

TECHNICAL VOCATIONAL EDUCATION TRAINING (TVET) CURRICULUM/MODULE

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ABBREVIATIONS AND ACRONYMS

RMT Rozaria Memorial Trust

FL Financial Literacy

GBV Gender Based Violence

IGPs Income Generating Projects

VFU Victim Friendly Unit

ZRP Zimbabwe Republic Police

TVET Technical Vocational Education Training

1. INTRODUCTION

Background

Rozaria Memorial Trust (RMT) is a non-profit organisation that was established in 2007, the organisation promotes initiatives that foster access to education, health and entrepreneurship for young people and women especially girls living in poor resourced communities. RMT headquarter offices are located in Murewa, Zimbabwe. The organisation leads community initiatives and programmes in Mashonaland East and engages in advocacy and policy influencing work at the national, regional and international levels.

Rozaria Memorial Trust has for the past 10 years been working with girls and young women to access education, health and economic opportunities to ensure they enjoy their rights. Since the year 2017, RMT facilitated re-entry to formal and non-formal education for girls who dropped out of school as a result of teenage pregnancies and child marriages, as part of providing them a second chance to rebuild their social and economic assets. In the year 2019, RMT with the support of the Embassy of Japan, established RMT Education and Counselling Centre with one of its major components being a training facility for skills building of young people especially girls at risk and young women. For the past, two (2) years, RMT has been piloting on Technical Vocational Education Training (TVET) in liquid soap making, bag weaving and agri-business for more than 30 girls at risk and young women who experienced child marriages in Murewa and Shamva Districts.

In addition, RMT has been providing technical and financial support to Chief Mangwende for the development of By-laws which are part of social contract to end Child Marriages in Murewa District. The by-laws acknowledge that child marriages mainly violates the rights of girls and have lifelong negative impact on the girls development and well-being while increasing poverty in families and communities. The by-laws are providing impetus for action on measures rooted in traditions that can be taken to address the economic drivers of child marriage. The Tseketsa Kumwanasikana Concept has been adopted in the by-laws; Tseketsa is symbolic of any other economic asset such as land used for farming/horticulture and livestock. Each household with the girl child is encouraged to contribute to "Tseketsa kumwanasikana" to instil value of economic independence and mentor girls at young age to manage their own resources and reduce the risk of poverty that predispose girls' entry into child marriages and perpetuates them.

Process of Developing the Curriculum/Module

The training curriculum/module is based on the identified needs, interests and issues as was identified by girls and young women during the consultations and engagements that took place prior to development of this curriculum/module.

Methodology

One Focus Group Discussion was conducted with a group of 11 girls at RMT ECC

One Focus Group Discussion was conducted with 8 staff members at RMT ECC

One Focus Group Discussion was conducted with 6 Young Woman at RMT ECC

3 Key informant interviews were conducted with stakeholders in Murewa

A Review of Existing available TVET (inclusive of GBV, Child Protection, Livelihoods, Financial Literacy) material was done.

Pictures: Consultations with Young Women at the RMT ECC.





Identified skills needs of girls out of school and young women.

The following were identified as the outstanding skills needs for girls and young women

- Creating a sense of self awareness, self-belief, self-confidence and resilience building in girls and young woman to be able to make it in the business sector.
- Entrepreneurship skills in Liquid Soap making, Poultry, Garment Making, Gardening, Goat Keeping, Horticulture, Agri Business, Marketing and Financial Literacy.

OVERVIEW OF THE TRAINING CURRICULUM/MODULE

This training curriculum/module is a holistic and comprehensive guide designed to equip and empower girls and young women with the basic theoretical (soft) and practical (hard) knowledge, skills and behaviour needed to effectively implement viable, sustainable income generating livelihood projects. The curriculum/module also provides the step by step approaches starting from conception, development, implementation and monitoring of income generating projects with a particular focus on;

- Agri-Business; horticulture and small livestock production
- Detergents making; liquid soap and floor polish.

The curriculum is divided into two learning units with the first learning unit focusing on self-awareness, confidence building and dealing with childhood and past experiences. This will ensure that the girls and young women first understand themselves and be able to identify

their strengths, weaknesses, fears and build self-resilience, self-confidence and self-esteem.

The second learning unit looks at empowering the girls and young women with practical financial and business skills needed to start, implement and sustain the income generating projects. This learning unit will enable the girls and young women to be able to professionally operate their income generating projects.

Upon completion of this curriculum/module, it is expected that girls and young women will be able to link and connect their psychosocial conditions with the business conditions that will enable them to achieve both social and economic well-being. The methodology used within the curriculum/module is active participatory, designed to keep girls and young women engaged in the whole training process.

