-connected and influence each other.
- ▶▶ The key is to change the Thoughts or beliefs in order to manage our emotions in a positive manner.



### 2.4 Managing and Regulating emotions

- ▶▶ When we experience a negative situation/event, we tend to focus only on the negative details of the event from which, we end up making negative inferences.

#### COGNITIVE DISTORTIONS

1. **Overgeneralization:** Based on one or few negative events, making a judgement and applying it on other situations. Example, Because my friend did not look at me while passing, she doesn't like me anymore.
2. **Magnification/minimization:** Over emphasizing the negatives and under emphasizing the positives.
3. **Personalization:** Attributing others' negative behaviour to oneself. For example, She was angry because I must have done something wrong.
4. **All or none thinking:** Situations are perceived as black and white or in extremes. For example, If I don't completely succeed in life, I am a failure.
5. **Mind reading:** Belief that you know what the other person is thinking, hence, not considering other possibilities. For example, When the guests came the house was untidy, they must be thinking how lazy I am.
6. **Labelling:** Putting a tag on self or others without considering the other evidences which could be less disastrous. For example, I am a loser, I am stupid, I am worthless.
7. **Emotional reasoning:** Believing something on the basis of how strongly one

‘feels’ instead of the evidence which could be to the contrary. For example, I feel scared to travel in trains, it must be dangerous.

8. **Catastrophizing:** Predicting the future as extremely negative without considering other options. For example, If I start a business, my family will forever be detached from me.
  9. **Shoulds and musts:** Beliefs of how self and other should and must behave. If these expectations are not met, the individual tends to overestimate the consequences. For example, It’s horrible that I made a mistake, I should always do things correctly.
- ▶▶ Whenever we are experiencing such negative thoughts (cognitive distortions), it is helpful to ask these questions to ourselves:
- ▶ Are my thought based on facts? What is the evidence to support my thought and what is the contradictory evidence?
  - ▶ Are there any alternative explanations for my belief? Can I explain this reality in any other way than what I believe in?
  - ▶ Even if my thoughts were true, what is the worst that could happen and what is the best that could happen?
  - ▶ Do my thought help me in achieving my goals?

### 3. CELEBRATING FAILURE

The common notion which holds people back from getting into business is the risk involved in it and the resulting failure. This failure experience can affect the person internally and externally. It is important to address the concern of failure with potential women entrepreneurs. This session attempts to look at failure from a positive perspective and the participants will learn to deal with failure more realistically and see it as a learning experience.

#### 3.1 Failure in Business

- ▶▶ Failure in business is when the revenues do not exceed the cost.
- ▶▶ Business failure occurs when a fall in profit and/or rise in expenses is unable to be covered by the business. (Shepherd and Wiklund, 2005)

#### 3.2 Perception of failure

- ▶▶ When we experience a negative event such as failure, we try to make sense of the situation by blaming ourselves or our capabilities which may not be based on the facts or reality. These are called **Irrational thoughts** which are a perception of how self, others, and future should be.
- ▶▶ **Rational thought** on the other hand are based on reality. People who use rational thoughts are more likely to be successful towards achieving their goals and more effective in dealing with failure.
- ▶▶ There are different ways of approaching a failure situation.
- ▶ **Success oriented:** Success-oriented individuals tend to be optimistic, adopt a proactive and positive orientation to tasks, and respond to setback with optimism and energy. For example, I want to be independent and I will start a business.



- ▶▶ **Failure avoidant:** They tend to be anxious, motivated by a fear of failure, live in self-doubt, and are uncertain about their ability to avoid failure or achieve success. (Martin and Marsh, 2003) For example, I want to be independent but I am scared that I will fail.
- ▶▶ **Failure accepting:** Failure-accepting individuals have given up to the point of not even trying to avoid failure. They usually feel helpless and have lower levels of motivation to complete any task. For example, I know I am going to fail, there is no point in trying.

## 4. LEADERSHIP

It is important to understand your idea of leadership and how you perceive yourself in a leadership position. This session will also explore how leadership can be used in a biz Sakhi's entrepreneur initiatives and support them in their role as a mentor.

### 4.1 Who is a leader?

A leader is someone who holds a position in a group which allows him/her to influence the group members to achieve the common group goal.

### 4.2 Types of Leadership

1. **Autocratic:** This kind of a leader makes the decision by themselves and before discussing with the group. The decision is often forced upon the group members.  
The result of such a leadership is often dependence of group members on the leader or else, apathy.  
This kind of leadership is helpful in emergency or military situations.
2. **Laissez-faire:** The leader fails to make any decision and does not support the group in making the decision.  
Such a leadership creates chaos, and scatters the group.  
This leadership style is important where experiential learning is the objective.
3. **Democratic:** The decision is made with consulting the group members and evaluating all the possible solutions.  
Result: The group members have more ownership over the decision and are more motivated to work towards implementing the decision.

### 4.3 Skills of a leader

A functional leader has the following skills

- ▶▶ Ability to motivate and arouse interest in the members.
- ▶▶ Ability to identify and use the skills of the group members.
- ▶▶ Ability to keep the group united.
- ▶▶ Ability to identify and acknowledge group members' emotions.
- ▶▶ Ability to help the group members in increasing their knowledge of self and others.
- ▶▶ Ability to support the members towards positive development and growth of members and of the group as a whole.
- ▶▶ Ability to self-discipline.

## 5. NEGOTIATION SKILLS

Many a times when we are supposed to take some action, we are not confident or at that particular moment we feel that we cannot take action or that we do not know what to do. At such times we need to negotiate with ourselves.

### 5.1 What is Negotiation?

- » When two parties have conflicting needs and demands there is a need to arrive at a solution that both agree with. The process of finding this solution is called negotiation, where there will be a give and take; both parties will either come half way to solve the issue or one party will convince the other about what the solution should be.
- » Negotiations are necessary when we want the other person to agree with our terms to reach our goal.

### 5.2 Approaches to Negotiation

- » Following is a list of approaches commonly used for negotiations
  - » **Distributive:** It is where one side wins and other loses. It involves fixed resources where one party gets less and the other gets more. To win the situation in this case, one can use manipulation.
  - » **Integrative:** Here the resources can be divided between both the parties which leads to a collaborative or a win-win situation. One can use problem solving skills, sharing information, mutual cooperation to achieve this.

### 5.3 Skills of Negotiations

Here are some of Strategies which will help to negotiate better.

- » **Prepare** for a conversation.
- » **Listen carefully** to the argument of the other party. Example, pay attention to the contents and details of the other person.
- » **Clarify** if you have any queries, doubts, and ask more questions.
- » Identify key **problems**.
- » Identify what are the **common points**.
- » Understand and **analyse the situation**, who are the individuals/groups involved, their power position, their interests and motives.
- » Be **Assertive** and not aggressive.
- » Understand what can be and cannot be compromised.

## 6. CONFLICT RESOLUTIONS

### 6.1 What is a conflict?

- » Conflict is defined as **incompatibility of opinions between individuals or groups**. In other words, conflicts arise because of the disagreement in the opinion of two parties.
- » Conflicts can be negative as well as positive depending on the way they are dealt with. Most people look at conflict as negative, but these can be fruitful and contribute to getting more perspectives/opinions, increased creativity, better problem solving.

### 6.2 Approaches to Conflict resolution

There are 5 approaches to conflict resolution

- » **Accommodating:** This involves addressing and resolving the needs of the other party. The individual forgoes their own needs and satisfies the needs of the other person. This approach is sometimes used to in a desperate attempt to end the conflict. Here one party loses and other party wins the situation.
- » **Competition:** Here the person places her/his own interests as the priority and wants to resolve the conflict in their favor at the expense of other party's interests.
- » **Avoiding:** The interest of both the parties are not addressed. Avoidance is mostly used when we are uncomfortable in approaching the other person in resolving the conflict. It may help the person to ignore the conflict and move on to the other issues at hand. But this often leads to accumulating the unresolved tension. Sometimes we avoid conflict not for these reasons but because we are anxious or we don't want to face conflicts.
- » **Compromising:** This strategy uses the interest of both the individuals but does not completely fulfill either individual's needs. They both come to an agreement by agreeing to some points of each other's needs and resolve the conflict. These are similar to the negotiating skills.
- » **Collaborating:** This is regarded as the better approach to conflict resolution. In collaboration, the parties identify and address each other's problems and work together to come to a solution. The interests of both the parties are fulfilled through this strategy.

Sometimes we use a combination of these strategies and sometimes we use them one after the other.

### 6.3 Skills of conflict resolution

- » **Listening skills:** Listening always helps in understanding what the other person is asking for.
- » **Recognizing and managing emotions:** Conflicts may lead to negative results if the emotions are not managed well. Identify emotions while in conflict. If one is feeling extremely angry or irritated, it is always better to discontinue the conversation and pause for a while. Take time to use strategies to reduce the intensity of the feelings, such as, relaxation techniques, rationalizing the situation etc.
- » **Check on your non-verbal communication:** We often express our frustration and anger through non verbals such as not making eye contact, tone of the voice, expressions etc. Using non verbals such as maintaining a calm time, concerned or neutral facial expression can help in managing the conflicts better.



**Handbook 3:**  
**Module on Two days**  
**Entrepreneurship**  
**Awareness Programme**

## Two days Entrepreneurship Awareness Programme: Module

Time	Session	Objective	Key Methodology
45 Min	<b>Session I</b> – Ice-breaking	To break the barriers and inhibitions that is obstacle for learning	Pairing Game for introducing the partner
60 Min	<b>Session II</b> - Expectation Mapping and introduction to the programme	To develop a consensus on the expectations from this training To introduce the broad outline and major contents of the training	Expectation tree mapping and interaction Explaining Programme Schedule
45 Min	<b>Session III</b> What is Poverty?	To help participants to analyse various aspects of poverty, vulnerability and role of women in family's income generation.	Large group discussion and small group discussion based on case stories.
45 Min	<b>Session IV</b> – Entrepreneurship opportunities?	To help participants to analyse various opportunities and possibilities for starting a small business.	Group discussion
60 Min	<b>Session V</b> – Fundamentals of Business	Understand the concept of Business-Field and Type.	Presentation, case studies and interaction
60 Min	<b>Session VI</b> – Existing Entrepreneurship in Locality or nearby	Identifying the existing businesses and enterprises within the locality for finding the best options for new businesses.	Field visit and discussion
60 Min	<b>Session VII</b> – Sources of Resources	To open up the various resources available for starting a small business.	Group discussion and interaction
240 Min	<b>Session VIII</b> – Financial Literacy - Savings, borrowings, Investments and Financial Planning	To make women understand and internalise various concepts of financial literacy.	Games, Caselets, Discussions

# Session I : Ice-Breaking



## Key to the session

Ice-breaking is an exercise for making the participants feel free and creating an enabling environment for learning and experience sharing.



## Session Outcomes

Participants will be able to interact with fellow participants and know each other



## Session Objective

To break the barriers and inhibitions that are an obstacle for learning



## Methodology

Pairing Game for introducing the partner



## Materials Required

Paired Number Cards  
(Numbered from 1-25)



## Time Allotted

45 minutes



## Processes and Activities

- STEP 1 -** Explaining the norms of the session by the facilitator / trainer
- STEP 2 -** Each participant will be asked to take one 'numbered card' randomly and find the pair having the same 'numbered card'.
- STEP 3 -** Participants having same 'numbered card' will interact with each other and collect information about their partner (name, place, position, one hobby or strength) for introducing before the large group.
- STEP 4 -** Each pair will be invited to come to the dais / in front and introduce their partners
- STEP 5 -** The facilitator should facilitate the participants to set a few norms for the entire training. Facilitator may add more points from his/her side if not pointed out by the participants. For example,
  - » putting mobile in silent mode or switching off during training
  - » talking one at a time
  - » no side talk during the session
  - » punctuality etc.





### Facilitator's Note

Facilitators should arrange paired numbered cards (half of the total number of participants) well before the session.

If the total number of participants is an odd number, then the facilitator needs to pair with the participant who is left and follow the same procedure for introduction.

## Session II : Expectation Mapping and Introduction to the Programme



### Key to the session

In any training programme participants may come with divergent expectations and it may not be possible to address all their expectations during the specific training programme. But it is important to bring consensus on the expectations in-line with the objectives that can be addressed through this training.



### Session Objective

- ▶ To develop a consensus on the expectations from this training
- ▶ To introduce the broad outline and major contents of the training



### Processes and Activities

- STEP 1 -** All participants will be handed over one card for writing
- STEP 2 -** Participants will be requested to write their expectation from this programme (one expectation per participant) (2 minutes)



### Session Outcomes

- ▶ Common expectations
- ▶ Understanding the objectives and broad outline of the two-days programme



### Materials Required

Card, White Board and White Board Markers or Chart Paper and Marker Pens, Adhesive Tape and Print Out of Programme Schedule.