PURPOSE OF THE CURRICULUM/MODULE

The purpose of this curriculum/module is to equip and empower girls and young women with the basic theoretical (soft) and practical (hard) knowledge, skills and behaviours needed to effectively implement viable, sustainable income generating projects to attain social and economic/financial well-being. The curriculum/module also seeks to provide a full package of training programmes that girls and young women can be trained on.

The curriculum/module will explore different areas which will help girls and young women to:

- Gain a better understanding of themselves through enhancing self-awareness.
- Deal with childhood and past experiences that may affect their interaction with other businesses and clients.
- Have an appreciation of the linkage between social and business skills
- Equip girls out of school and young women in rural communities with entrepreneurship for use in rebuilding their social and economic assets.
- Acquire knowledge and skills to do professional book keeping for their income generating livelihood projects
- Be able to identify business risks and come up with mitigation strategies
- Be able to conduct market research and market linkages for their produce.

Understand important concepts that are critical in overall business and financial management

Who is this curriculum/module for?

This technical vocational educational training curriculum aims to provide a holistic (social and economic) full package of training programmes that girls and young women can be trained on. As such the target group for this curriculum are or out-of school girls and young women in the rural communities.

Girls	0-17 years (African Charter on the Rights		
	and Welfare of the Child)		
Young Women	15-24 UNAIDS???		

2. How to use the Curriculum

2.0 Instructions for Manual Use

- a) The curriculum/module can be used at national/district/sectoral and community level with suitable modification.
- b) Trainings should ideally be facilitated by a person who has been trained on the use of this manual, but the manual can also be used by groups without a trainer. It is encouraged that the trainers are familiar with issues related to psycho social support, entrepreneur skills, business and financial management
- c) The objectives of each learning unit should be thoroughly understood for easy facilitation and conducting of activities.
- d) At the end of the training, a feedback and evaluation session shall be conducted by the facilitators in order to improve on future trainings.

2.1 Guiding Principles

This curriculum is inspired by various social and economic principles as well as theoretical frameworks that help individuals attain a good state of social and economic wellbeing.

2.1.2 The Inter-Agency Minimum Standards for Gender-Based Violence in Emergencies Programming

Given the fact that economic dependence has been a major driver of Sexual and Gender Based Violence (SGBV) as girls and young women continue to live in abusive relationships because of fear of losing material support from men, this curriculum/module is based on the Inter-Agency Minimum Standards for Gender-Based Violence in Emergencies Programming (UNFPA)¹, which outline the following 16 standards

a) GBV Guiding Principles-Survivor centred approach

All aspects of GBV programming are survivor-centred to preserve and promote the confidentiality, safety, non-discrimination and respect for the choices, rights and dignity of women and girls, including GBV survivors.

b) Women's and Girls' Participation and Empowerment

Women and girls are engaged as active partners and leaders in influencing the humanitarian sector to prevent GBV and support survivors access to quality services.

c) Staff Care and Support

GBV staff are recruited and trained to meet core competencies, and their safety and well-being are promoted.

d) Health Care for GBV Survivors

GBV survivors access quality, survivor-centred health care, including health services for sexual and intimate partner violence and other forms of GBV, and referrals to prevent and/or reduce the effects of violence.

e) Psychosocial Support

Women and girls safely access quality, survivor centred psychosocial support focused on healing, empowerment and recovery.

f) GBV Case Management

GBV survivors access appropriate, quality case management services including coordinated care and support to navigate available services.

g) Referral Systems

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¹ The Inter-Agency Minimum Standards for Gender-Based Violence in Emergencies Programming. UNFPA (2019). https://www.unfpa.org/minimum-standards

Referral systems are in place to connect GBV survivors to appropriate, quality, multisectoral services in a timely, safe and confidential manner.

h) Women's and Girls' Safe Spaces

Women and girls only safe spaces are available, accessible and provide quality services, information and activities that promote healing, well-being and empowerment.

i) Safety and Risk Mitigation

GBV actors advocate for and support the integration of GBV risk mitigation and survivor support across humanitarian sectors.

j) Justice and Legal Aid

Legal and justice actors support GBV survivors to access safe and survivor-centred legal services that protect their rights and promote their access to justice

k) Dignity Kits, Cash and Voucher Assistance

Women and girls receive dignity kits, and/or cash and vouchers to reduce GBV risk and promote safety and dignity

I) Economic Empowerment and Livelihoods

Women and adolescent girls access economic support as part of a multi-sectoral GBV response.

m) Transforming Systems and Social Norms

GBV programming addresses harmful social norms and systemic gender inequality in a manner that is accountable to women and girls.

n) Collection and Use of Survivor Data

Survivor data are managed with survivors' full informed consent for the purpose of improving service delivery, and are collected, stored, analyzed and shared safely and ethically.

o) GBV Coordination

Coordination results in timely, concrete action to mitigate risks, and prevent and respond to GBV.

p) Assessment, Monitoring and Evaluation

Information collected ethically and safely is used to improve the quality of GBV programmes and accountability to women and girls.