### Methodology

Expectation tree mapping, explaining programme schedule



### Time Allotted

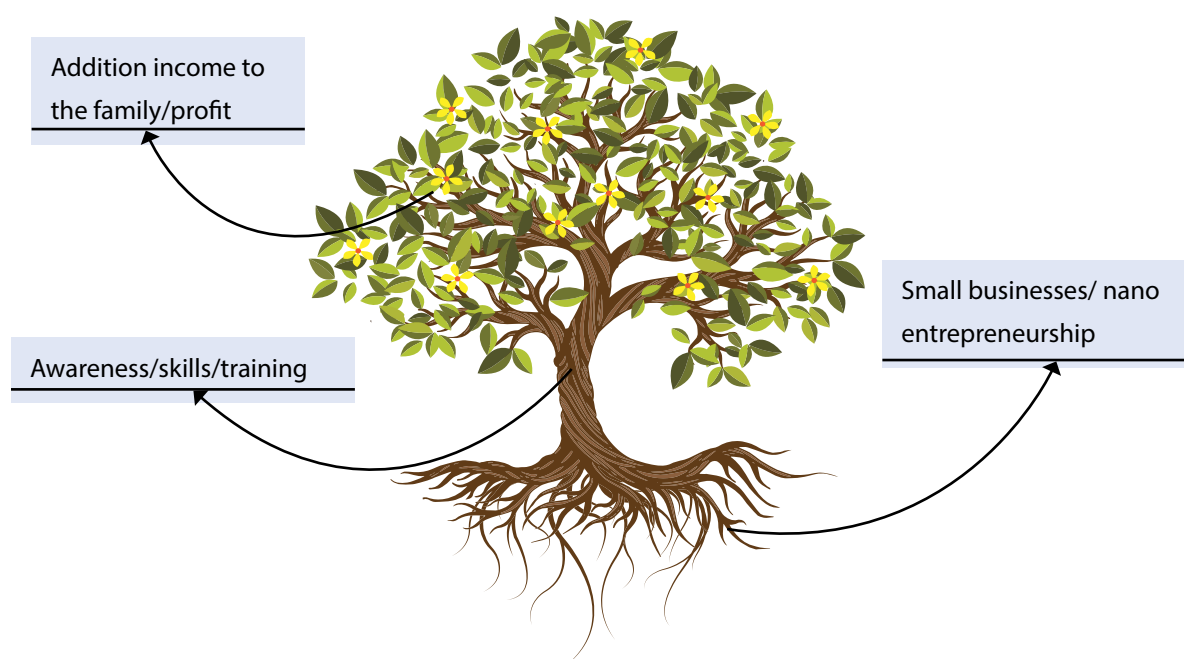
60 minutes

- STEP 3 -** The facilitator will draw a big tree on the White Board / paste a picture of a big tree on a chart paper showing the roots, stem, leaves / fruits (either prepare this on a chart paper well before the session or draw the tree while the participants are writing their expectations).
- STEP 4 -** The facilitator will request each participant to come forward and paste her/his expectations on the relevant part of the tree (root, stem or leaves/fruit) as per their understanding.
- STEP 5 -** At the end the facilitator will check whether all the expectations have been placed at relevant parts of the tree or not. If not, s/he will discuss the rationale with the group and paste the respective expectations at the relevant parts on the tree.
- STEP 6 -** Once all cards are properly arranged, the facilitator will explain why small business run by women can act as a remedy to find additional income for the family, and the relevance of EAP
- STEP 7 -** The facilitator will print out the schedule to be distributed to all participants and link the expectations with the programme schedule.



### Facilitator's Note

- ▶▶ The facilitator should ensure that all participants are involved in the process and if anyone requires help for writing, it should be provided.
- ▶▶ The facilitator should arrange (i) enough Cards and (ii) a chart with picture of a big tree showing root, stem and leaves / fruits. Expectations can be linked as per the following categories
- ▶▶ **Guidance note for explaining on the picture**



**LEAVES AND FRUITS:** If the participants are sharing that they want to know how to bring additional income to the family, profit etc. it will be pasted on leaves and fruits.

**STEM:** If their expectations are of needs of awareness, training, skill building etc. they may written on the stem for it is the link between the wish to start small businesses and earning additional income.

**Roots:** If the participants wanted to know about small businesses or nano entrepreneurship this will go into the root.

The basic ideas is to explain the close link that exists between these while explaining the tree. If some participant's expectations are not relevant to this training, the facilitator has to explain the limitation of this training to address such expectations.

After going through the programme schedule, the participants may ask about some more topics that are not included in the schedule. In this case, the facilitator may try to accommodate the subjects that are most relevant.

## Session III : What is Poverty?



### Key to the session

Poverty is a multi-faceted phenomenon. Understanding poverty and its vicious cycle along with how it affects poor families is very important. This understanding will bring focus on the role of women in family income and on existing opportunities before women to start such small additional income generation activities.



### Session Outcomes

At the end of the session, participants will be able to explain poverty and its causes and consequences along with the role of women in bringing an additional income to the family.



### Session Objective

To help participants to analyse various aspects of poverty, vulnerability and role of women in a family's income generation.



### Materials Required

Writing board and Marker Pens or Blackboard, Charts, Small Cards and Chalk, Duster



### Methodology

Large Group Discussion and Small Group Discussion



### Time Allotted

45 Minutes



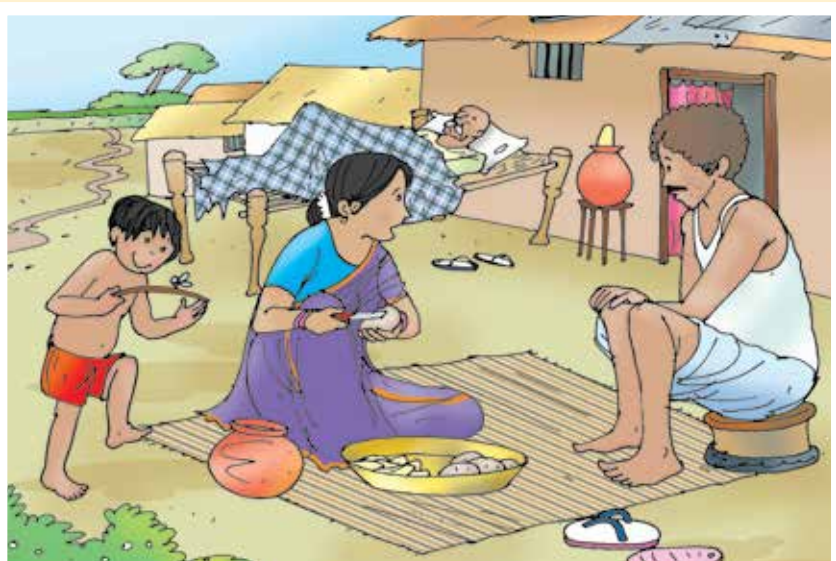
## Processes and Activities

- STEP 1 -** Divide the participants into small groups and distribute the caselet 'Story of Savita' to each group. Ask the participants about her condition (What is her situation? Why is Savita's situation like this? What will be the future of Savita and her family? Whether Savita can do any role in supporting family?, etc.)

### Caselet 1: Story of Savita

#### SAVITA'S LIFE STORY

Savita's parents used to be fish vendors in the market. As vendors, they had to work from dawn to dusk. Savita deeply loved her parents. When she reached High School, Savita used her time after school to help her parents in selling fish. At times, Savita would also help other sellers in the market. Gradually, Savita was loved by one and all in the market. A trader, who supplied fish to her parents, really appreciated



Savita. He used to tell Savita that if she ever decides to start her own business, he would readily help her with money.

When Savita was 20 years old, her parents arranged for her marriage in a neighboring village. Her husband Shyam worked as a farm labor.

Unfortunately, Savita's in-laws had fallen in on bad times since her father-in-law fell sick and was bedridden. They had to sell their own land and her husband had to resort to working on other's fields. However, the demand for farm labor in the village was seasonal. Quite often, her husband would have to sit at home. To make ends meet, Savita would sometimes help her neighbors in making handicraft items. Slowly, Savita also started growing green vegetables in her backyard so that her family members could have good food and save some money.

However, Savita and her husband were concerned about how to arrange for her son's school fees, uniform and books. They were also worried about the falling health of her father-in-law. Shyam would often think about migrating to the city for work but has kept it on hold.

- STEP 2 -** Once the discussion is over, all groups will be handed over 4 cards for writing. Request all to answer each question in one sentence only.

- » What is poverty?
- » What are the key causes?
- » What are the consequences of poverty? and
- » What Savita can do to address this?

**STEP 3 -** Once all groups have discussed and came to a consensus on their answers ask them to write them in 4 different cards.

**STEP 4 -** Request the group representative to come forward and paste the cards in the chart papers pasted on wall [Four chart papers with headings in sequence (1) Causes of Poverty (left side), (2) Definition of Poverty (2<sup>nd</sup>), (3) Consequences of Poverty (3<sup>rd</sup>) and (4) The Role of Savita (last chart paper)].

**STEP 5 -** The facilitator needs to explain the interlinkages of causes and consequences by explaining poverty. The session should link poverty with vulnerability and mention the categories of people who are most vulnerable.

At the end of the session, the facilitator will ask following questions to the participants:

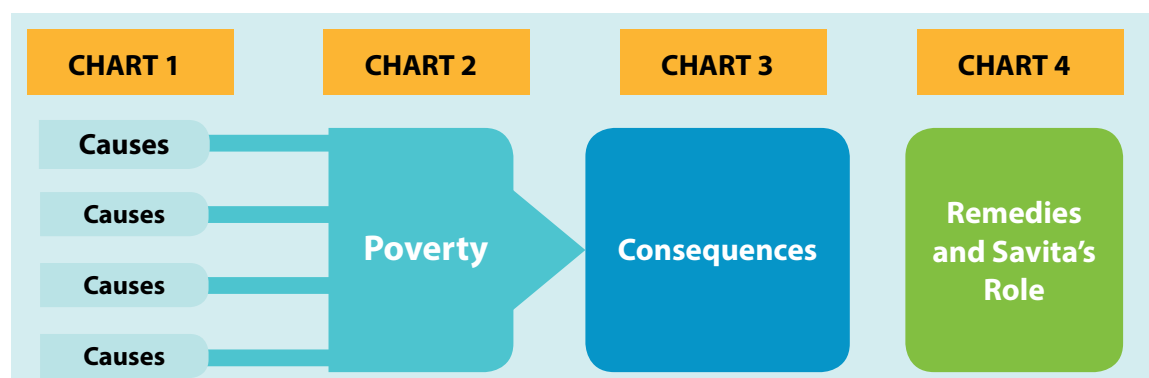
- » How Savita can come out of the poverty? Whether she has any role? What are they?
- » What are the key areas she deserves supports?
- » What are the opportunities she has within village or nearby?
- » What are the structures, schemes and programmes that will support her in this endeavour?

**STEP 6 -** The facilitator will write the key answers against each question on the board / chart paper.



#### Facilitator's Note

- » Guidance note for explaining on the picture – the picture may be shown to the participants. S/he has to be prepared with a big print out of the picture or has to arrange for small print outs and hand them over to all participants.
- » Chart papers need to be pasted on the wall in the following order during group discussion.



- ▶▶ The facilitator needs to conclude the session while categorising the answers. If the participants do not mention the following areas in their responses, they may be probed further.
  - ▶ Support from her own SHG/groups/families/community.
  - ▶ Livelihood initiatives including starting and running an enterprise.
  - ▶ Access to loan on low interest rates and without collateral from her SHG.
  - ▶ Accessing benefits from various government programmes – strength of being organised.



### Stop and Check

Check whether the participants understand the linkages between the causes and consequences of poverty. Establish the role of women in the family's income and how enhancing this through small entrepreneurship activities will make her more economically empowered.

## Session IV : Entrepreneurship Opportunities?



### Key to the session

Before starting any income generation activity, opportunities and possibilities existing within the vicinity of habitation should be understood. They need to be identified and discussed in terms of their pros and cons.



### Session Outcomes

At the end of the session, participants will be able to identify various opportunities and possibilities existing close to their habitation and link them with essential support systems available.



### Session Objective

To help participants analyse various opportunities and possibilities for starting a small business.



### Methodology

Group discussion



### Materials Required

Writing board and Marker Pens or Blackboard and Chalks, Charts, Small Cards and Duster.



### Time Allotted

45 Minutes



### Processes and Activities

- STEP 1 -** The Biz-Sakhi needs to bring the attention of the participants to the last chart paper that talks about the 'Remedies and Savita's role' to address her poverty. Discuss how a small business or entrepreneurship may be the one of the possible remedies for her. If so, what are the opportunities that exist?
- STEP 2 -** The Biz-Sakhi may ask each participant to list out '**three businesses/enterprises**' Savita can start at from home or nearby.
- STEP 3 -** Divide the participants into small groups and distribute chart paper to discuss and bring consensus on possible business opportunities Savita can start.
- STEP 4 -** The Biz-Sakhi needs to list out all such ideas on a common chart paper and display it for next session.



### Facilitator's Note

Participants may list out a number of such small businesses/enterprises. The Biz-Sakhi needs to facilitate an idea based on its practicality and viability since it needs to be discussed in the following session.



### Stop and Check

Check whether the participants can link the problem of poverty to the solution a small business can provide for Savita. See if at least to the thought occurs to them.



### Reading materials and references

The Biz-Sakhi may prepare a chart on possible business opportunities in a particular village after doing a small survey and be thorough with each idea.

## Session V : Fundamentals of Business



### Key to the session

Learning fundamentals or basics of any domain is the first, foremost and the most essential thing to do. Introducing the concept of the business should start with basic understanding of its field and types.





### Session Outcomes

Participants are able to distinguish between business types and business fields. This will enable them to identify their own business.



### Session Objective

Understand the concept of Business - Field and Type.



### Methodology

Caselet, Discussion



### Materials Required

- ▶ Posters for Training, Caselet, 'Savita meets the Trader'
- ▶ Pen, Paper, A4 sheets for Business Matrix



### Time Allotted

60 minutes



### Processes and Activities

**STEP 1 -** Distribute the story sheet 'Savita meets the trader,' one day prior to the class.

### Case let: Savita meets the trader

One day, after a week of training was already completed, Savita went to visit her parents at the village market. By now Savita was quite interested in knowing more about business. She thought about meeting the trader who supplied fish to her parents. After all he had always been supportive of her and had promised to help.

After exchanging pleasantries, Savita began to inform the trader, Mohammad, the purpose of her visit – she wanted to seek his guidance on how to go about selecting a business idea. Mohammad heard her out with much affection and interest. After a pause, he told her that he was very pleased to know that Savita was finally thinking of starting her own business. He had always felt that Savita had all the qualities to be a successful entrepreneur.

Mohammad told Savita that if there is only one lesson he could give, he would like to tell Savita, that she should be very clear about what her customers want, what is the need she is trying





to fulfill, what is the problem she is trying to address and whether her customers are ready to pay for what she has to offer. He narrated his own example. Mohammad's father was a fish vendor similar to Savita's. While Mohammad was growing up, he noticed that customers in the market were always ready to pay extra for the local variety of fish but the local fish was often in short supply. Fish vendors in the market were aware of this problem but they did not have time or means to fill the supply gap. On the other hand, large traders had the resources but fixing the supply problem for demand in a smaller market was not of interest to them. Mohammad thought about trying to fix this problem and bridge this gap between demand and supply, but the solution was unlikely to be easy. He went around neighbouring villages looking for the supply of local fish but found that these villages were already under contracts with large traders and supplied fish only to them. With some effort, Mohammad found out about three far-off villages who did fishery for their own use and local demand only. Mohammad went and began talking to these villagers. The villagers were initially reluctant to supply fish to Mohammad since in the past, traders from the city had approached them but not lived up to their promises. Mohammad used his local contacts to convince the villagers. He also agreed to provide advance payment to assure them of his good intention. In this way the trader hit upon his first business idea.

As time passed by, Mohammad realized that he was often left with a stock of unsold fish. If he stored them for longer and sold them the next day, his reputation of quality would go down. Meanwhile, he also noticed that fish pickle made by his wife was much relished by his visitors. Gradually, Mohammad thought of getting into the fish pickle business. He opened a small fish processing facility to make and package fish pickle. Soon he realised that the profit from the pickle was often higher than from the sale of raw fish. But, entry into fish pickle business and its attractiveness meant that Mohammad had to keep looking for new sources of good quality fish supply. To promote fishery among villagers, Mohammad then started procuring fish fingerlings from the State Fishery Department and supplying it to the fish farmers. He would also give them loans for fishing related purchases and other emergency needs so that the villagers could focus on fishery as their main source of livelihood. This is how, Mohammad generated and grew his business.

In fact, Mohammad's daughter who has just completed her MBA from a city college is very excited to take Mohammad's fish pickle business to other towns and cities. Her friends in the MBA class absolutely loved the pickle and many of them offered to help her in finding distributors in other places.

**STEP 2 -** Ask the participants what business Mohammad is in. Further ask them about the product or services Mohammad is offering.

***Facilitator's Note***

Participants should be able to identify the following products and services. Use the different products and services to introduce the concept of business types:

- (a) ***Supply of fish to small sellers like Savita's parents.*** Mohammad is a large supplier. Large suppliers who buy from producers and sell it to smaller sellers, who then sell directly to customers, are called Wholesalers. The smaller sellers, like Savita's

parents are called retailers. The business of selling can be classified into two types: Wholesalers and retailers.

- (b) **Production of fish pickle.** In this case, Mohammad and his wife use fish as a raw material along with other materials (such as oil and spices) to make fish pickle. Business of converting raw material (in this case, fish) into finished product (in this case, fish pickle) is called a 'manufacturing' type of business.
- (c) **Linking fish producers with the fishery department for supply of fish fingerlings.** In this case, the supply of fish fingerlings is a type of 'service'.

**STEP 3 -** Explain that in the above caselet, we could find following business types: **wholesaling and retailing** of fish, **manufacturing** of fish pickle and **service** of supply of fish fingerling. So, we arrive at four types of business: **manufacturing, wholesaling, retailing and service.**

#### **Facilitator's Note**

Next, introduce the concept of a 'business field' using Mohammad's examples. Ask participants what is common across the four types of businesses that Mohammad is doing? Participants should be able to identify that Mohammad's businesses are all related to fish. In Mohammad's case, his businesses are in the field of fish. We can use the concept of business field and business type to precisely speak about Mohammad's business:

"Mohammad business is in the **field** of fish. He does **wholesaling and retailing** of fish, **manufacturing** of fish pickle and the **service** of supplying fish fingerlings.

**STEP 4 -** Elaborate on the concept of business field and types:

**Field of business:** A 'Field of business' refers to an industrial category, such as farming, fishing, food processing, garments, construction, furniture, beauty salon, stationery, etc. One's talent, family background, experience, hobbies or interests often inspire one to develop interest in a certain field of business. Mohammad's decision to pursue a fish business matches with his background, knowledge and skills.

**Type of business:** Based on the product/service offering, businesses are classified into the four types. One chooses the type of business they would do based on personal characteristics and available networks.

*Show the following table in ppt./chart (Source: ILO GYB)*

#### **Manufacturing**

Manufacturers are businesses that use raw materials, such as leather, waste material, wood, cloth or metal and make new or different products out of those materials. Some examples of manufacturing businesses are bhujia makers, furniture makers, vermi-compost manufacturer, brickkiln, paper producers and farm equipment manufacturers. If you know how to produce a good and to make something that is in demand and valuable to customers, you may want to go into manufacturing. In the case discussed, Mohammad is into manufacturing of fish pickle since his wife had the skills to produce good quality fish pickle and it has a good customer demand.

<b>Service provision</b>	Service providers are people whose businesses sell a particular service, such as micro-credit, autorickshaw, beauty salon, construction, repairs, cleaning, painting, nursing, private tuition, etc. If you enjoy working with people and satisfying their specific needs, providing services may be your forte. In the case discussed Mohammad is providing services like fishing to the villager.
<b>Wholesaling</b>	Wholesalers are businesses that buy large quantities of certain goods from manufacturers and resell those goods to retail outlets, who then resell them to individual consumers. If you are familiar with companies that make and sell their goods in bulk and you are good at establishing relationships with retailers, you may want to be a wholesaler. In the case discussed, Mohammad is procuring fish from producers and selling it to the small sellers. Mohammad's father was a small fish seller. He knew that business well and was able to meet their needs.
<b>Retailing</b>	Retailers purchase ready-made goods from wholesalers or suppliers for resale at a profit. Some examples of retail businesses are grocery stores, appliance stores, clothing stores, stationery shops, computer and mobile phone shops, etc. If you like meeting different people and you have access to a good location to open a shop, retailing may be a good option for you. Savita's parents were retailing raw fish. They had access to the market.

- STEP 5 -** Ask if anyone is still not quite clear on his or her possible business fields and types. Listen to any concerns they might have. Ask the other participants to respond to those concerns.
- STEP 6 -** Now that all the participants are clear about business fields and types, ask them to name a few businesses in the village and classify them into business fields and types. Draw a business matrix which covers the business fields and business types:
- STEP 7 -** Divide participants into groups of 4-5 participants. Give each group an A0 or A1 paper and ask them to copy the matrix. Ask the members of each group to name at least five local businesses and write their names in the appropriate cells of the matrix. Ask all the participants to double check whether all names are written in the right place. If any business names have been designated incorrectly, put them in the correct cells.

<b>Construction materials</b>				
<b>Transportation</b>				
<b>Clothes</b>				
<b>Agriculture</b>	<b>Manufacturing</b>	<b>Providing Services</b>	<b>Wholesaling</b>	<b>Retailing</b>



### Discussion Points

Concluding Point : These are the fields and types of business participants may want to consider first if they will have some advantages with them.

Thank them for their participation and tell them that you would revisit this sheet in later sessions.



### Stop and Check

Check whether everyone have understood and prepared the matrix.



### Reading materials and references

ILO GYP module

## Session VI : Existing Entrepreneurship in Locality or Nearby



### Key to the session

For starting any business, the deeper understanding on existing businesses or entrepreneurs in the locality is very important. This session will help the participant to scan such existing businesses in their locality



### Session Objective

Identifying the existing businesses and enterprises within the locality for finding the best options for new businesses.



### Methodology

Field Visit and Discussion



### Session Outcomes

At the end of the session, participants will be able to identify existing businesses/ enterprises within their locality or nearby for finding the best option to start new businesses.



### Materials Required

Writing board and Marker Pens or Blackboard, Charts, Small Cards and Chalk, Duster



### Time Alloted

60 Minutes



## Processes and Activities

- STEP 1 -** The Biz-Sakhi needs to bring the attention of the participants to the last chart paper that talks on possible businesses proposed by participants in session - II. Ask them among all how many of such businesses exist?
- STEP 2 -** Divide the participants into 4 groups and ask them to visit the 4 parts of the village/ locality where they are having the training (Biz-Sakhi needs to divide the village/ locality into 4 parts before the session so it is easy to direct the group). The group can spend 30 minutes for the field visit.
- STEP 3 -** Tell the groups that each group need to map all existing businesses/enterprises in the area they visit one-by-one and gather information in the following format.

Field of Business	Type of Businesses	No of people engaged	Approximate size of business (sale) in a day	Key customers

- STEP-4** Once all the groups are back, the Biz-Sakhi needs to consolidate all existing businesses on a chart paper using following format.

Construction materials				
Transportation				
Clothes				
Agriculture	Manufacturing	Providing Services	Wholesaling	Retailing

**STEP 5 -** Facilitate the discussion while comparing the final chart prepared in the previous session with the existing businesses. Identify the gaps and give importance to new ideas that haven't existed in that geography before or those that have a large customer base.



### Facilitator's Note

Field and types of business need to be explained to the participants before sending them into field.

**Field of business:** Field of business refers to an **industrial category**, such as farming, fishing, food processing, garments, construction, furniture, beauty salon, stationery, etc. One's talent, family background, experience, hobbies or interests often inspire one to develop interest in a certain field of business.

**Type of business:** Based on the **product/service** businesses are classified into the four types. One chooses one's type of business based on personal characteristics and available networks.

There are four **types of business** generally **1. manufacturing, 2. wholesaling, 3. retailing and 4. service**

Women may list out a number of existing businesses/enterprises. The Biz-Sakhi needs to facilitate a particular proposed business ideas based on its need, viability and market opportunity. The session needs to be concluded on a positive note.



### Stop and Check

Check whether the participants can compare the new business ideas with existing business, so they can identify the possibilities based on their viability, market and customer base, etc.



### Reading materials and references

Refer to the Biz-Sakhi certification curriculum.

## Session VII : Sources of Resources



### Key to the session

The resources that are tapped for the business determine the success of any business. Here resources may be referred as capital, raw-materials, funds, markets, production facilities, policies, schemes and programmes by Govt, etc.



### Session Outcomes

At the end of the session, participants will be able to identify various sources of resources that can help them start their businesses.



### Session Objective

To expose the participants to the various resources available for starting a small business.



### Materials Required

Writing board and Marker Pens or Blackboard, Charts, Small Cards and Chalk, Duster



### Time Alloted

60 Minutes



### Methodology

Group Discussion



### Processes and Activities

- STEP 1 -** Divide the group into 4 and discuss following questions.
- » List out various resources that is essential for business development.
  - » The Biz-Sakhi needs to facilitate to get answers like – funds (capital for initial establishment and working capital), raw material, machinery, people, markets, promotional schemes and governmental programmes.
- STEP 2 -** Once the groups have shared their ideas, ask them to list out sources of these resources. The following table may be used as an example.

Components	Resource categories	Use	Sources
Initial capital	Fund (money)	Investment for plants/shops, machineries, etc.	Savings and/or credit from SHG federations and/or banks and/or govt. schemes and programmes, etc.
Working capital	Fund (money)	For raw-materials, wages, transportation, etc,	
People	Fund (money)	Wages	

**STEP 3 -** After the groups are done presenting their ideas on resources, Biz-Sakhi needs to explain them in the above format. The Biz-Sakhi may further explain the details of various schemes and programmes supporting entrepreneurship in the country. These have been given in the annexure -1.



#### **Facilitator's Note**

If Biz-Sakhi is able to prepare a flip chart or power point presentation (depends on the availability of such tools) on various schemes and programmes, it will be more useful.



#### **Stop and Check**

Check whether the participants can identify appropriate resources for business promotion in the country.



#### **Reading materials and references**

Annexure -1 of this module and Biz-Sakhi training curriculum.

## **Session VIII : Financial Literacy - Savings, Borrowings, Investments and Financial Planning**

Please refer the corresponding module of the Biz-Sakhi training curriculum for more detailed explanations. These module on importance of 'financial planning', 'savings', 'loan' and 'investment in any business' and the roles of these on their own life for addressing poverty and vulnerability, need to be delivered to the participants at the preliminary level so they can get the correct messages right upfront.



#### **Key to the session**

Financial literacy which entails managing of sources of money and putting them to a beneficial use is something every person should learn and apply in their lives. This makes one's living standard better and helps them cope from various uncertainties that exist.





### Session Outcomes

Women should know how to save, how to plan their finances.



### Session Objective

To make women understand and internalise various concepts of financial literacy.



### Materials Required

Financial Literacy Posters by RBI, Marbles, Coloured Pens, Pens, Paper, Flipchart



### Methodology

Games, Caselets, Discussions



### Time Allotted

240 minutes



### Facilitator's Note

- ▶ The facilitator should take a print out of the financial literacy posters by RBI before starting the session. These posters are attached in annexure 2.
- ▶ Before starting the main sessions, basics on income and expenses needs to be covered.



### Processes and Activities

**STEP 1 -** Gather the participants in a semi-circle.

**STEP 2 -** Ask them **"What sources of money do you all have?"** Put their responses on a flipchart.

**STEP 3 -** After all the participants have responded, make this table on the flipchart along with their responses:

Source of Money	Amount
Salary or Wages	Fill from the eg. of a woman
Earnings from farming/business	
Other sources	
TOTAL	

**STEP 4 -** Ask that what is it all about? Money? Income? Something else?  
Now, explain to them what income is – *Money earned from various sources like salary, wages, earnings from farming or business etc. is income.*

**STEP 5 -** Ask the participants "what do you do with your income?" Put their responses on the flipchart.

**STEP 6 -** After all the participants have responded, make this table on the flipchart along with their responses:

Uses of Money	Amount
Food, Shelter, Clothes	Fill from the lady's choices
Education	
Repayment loan	
Sickness	
Drink, drugs, Gutka	
Gambling	
Excessive expenses on marriage, festivals, pilgrimage etc.	
Total	

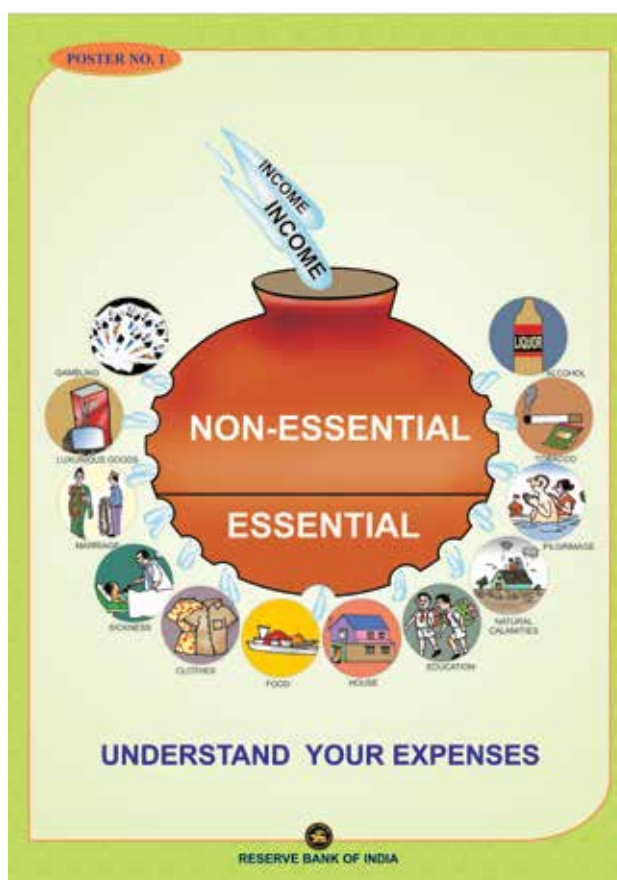
**STEP 7 -** Ask, “what is this all about? Expense? Or simply spending money?” Now, explain to them what expenses are – *Money spent by us on various items is expenditure. It includes essential as well as non-essential items.*

**Facilitator's Note:**

*In case the participants do not respond to any of the given questions, the facilitator can drop in a hint by stating any of the items given in the table above.*

**STEP 8 -** Ask the participants that what expenses are essential for their survival and which of the expenses are not needed for them to survive? Show them the RBI financial literacy Poster no. 1 of essential and non-essential items.

**STEP 9 -** Explain to them the difference between essential and non-essential items. Essential items of expenditure include items of basic need. Hence, expenses on these items cannot be avoided. For example, Food, Shelter, clothes, education of children, health etc. Non-essential items of expenditure are our wants OR the things which are not necessary for our survival.



**STEP 10 -** Request the participants to list out all their expenses on a piece of paper and ask them to categorise them into two, that is '1' for essential expenses and '2' for non-essential expenses.

## Activity 1: Savings (45 minutes)

### (A) First Step to Financial planning- Savings (15 minutes)

**STEP 1 -** Draw a table that shows income to be more than expenses and ask the participant how much extra money is she getting as surplus every month?

Can it be kept for her future?

What is it? What can we call it?

Explain the meaning of the word "SAVINGS". When income is more than expenses then we have surplus money known as savings. In simple terms, Savings means:

**INCOME - EXPENDITURE = SAVINGS.**

Now, draw a table that shows income is less than expenses and ask that how much is the deficit she has every month?

Where will she find the source to fill that deficit?

What is it? What can we call it?

Also, explain to them what debt is? When expenses are more than income and we have no savings with us, then there is a shortage of money which is covered through borrowing, creating debt. One must remember that if one's expenditure is more than Income the equation would change i.e.

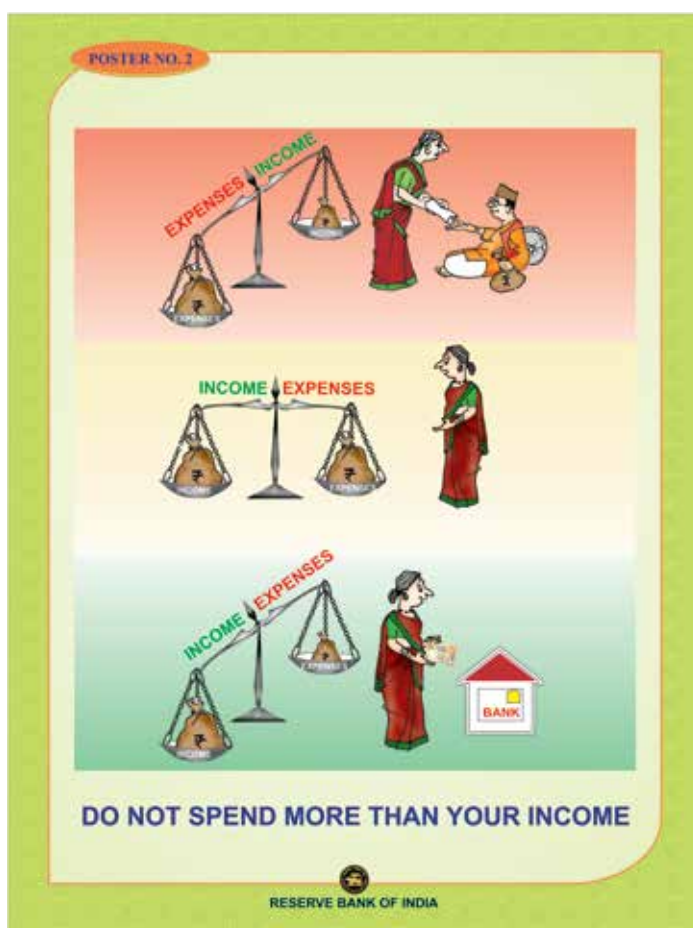
**EXPENDITURE - INCOME =  
BORROWING.**

### Show Poster number 2

**STEP 2 -** Ask the participant: Why do we save? (The need of saving). Divide the participants in even numbered groups. Coordinate with each group and make sure that every group has at least one person who can write. Give each of the groups a sheet of paper.

#### **Facilitator's Note:**

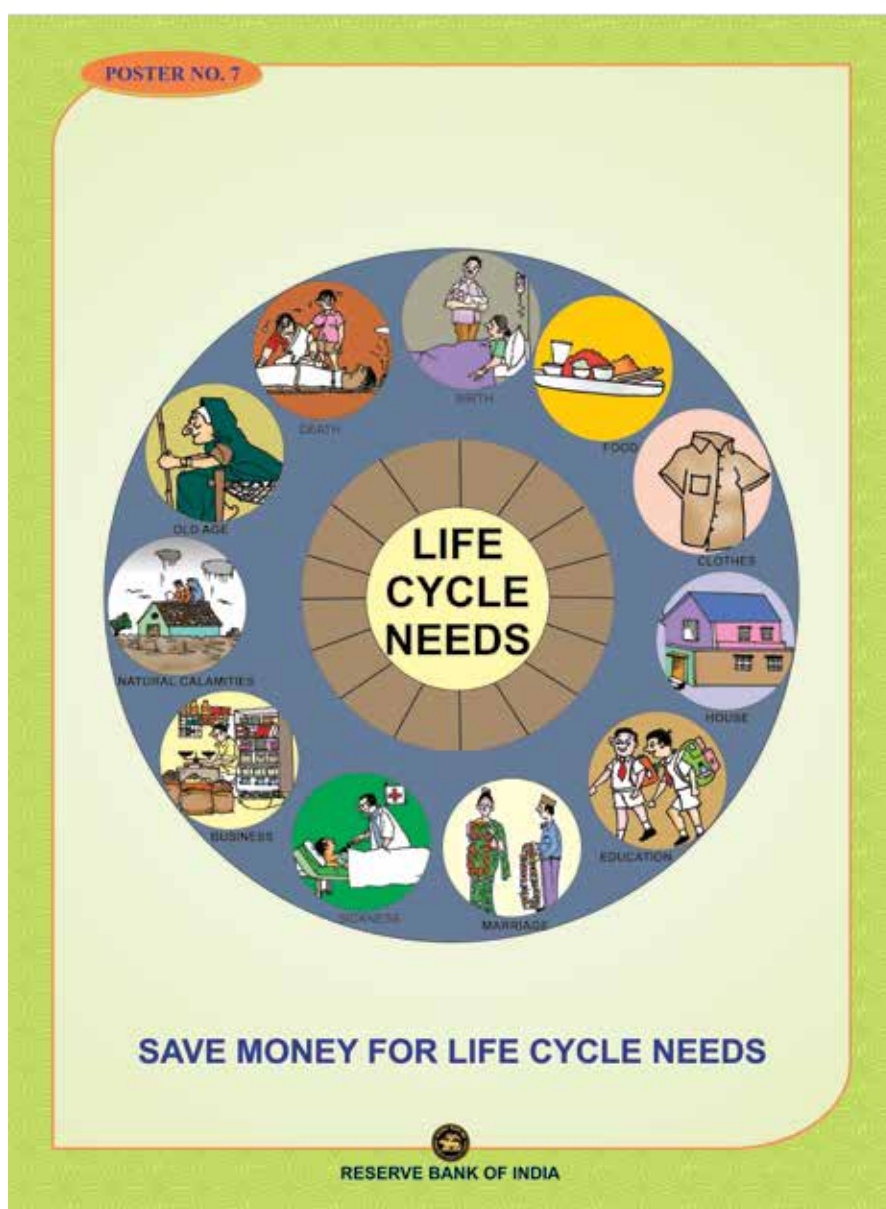
*Ask them to make a note of events for which they need*



savings. Also ask them to discuss the importance of savings for them in case of each of these events.

**STEP 3 -** Ask one of the members of the group to present the events of their group and narrate the importance of savings for each event and show poster 7.

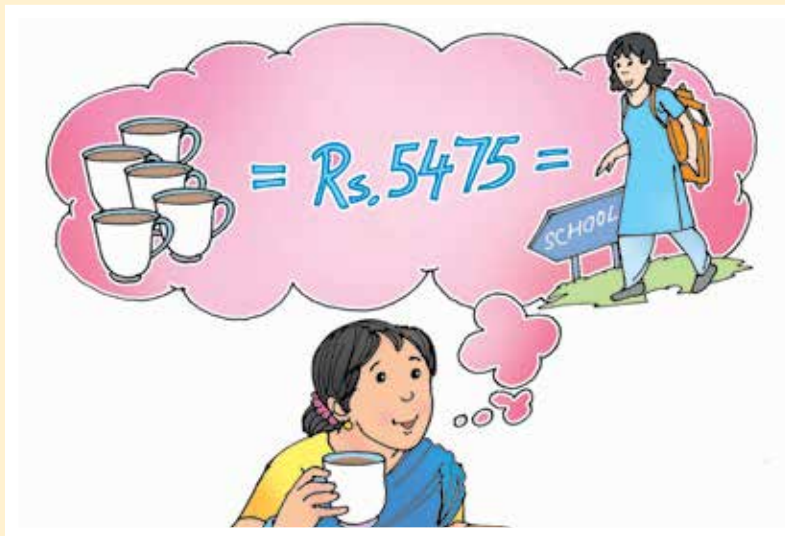
**STEP 4 -** Make a list on the flip chart for further discussion. They could be: sickness, marriage, death ceremonies, old age, higher education of children social customs on childbirth, buying a house pilgrimage, buying business assets, repairing the house, household needs when you don't have employment, emergencies like natural calamities, buying a vehicle, accident, others, if any.



### (B) How to save (15 minutes)

**STEP 1 -** Distribute the caselet 'Mani the tea lover' and paste poster no. 6 on the wall and discuss the caselet with the help of the poster.

## Mani the tea lover



Mani, who had the habit of drinking 10 cups of tea in a day spent almost Rs. 30 on tea daily. If she decides to reduce the daily intake to 5 cups of tea and invest the savings thus achieve in daily recurring deposits, she can save Rs. 15 in a day. She would end up saving Rs. 5475 at the end of a year. She could achieve her long-term goal of sending

her daughter for higher studies without borrowing from anyone. She could proudly state that, "Because she did not drink tea she had a small headache for a few days, but then she could send her daughter for higher education which enabled her daughter to make a career of her choice."

**STEP 2 -** Discuss the caselet with the participants and then divide them in groups

And ask each group to discuss

- » Can they save money?
- » 5 simple ways by which they would save money.

**STEP 3 -** Note the answers of each group on a separate flip chart.

**STEP 4 -** Discuss the answers and list down the ways of savings





### C) Three Concepts of Saving (15 minutes)

**STEP 1 –** Ask 3 participants to volunteer in playing a game where they have to pick up a marble from one box and put it at a distance in another box.

- i. Participant one, is allowed to start at say at 3.00 pm. She is to pick up only one marble at a time from the destination A and deliver it to destination B and repeat the exercise till her time limit is over. Her time limit is over at 3.10 pm.
- ii. Similarly Participant 2 is allowed to start at 3.05 pm. She too is to pick up only one marble at a time from the destination A and deliver it to destination B and repeat the exercise till her time limit is over. Her time limit is also over at 3.10 pm.
- iii. Participant 3 is allowed to start at 3.08 pm and similarly carries one marble at a time from destination A to destination B. Her time limit is also over at 3.10 pm.
- iv. Discuss who would have gathered the maximum number of marbles?  
From the exercise it is obvious that Participant 1 would have collected the maximum number of marbles, Participant 2 would have come second and Participant 3 would have been able to collect the least number of marbles. Similarly, if a person starts saving late she would have a lesser amount as compared to the person who started saving earlier.
- v. Summarise this is the first concept of Saving, **Earlier the Better.**

**STEP 2 –** Ask 3 participants to volunteer in playing a game where they have to pick up a marble from one box and put it at a distance in another box. In this case however each of the persons is allowed to pick up as many marbles as they can, the only condition being that they will be out of the game if they drop a marble while going from one place to another.

- i. Participant 1, is allowed to start at say at 3.30 pm and is allowed to pick up as many marbles as she can at destination A and deliver them all at destination B without dropping any. Her time limit is over at 3.40 pm.
- ii. Participant 2 is allowed to start at 3.35 pm and is similarly allowed to pick up as many marbles as she can at destination A and deliver them all at destination B without dropping any. Her time limit is also over at 3.40 pm.
- iii. Participant 3 is allowed to start at 3.38 pm and can similarly pick up as many marbles as she can at destination A and deliver them all at destination B without dropping any. Her time also gets over at 3.40 pm.

**Facilitator:**

*It would be noticed that the person who would have started late would try and pick up as many marbles as she can and try to come equal to the person who started early and will end up dropping a marble and be out.*

- iv. Explain the second concept **Better Late Than Never.**

**STEP 3 –** Ask 3 participants to volunteer in playing another game where they have to pick up a marble from one box and put it at a distance in another box. All participants begin at the same time.

- i. Participant 1 is allowed to pick up only one marble at a time from destination A and deliver it at destination B. She will do this activity continuously.
- ii. Participant 2 is allowed to pick up only one marble at a time from destination A and deliver it at destination B. She will do this after every third, fifth, seventh and tenth rounds of Participant 1.
- iii. Participant 3 will carry one marble and wait to put her second one only after Participant 1 has finished picking her 10th.
- iv. Ask participants to explain what they have seen by the exercise, to arrive at the third concept of Savings i.e. the **Importance of Regularity in frequency of savings.**

## Activity 2: Financial Planning (45 minutes)

**STEP 1 -** Explain to them what financial planning is? It comprises of managing our money efficiently by estimating our financial needs as also working on ways to meet them during our entire life cycle, E.g: birth of a child, education, purchasing house, marriage, purchasing seeds etc. or to meet emergency situations like illness, accident, death, natural calamities like flood, drought etc.

**STEP 2 -** Explain to the participants, why financial planning is important?

It enables us to plan in advance our likely expenses keeping in mind our income levels.

### Show Poster 4



### STEP 3 - How to do financial planning?

Distribute the following caselet and paste poster 4 in front of the class and explain the following caselet with the help of the poster:

After meeting Nazira, Savita joined the Biz Sakhi training course. There she came to know about the various nuances of doing business and managing finance. Thus, tired of all the hardships, Savita decided to open her own business of selling the vegetables she grew in her backyard. She was able to earn Rs. 200 per day. Her independent initiative though small, gave her the confidence to dream. She dreamt of sending her son to a good school where he would get a good education. But she realised for that she would need 50,000 for his education. Following are the calculations she made to do her financial planning:

1. At first, she assessed her current financial position. She was able to earn between Rs. 100 to 200 per day and monthly income was around 3000 to 6000.
2. She identified her financial needs that is what she wanted to achieve after 5 years. She needed 50,000 after 5 years.
3. Knowing her requirement she calculated how much she needed to save each week/month. She calculated that one year has 365 days. After 5 years total days will be  $365 \times 5 = 1825$ . Thus, for 50,000 in 5 years, the daily savings requirement would be  $50,000 / 1825 = \text{Rs. } 27$ . So if she saved Rs. 27 every day, after 5 years it will become 50,000.
4. After that she started maintaining a financial diary, started writing per day income and expenses that helped her identify her spending on non-essential items and essential items. Because of this, she could curb her expenses and spend sensibly. She also reviewed her savings regularly and deposited them in a bank account.

Ask "What is Savita's Plan? What she planned? Purpose?"



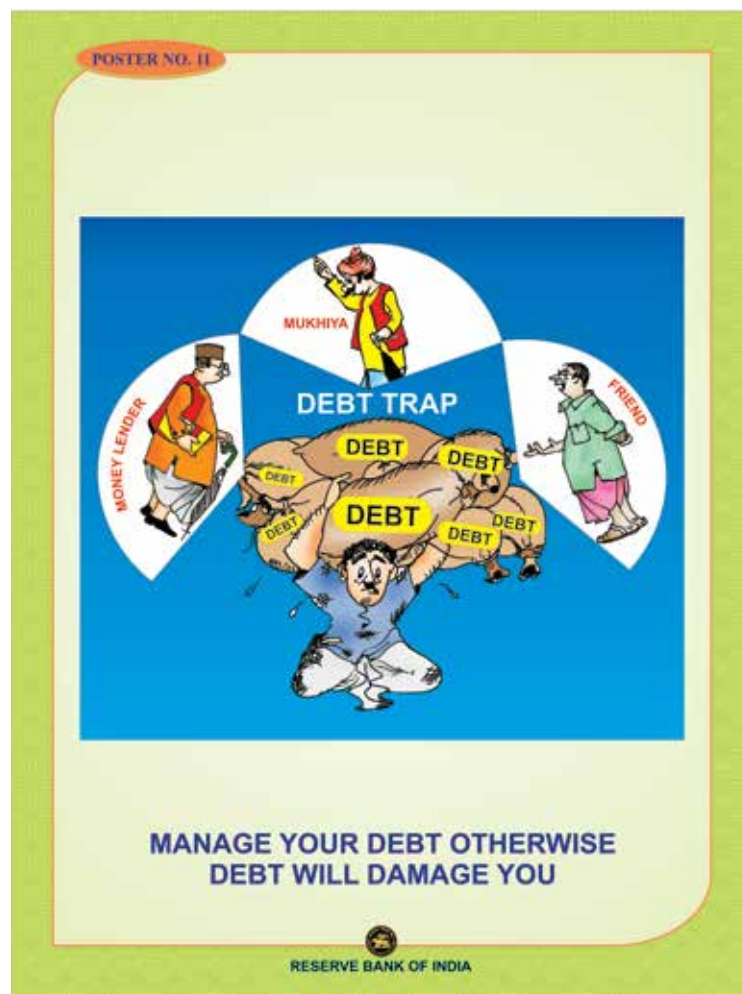
#### Key messages

1. One can always attain his/her goal through financial planning.
2. Plug Non-essential expenses and increase your savings.
3. Always think twice before spending.
4. Every drop counts. Every penny matters. Small savings over a period of time become a huge amount which can be used in any kind of uncertainty.
5. Money saved is money earned.



### Activity 3: Borrowing (45 minutes)

**STEP 1 -** Discuss with the participants, 'when do we borrow?' When our expenses are more than our income or when there are emergencies. We also borrow when we need money for undertaking some business activity. Show the below poster.



**STEP 2 -** Distribute the following caselet:

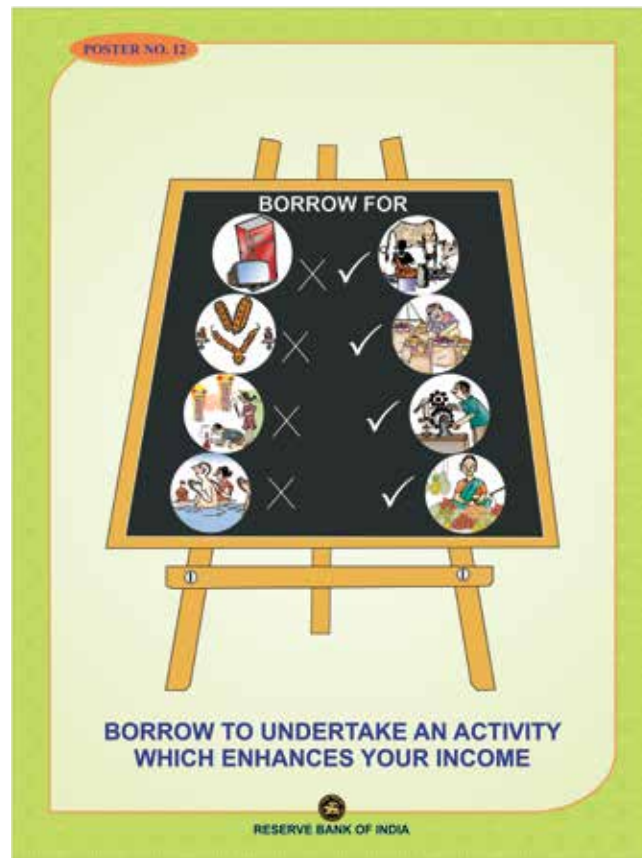
#### **Savita borrows**

Savita borrowed 1000 from a bank to buy seeds, which will give her a crop that can be sold for 10,000. She can repay 1000+100 as interest, i.e, 1100 to the bank and the remaining amount of 8900 is her additional income.

**STEP 3 -** Discuss the caselet with the participants and ask them what they infer from this? Gather their responses and write it on the flipchart.

**STEP 4 -** After receiving their responses, tell them that one should borrow for an activity which gives earnings more than the amount of interest payable, otherwise one may have to borrow again to repay the earlier loans.

**STEP 5 -** Show poster 12.



**STEP 6 -** Show poster 13.



**STEP 7 -** Explain to them about borrowings from banks and why bank is a reliable source of money. Then, discuss the following points with them.



### Discussion Points

- ▶▶ Bank is a better source of finance than money lenders and other informal sources even if, at times, it may take little longer to borrow from them.
- ▶▶ It is a safe, reliable, transparent institution which can help us by lending money on suitable terms.
- ▶▶ Banks charge lesser interest than informal sources, viz. Relatives, friends, moneylenders, mukhiya etc.
- ▶▶ Banks create full documentation of loan before disbursing loan amount.
- ▶▶ Banks provide all types of loans for various purposes like housing, education, agriculture and related activities, starting a business enterprise, consumption loans etc.
- ▶▶ Offering guarantee for the loan depends upon the types and purpose of loan we take. Generally for small loans no guarantee will be necessary. But for higher amounts we will have to offer some guarantee. This can be in the form of asset which we will be creating with our bank loan or in the form of other collateral securities like land, house etc. depending upon the type of loan.
- ▶▶ If we do not pay back loan, the financial condition of bank would become weak and affect the bank's capacity to repay the depositor's money on time.
- ▶▶ If one fails to repay the loan, the bank has the right to take the possession of the security we offered as guarantee.

**Master trainers must introduce the concept of formation of self help groups (SHGs) for small savings. They can also open an account in the bank in the name of the group. SHGs are more likely to receive bank loans, otherwise resource less poor women are not eligible for loans as per their guidelines. Moreover, it is a very difficult task to get a loan from the bank despite many efforts.**

### Activity 4: Investments (45 minutes)

**STEP 1 -** Explain to them what is investment? Deployment of money, say out of savings, with the expectation of earning higher returns overtime is investment. E.g: Purchase of land, fixed deposit in banks etc.

**STEP 2 -** Again distribute the caselet : Savita borrows

#### Savita borrows

Savita borrowed 1000 from a bank to buy seeds, which will give her a crop that can be sold for 10,000. She can repay 1000+100 as interest, i.e, 1100 to the bank and the remaining amount of 8900 is her additional income.

- STEP 3 -** Now discuss this caselet from an investment point of view. The Savita caselet used for savings may also be discussed here in the perspective of investment by making an assumption that she invested her Rs. 27 saved per day systematically. She thus converted her daily savings into an investment for future need.
- STEP 4 -** Ask participants, what do they think is the investment component in the case given above. Ask participants to give examples on such investments from their life.
- STEP 5 -** After their responses are done, tell them that Savita borrowed money buying seed, which was an investment for her and provided her with good returns. Thus, if one manages his/her finance wisely, he or she will be able to invest for a good return.
- STEP 6 -** Discuss the purpose of investment by asking following questions:
- ▶▶ What are the purposes of investments?  
**Possible answers:** Children's education, marriage, for medical treatment, starting agricultural activity, starting a business, etc.
  - ▶▶ How can we invest? **Possible answers:** through regular and systematic savings.



### Stop and Check

Close the session by mentioning the need of 'regular and systematic savings', 'matured borrowing' and 'intelligent investment' as the three essential parts of financial planning. They are important for daily life and for any businesses too.



### Reading materials and references

- ▶▶ RBI FINANCIAL LITERACY GUIDE
- ▶▶ SEWA FINANCIAL LITERACY MODULE
- ▶▶ ILO Start your Business Module Available on the internet

## List of Schemes and programmes promoting entrepreneurship

1. Rashtriya Mahila Kosh (**RMK**)  
**Ministry:** Ministry of Women and Child Development  
**Industry:** Agnostic  
**Objective:** Extending microcredit to the women in the informal sector  
**Link:** <http://rmk.nic.in/>
2. Vocational/Skill Training – support to training and employment programme for women (**STEP**)  
**Ministry:** Ministry of Women and Child Development  
**Industry:** MSME  
**Objective:** Provide skills that give employability to women enabling them to become self-employed/entrepreneurs  
**Link:** <http://wcd.nic.in/schemes/support-training-and-employment-programme-women-step>
3. The National Livestock Mission (**NLM**)  
**Ministry:** Department of Animal Husbandry Dairying and Fisheries, Ministry of Agriculture and Farmer Welfare  
**Industry:** Agriculture  
**Objective:** The Mission is designed to cover all the activities required to ensure quantitative and qualitative improvement in livestock production systems and capacity building of all stakeholders.  
**Link:** <http://dahd.nic.in/about-us/divisions/national-livestock-mission>
4. Agri-clinics and Agribusiness Centres (*Gender Neutral*)  
**Ministry:** Ministry of Agriculture and Farmer Welfare  
**Industry:** Agriculture  
**Objective:** Aims to tap expertise of Agriculture Graduates to set up Agri-clinic or Agri-Business Centre and offer professional extension services to farmers  
**Link:** <http://www.agriclinics.net/AboutScheme.aspx>
5. SIDBI Make in India Soft Loan Fund for Micro Small and Medium Enterprises (**SMILE**)  
**Body in charge:** Small Industries Development Bank of India (SIDBI)  
**Industry:** Agnostic  
**Objective:** Provide soft loan, in the nature of quasi-equity and term loan on relatively soft terms to MSMEs to meet the required debt-equity ratio for establishment of an MSME as also for pursuing opportunities for growth for existing MSMEs.  
**Link:** [https://www.sidbi.in/files/SIDBI\\_Ebrochure\\_SMILE\\_new.pdf](https://www.sidbi.in/files/SIDBI_Ebrochure_SMILE_new.pdf)
6. Annapurna Scheme  
**Body in charge:** Small Industries Development Bank of India (SIDBI)

**Industry:** Micro, Small and Medium Enterprises

**Objective:** Financial support for women in hospitality business (food catering via tiffin/ lunch packs etc.)

**Link:** <https://smallb.sidbi.in/bank-schemes/annapurna-scheme-financing-women-establishing-food-catering-unit>

7. Stand-Up India

**Body in charge:** Small Industries Development Bank of India (SIDBI)

**Industry:** Agnostic

**Objective:** Facilitates bank loans between Rs. 10 lakh and Rs. 1 Crore to at least one Scheduled Caste or Scheduled Tribe borrower and at least one women borrower per bank branch for setting up a Greenfield enterprise (75% of the project cost inclusive of term capital and working capital)

**Link:** <https://www.standupmitra.in/Home/SUISchemes>

8. SIDBI Mahila Udyam Nidhi

**Body in charge:** Small Industries Development Bank of India (SIDBI)

**Industry:** Agnostic

**Objective:** To help women entrepreneurs meeting equity funds requirement with setting up a new business

**Link:** <https://www.indiafilings.com/learn/sidbi-mahila-udyam-nidhi/>

9. Self-Employment Programme under Deendayal Antyodaya Yojana-National Urban Livelihood Mission (**DAY-NULM**) (*Gender Neutral*)

**Ministry:** Ministry of Housing and Urban Poverty Alleviation

**Industry:** Agnostic

**Objective:** To reduce poverty and vulnerability of the urban poor households by enabling them to access gainful self-employment and skilled wage employment opportunities, resulting in an appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots level institutions of the poor.

**Link:** <https://aajeevika.gov.in/>

10. Pradhan Mantri Mudra Yojana (**PMMY**) or

Mudra Yojana Scheme for Women

**Body in charge:** MUDRA - Micro Units Development and Refinance Agency Ltd.

**Industry:** Agnostic non-corporate small business sector

**Objective:** Provide funding to the non-corporate small business sector

- ▶ SHISHU – covering loans up to Rs 50,000/-
- ▶ KISHOR – covering loans above Rs 50,000/- and up to Rs 5 lakhs
- ▶ TARUN – covering loans above Rs 5 lakhs and up to Rs 10 lakhs

**Link:** <http://www.mudra.org.in/>

11. Integrated Scheme for Agricultural Marketing (**ISAM**)

**Ministry/ Body in charge:**

Department of Agriculture and Cooperation, Ministry of Agriculture

(Implementation by NABARD- National Bank for Agriculture and Rural Development)

**Industry:** Agriculture

**Objective:** To provide farmers access to competitive markets and provide adequate infrastructure to enable them to realize better prices.

**Link:** <http://agricoop.gov.in/sites/default/f>

12. Technology Development and Utilization Program for Women (**TDUPW**)

**Ministry:** Department of Scientific and Industrial Research (DSIR), Ministry of Science and Technology

**Industry:** Science and Technology

**Objective:** Promoting adoption and awareness of new technologies by women especially MSMEs run by women SHGs/entrepreneurs

**Link:** [http://www.clusterobservatory.in/schemes/SCH054-TDUPW\\_reviewed.pdf](http://www.clusterobservatory.in/schemes/SCH054-TDUPW_reviewed.pdf)

13. Promoting Innovations in Individuals, Start-ups and MSMEs (**PRISM**) (*Gender Neutral*)

**Ministry:** Central Scientific Instruments Organization (CSIO), Ministry of Science and Technology

**Industry:** Energy

**Objective:** Provides grants, grant-in-aid support, technical guidance and mentoring to technology solution providers/innovators developing technology solutions aimed at helping MSME cluster

**Link:** <http://old.csio.res.in/index.php/technology/prism-scheme>

14. NABARD – Women SHGs Development Fund (*Women Specific*)

**Ministry:** Ministry of Rural Development

**Industry:** SHGs

**Objective:** providing refinance to banks against the first time loans given to women SHGs developmental activities, financing micro enterprises set up by Women SHGs and supporting the promotion of Women SHGs in the Project Area

**Link:** <https://financialservices.gov.in/sites/default/files/WSHG%20Operational%20Guideliles.pdf>

15. Pradhan Mantri Kaushal Vikas Yojana (**PMKVY**) (*Gender Neutral*)

**Ministry:** Ministry of Skill Development and Entrepreneurship (MSDE)

**Industry:** Agnostic

**Objective:** Provide meaningful, industry relevant skills training to youth (including 10/12 drop outs) across the country; monetary reward (average Rs. 8000/trainee) is given on assessment and certification by third party assessment bodies

**Link:** <http://pmkvyofficial.org/Index.aspx>

16. BPCL (Bharat Petroleum Corporation Limited ) Start-up Fund

**Ministry:** BPCL, Ministry of Petroleum and Natural Gas

**Industry:** Agnostic

**Objective:** Support projects that aims to establish innovative technology and business process re-engineering ideas with significant business potential, social relevance and focused on environment-protection

**Link:** <https://ebiz.bpc.co.in/BPCLStartUp/AboutStartup/Scheme>



17. Micro and Small Enterprises – Cluster Development Program (**MSE-CDP**) (*Gender Neutral*)  
**Ministry:** Ministry of Micro, Small and Medium Enterprises  
**Industry:** MSME  
**Objective:** Enhance productivity and competitiveness of MSMEs as well as aid in their capacity building  
**Link:** <http://www.dcmsme.gov.in/mse-cdprog.htm>
18. Revamped Scheme of Fund for Regeneration of Traditional Industries (**SFURTI**) (*Gender Neutral*)  
**Ministry:** Ministry of Micro, Small and Medium Enterprises  
**Industry:** MSME  
**Objective:** To organize the traditional industries and artisans into clusters and provide them support for marketability of products, sustainability, improved skills, active participation of the stakeholders, improved technologies, advanced processes, market intelligence and new PPP models, so as to gradually replicate similar models of cluster-based regenerated traditional industries  
**Link:** <https://sfurti.msme.gov.in/SFURTI/Home.aspx>
19. Coir Udyami Yojana (**CUY**) or  
**Rejuvenation, Modernization and Technology up-gradation of Coir Industry (REMOT)** (*Gender Neutral*)  
**Ministry:** Ministry of Micro, Small and Medium Enterprises  
**Industry:** MSME  
**Objective:** To develop the Coir production chain (preferably that of SC,ST,Wome,NER, Andaman-Nicobar and Lakshadweep) with 5% Beneficiary contribution, 55% bank credit, 40% rate of subsidy via the REMOT process; maximum cost of the project should be Rs.10 lakhs plus working capital, which shall not exceed 25% of the project cost  
**Link:** [http://coirboard.gov.in/?page\\_id=3124](http://coirboard.gov.in/?page_id=3124)
20. Atal Incubation Centers (AICS) under Atal Innovation Mission (AIM) (*Gender Neutral*)  
**Body in charge:** NITI Aayog (The National Institution for Transforming India)  
**Industry:** Agnostic  
**Objective:** Provide suitable physical infrastructure (world class incubation facilities) in terms of capital equipment and operating facilities, coupled with the availability of sectoral experts for mentoring the start-ups, business planning support and other financial support  
**Link:** [http://niti.gov.in/writereaddata/files/Final%20Guidelines\\_AIC-2017.pdf](http://niti.gov.in/writereaddata/files/Final%20Guidelines_AIC-2017.pdf)
21. Mahila Kisan Sashaktikaran Pariyojana  
**Body in charge:** DAYU-NRLM (National Rural Livelihood Mission)  
**Industry:** Agriculture  
**Objective:** To create sustainable livelihood opportunities for women in agriculture, help in their skilling and increase their managerial capacity  
**Link:** <http://mksp.gov.in/>
22. Start-up Village Entrepreneurship Programme  
**Body in charge:** DAY- NRLM (National Rural Livelihood Mission)

**Industry:** Non-Farm

**Objective:** To create sustainable village level enterprises by SHG members under NRLM with the support of continuous capacity building, handholding and mentorship.

**Link:** <https://aajeevika.gov.in/>

23. Grant in aid scheme for the welfare of women labour

**Ministry:** Ministry of Labour and Employment

**Industry:** Agnostic

**Objective:** Voluntary Organizations/NGOs(3 years of minimum experience in welfare programs) are being provided funds by way of grants-in-aid to take up action-oriented projects for the benefit of women labor

**Link:** <https://labour.gov.in/sites/default/files/Grant-In-Aid.pdf>

24. Stree Shakti

**Body in charge:** SBI

**Industry:** MSME

**Objective:** Find and support entrepreneurship in Retail trade, Business enterprises, Professionals and self employed, small scale units or tiny units where the women entrepreneur's stake is more than 51%.

**Link:** <https://www.sbi.co.in/portal/web/home/stree-shakti-package>

25. Orient Mahila Vikas Yojana

**Body in charge:** Oriental Bank of Commerce

**Industry:** MSME

**Objective:** Provide minimum credit needs of Female / Women entrepreneur (individually or jointly must share capital of 51% or more) with 2% concession on the interest rate; no requirement of any collateral security for loans beginning from Rs. 10 Lakhs and up to Rs. 25 Lakhs in case of SSI (Small-Scale Industries).

**Link:**

26. Dena Shakti Scheme

**Body in charge:** Dena Bank

**Industry:** MSME

**Objective:** Financing women entrepreneurs related to agriculture, small enterprises, retail trade, microcredit, educational and housing ; the maximum limit and interest rate varies depending on the category e.g spriority sector like education or retail can avail a loan up to Rs. 20 lakhs with interest.

**Link:** <https://www.denabank.com/viewsection.jsp?lang=0&id=0,135,199>

27. Udyogini Scheme

**Body in charge:** Karnataka State Women Development Corporation (KSWDC)

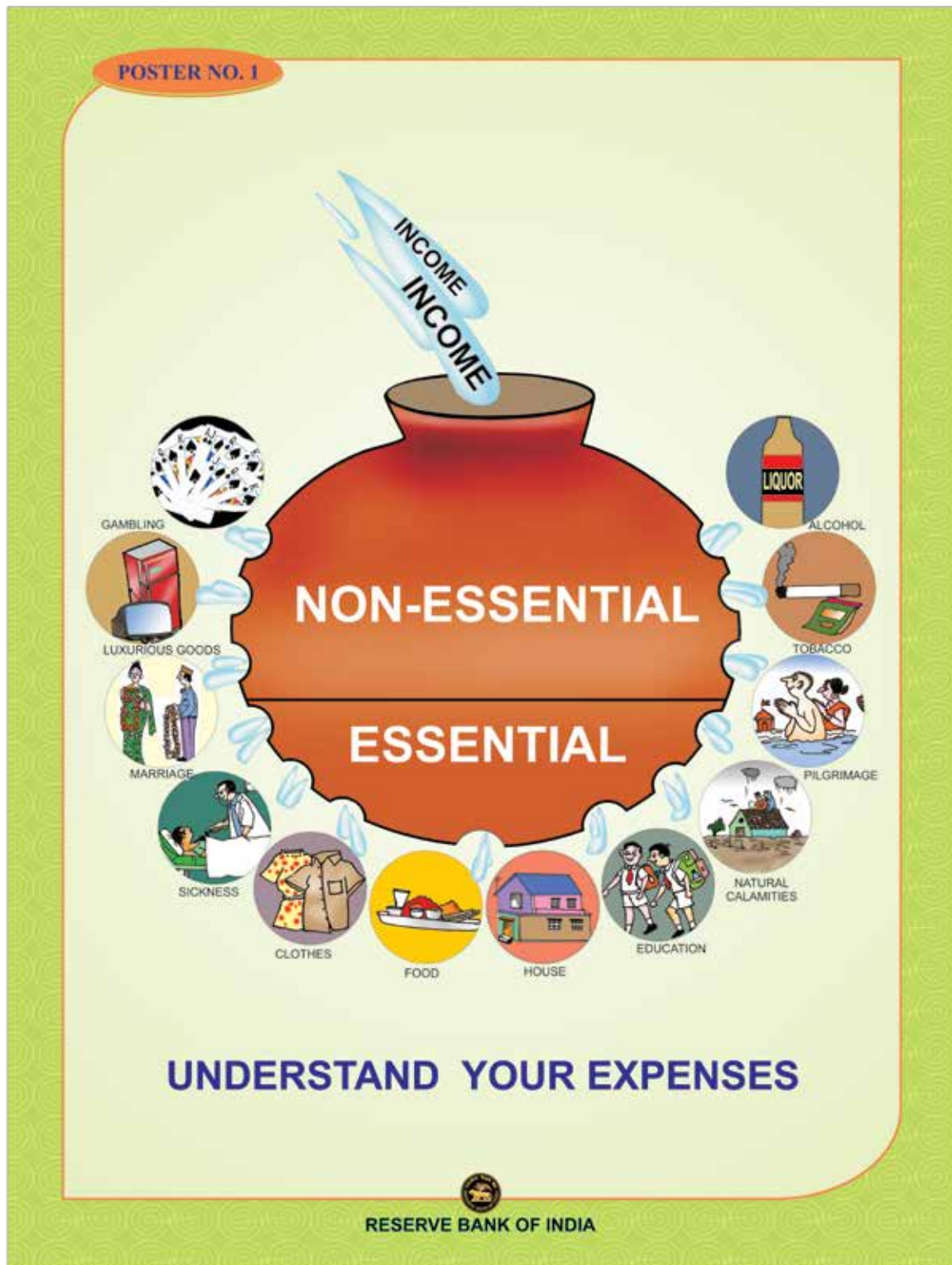
**Industry:** MSME

**Objective:** Assist women to be self-reliant by undertaking the businesses and micro enterprises and prevent them from borrowing money at high-interest rates from the moneylenders for the same. Furthermore, it envisages offering skill development training in addition to the monetary assistance.

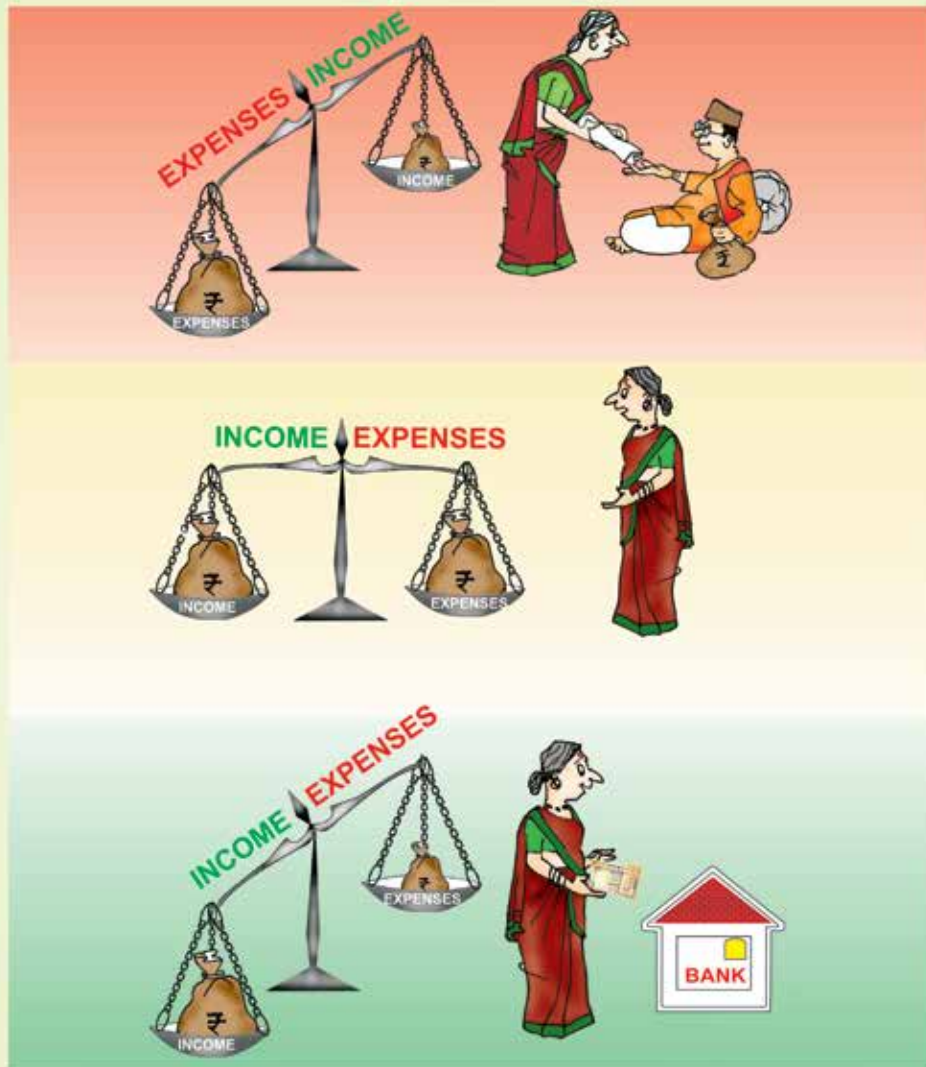
**Link:** <http://www.udyogini.org/>

28. **Cent Kalyani Scheme**  
**Body in charge:** Central Bank of India  
**Industry:** MSME  
**Objective:** Encourage Women Entrepreneurs to start new project or expand / modernize the existing unit by providing support for their capital and daily expenditure (upto Rs. 100 Lakhs)  
**Link:** [https://www.centralbankofindia.co.in/English/Cent\\_Kalyani.aspx](https://www.centralbankofindia.co.in/English/Cent_Kalyani.aspx)
29. **Rural Industry Service Centre (RISC)**  
**Body in charge/ Ministry:** KVIC (Khadi and Village Industries Commission), Ministry of MSME  
**Industry:** MSME  
**Objective:** Provide backward forward linkages to khadi and village activities in a cluster, along with services like raw material support, skill up-gradation, training, quality control, testing facilities, marketing promotion, design and product development in order to strengthen the rural clusters.  
**Link:** [http://www.kvic.org.in/oldwebsite/index.php?option=com\\_contentandview=articleandid=327andItemid=28](http://www.kvic.org.in/oldwebsite/index.php?option=com_contentandview=articleandid=327andItemid=28)
30. **Prime Minister Employment Generation Programme (PMEGP)**  
**Body in charge/ Ministry:** KVIC (Khadi and Village Industries Commission), Ministry of MSME  
**Industry:** MSME  
**Objective:** Bring together widely dispersed traditional artisans/ rural and urban unemployed youth and give them self-employment opportunities to the extent possible, at their place (subsidy varies from 15% to 35%, with 5% to 10% beneficiaries' contribution)  
**Link:** <https://msme.gov.in/schemes/pm-employment-generation-program-and-other-credit-support-schemes>
31. **PM-YUVA Yojana (Pradhan Mantri Yuva Udyamita Vikas Abhiyan) (Gender Neutral)**  
**Ministry:** Ministry of Skill Development and Entrepreneurship  
**Industry:** Agnostic  
**Objective:** To create an enabling ecosystem for Entrepreneurship Development through entrepreneurship education and training across the country in select Institutes of Higher Learning (Universities, Colleges and Premier Institutes), schools, Industrial Training Centers (ITIs) and Entrepreneurship Development Centers (EDCs) for over a period of five years. Additionally, students will get easy access to a robust network of peers, mentors incubators, funds and business services through an online platform. Focus will also be on entrepreneurship promotion and social entrepreneurship.  
**Link:** <http://www.pmyuva.org/>

## Annexure 2: Posters used in various sessions for Printing



POSTER NO. 2



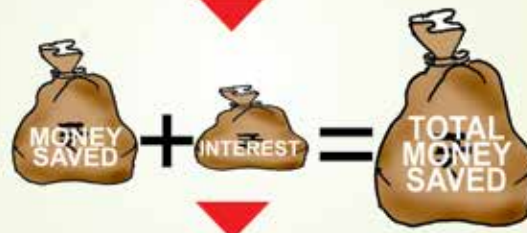
**DO NOT SPEND MORE THAN YOUR INCOME**



RESERVE BANK OF INDIA



POSTER NO. 6



**SPEND YOUR OWN MONEY**



**EDUCATION**



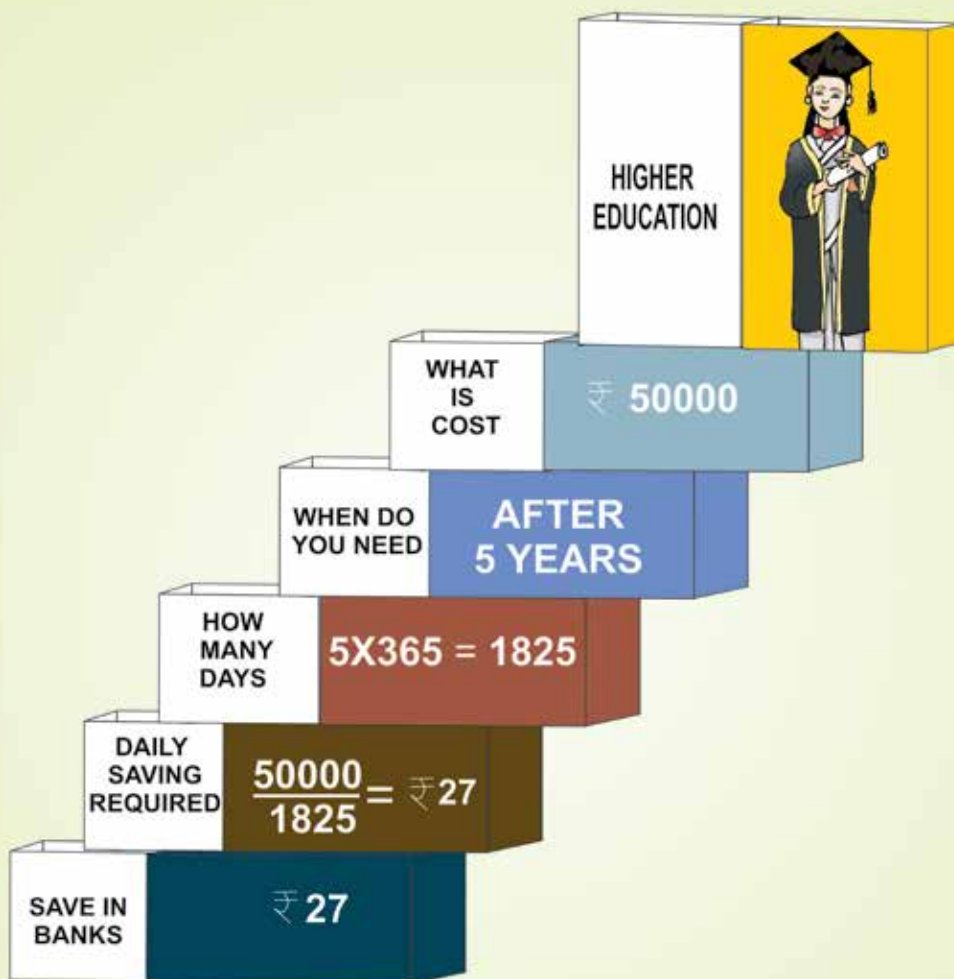
**BUSINESS**

**THE LESS YOU SPEND,  
THE MORE YOU CAN SAVE**



**RESERVE BANK OF INDIA**

POSTER NO. 4



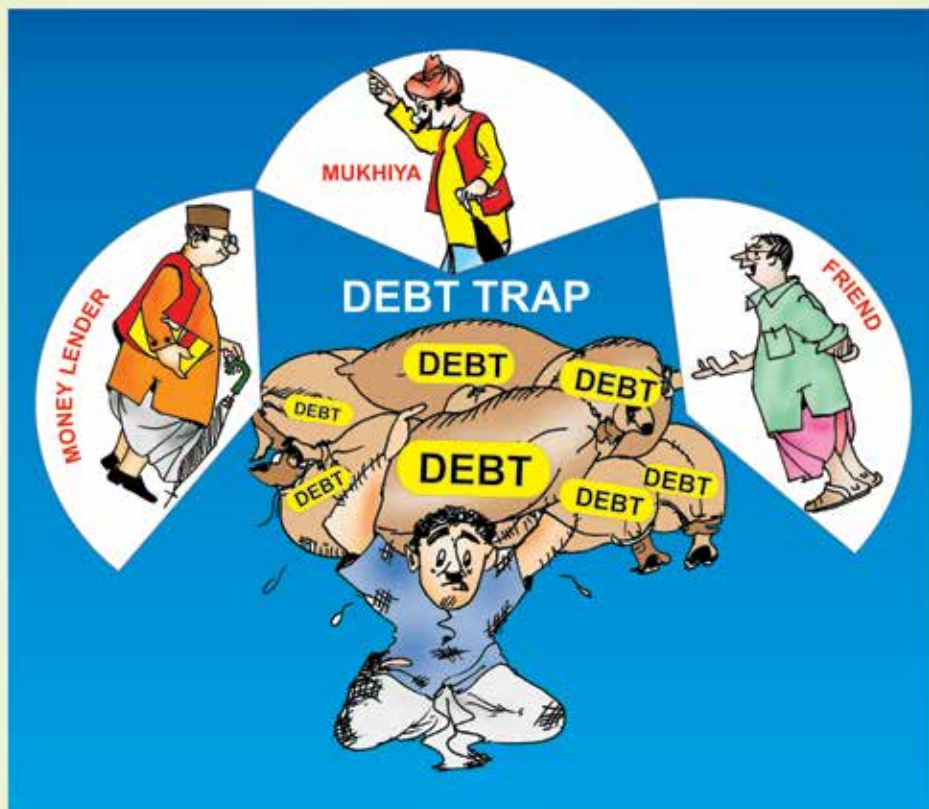
**ACHIEVE YOUR GOAL WITH  
FINANCIAL PLANNING**



RESERVE BANK OF INDIA



POSTER NO. 11



**MANAGE YOUR DEBT OTHERWISE  
DEBT WILL DAMAGE YOU**



RESERVE BANK OF INDIA



**BORROW TO UNDERTAKE AN ACTIVITY  
WHICH ENHANCES YOUR INCOME**



RESERVE BANK OF INDIA

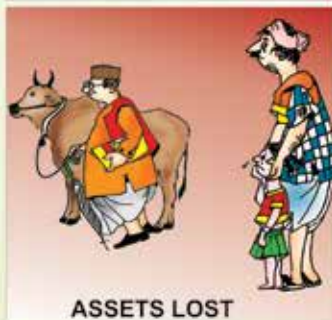
### MONEY LENDER



NO AGREEMENT



INTEREST = PER MONTH



ASSETS LOST

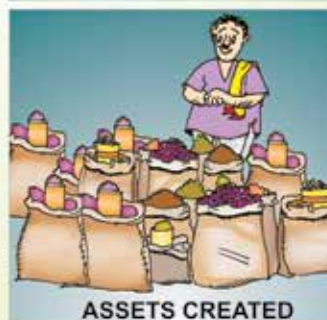
### BANK



WITH AGREEMENT



INTEREST = PER YEAR



ASSETS CREATED

**BANKS ARE TRANSPARENT  
AND CHARGE LESS INTEREST**



RESERVE BANK OF INDIA

# **Handbook 4 : Module on Five days Entrepreneurship Development Programme**





## MODULE ON FIVE DAYS ENTREPRENEURSHIP DEVELOPMENT PROGRAMME

**Entrepreneurship Development Programme (EDP)** is the second deliverable of Biz-Sakhi. Getting the right orientation and training on how to conduct the EDP and the relevant topics needs to be discussed in various sessions. Relevant background readings and preparation of necessary materials needs to be thoroughly discussed with Biz-Sakhis by Master trainers during the Biz-Sakhi training.

The content of this module has already been discussed in the bizSakhi training, so it should be easy for them to understand. Since the success of the programme is directly dependent on the quality of EDP delivery this understanding is very important. If numbers of women available for EDP is not enough, Master trainer can club two bizSakhi groups to impart EDP training. If it is difficult for bizSakhi to undertake all modules for 5 days in a stretch, they can divide the EDP training into two and conduct the first phase during this field work (field work 4) and the remaining after the 5th month. Master trainers need to help the Biz-Sakhis to make a plan of action for conducting EDP in their villages.

This module is fit for a 5 days residential programme with daily training between 9 am and 5 pm and in case the EDP is conducted in a non-residential format, the total number of training days may be increased. If so, the agency along with Master trainer may decide on the total days for EDP with one phase at a stretch or with two or three phases depending on the availability of the women entrepreneurs for training.

The Master trainer needs to orient each Biz-Sakhis to conduct each session during the course as a mock session in ToT. While conducting these sessions, the master trainer needs to constantly emphasise on and remind the Biz Sakhis that they need to extend the learning further, so as to enhance the seriousness of the participants and make them understand in a responsible manner. These sessions may be restricted with essential information rather than being as elaborate as they are in the Biz-Sakhi curriculum. While conducting the Biz-Sakhi training, Master trainers may mention the portions the Biz Sakhi can later eliminate from EDP. The time limit given in the following table against each session should be adhered to and the content may be restricted accordingly.

The module and its methodology are same as in the Biz-Sakhi curriculum (Vol 2 of the curriculum). The order and sequence of the sessions and subjects are as follows:

EDP Session No	Biz-Sakhi Session No for reference	Session Name	Time
<b>DAY- 1</b>			
Session 1	Session 2	Ice breaking and getting to know each other	30 min
Session 2	Session 10	Stories of entrepreneurs	30 min
Session 3	Session 11	Strengths of an Entrepreneur	75 min

EDP Session No	Biz-Sakhi Session No for reference	Session Name	Time
Session 4	Session 12	Discovering entrepreneurial strengths in you	90 min
Session 5	Session 17	Fundamentals of Business	60 min
Session 6	Session 18	Understanding a Business	30 min
Session 7	Session 26	Familiarizing with local business	90 min
Session 8	Session 27	Generating first list of business idea	60 min
<b>DAY - 2</b>			
Session 9	Session 28	Developing your business idea	60 min
Session 10	Session 29	Doing a field check	120 min
Session 11	Session 30	Evaluation and Finalizing Business Idea	120 min
Session 12	Session 40	Elements of business plan	120 mins
<b>Day – 3</b>			
Session 13	Session 41	From business idea to biz plan	180 mins
Session 14	Session 45	Introduction to marketing	120 min
Session 15	Session 46	Marketing mix	120 min
<b>DAY - 4</b>			
Session 16	Session 47	Simple research for marketing plan	30 min
Session 17	Session 48	FA-Market research	90 min
Session 18	Session 58	Types of costs	180 min
Session 19	Session 59	Cost- volume - profit	180 min
<b>Day -5</b>			
Session 20	Session 68	Financing your business estimation	90 min
Session 21	Session 69	Developing annual cash flow plans	120 min
Session 22	Session 70	Financing your business estimation of start-up capital	90 min
Session 23	Session 72	Maintaining cashbook	60 min
Session 24	Session 75	Business plan presentation	90 min
Session 25	Session 78	Evaluation and Next Steps	30 min







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