2.1.3 Survivor Centred Approach

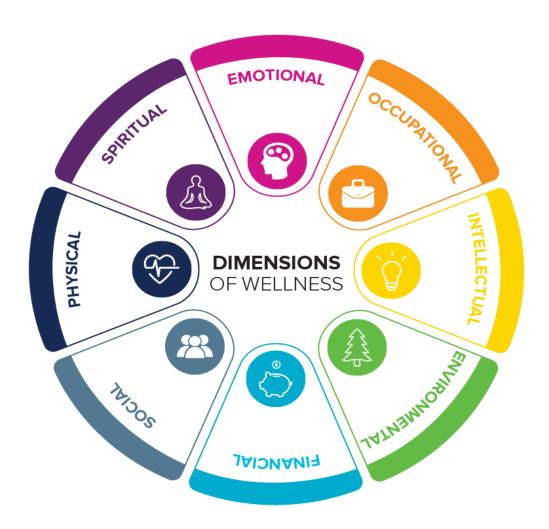
The curriculum/module is also guided by the survivor centred approach² whose following principles have also been incorporated:

- a) **Best interest** The best interests of the survivor is the paramount consideration in all decisions made regarding a survivor and/or alleged child offender and/or witness.
- b) **Non-discriminatory** All processes, referrals and services must be delivered without discrimination on the basis of, but not limited to, gender, age, disability, colour, social class, race, religion, language or political beliefs. Responses must be rights based.
- c) Gender-Sensitivity-Services, processes and strategies for responding to survivors of sexual violence and abuse must ensure that they address the specific needs of women and girls and have the flexibility to also respond to men and boy survivors
- d) **Confidentiality**-Confidentiality of the affected person(s) and their families should be respected at all times unless in extreme situations where information may lead to the identification of serious harm to others or the survivors and where sharing such information with appropriate GBV service providers/agencies is necessary.. This means sharing only the necessary information as requested, with the consent of the client and with those actors involved in providing assistance to the client. In addition, special precautions to protect the rights of young children must be taken in close collaboration with a trusted parent or guardian.
- e) Individualized- While acknowledging that many survivors share common experiences and circumstances, the individual needs of the survivor must be considered and supported, for example, the specialist requirements of survivors with disabilities. Individualized interventions and care plans have to be designed for each client and should be related to a planned intervention based on the needs of the individual survivors and their circumstances. All survivors are different even if they experience similar circumstances of abuse. It is their individual experiences that require all survivors to have unique individualized plans of interventions The interventions can be a one off e.g. via a telephone call or via a number of sessions.

² Ethical Guidelines for DWHLP Research, NRC

2.1.4 Holistic Approach/Eight Dimensions of Wellness

This curriculum/module seeks to empower girls and young woman holistically bringing out the interconnectedness of the various social and economic elements that make up a human being. As such girls and young woman should be able empowered to be able to reach a well-balanced state of well-being based on the Eight Dimensions of Wellness, as depicted in the model below;



Source: Substance Abuse and Mental Health Services Administration (SAMHSA) (2016).

Environmental Wellness

Environmental wellness is having good health by occupying pleasant, stimulating environments that support well-being. It promotes interaction with nature and also creates

an enjoyable personal environment (both in and out of your workspace)³. It involves understanding the dynamic relationship between the environment and people and recognizing that we are responsible for the quality of the air, water, and earth that surrounds us and in turn, that social, natural, and built environments affect our health and well-being. As such girls and young women should also take into consideration the positive and negative impacts on the environment of the income generating projects that they are implementing. Conducting a quick Environment Impact Assessment for each of the income generating project to be implemented will help achieve environmental wellness. This can be done by quickly writing down the possible positive and negative effects of an income generating project on the environment and coming up with interventions to mitigate the negative impacts.

Physical Wellness

Physical wellness is not merely the absence of illness, but about maintaining a thriving lifestyle. This area of wellness includes adopting healthy habits such as routine medical exams, immunizations, safety precautions, sexually transmitted infection screenings, adequate sleep, a balanced diet, regular exercise, and more. It is also about avoiding or minimizing risky behaviors like alcohol, tobacco, and other drugs. Most importantly, physical wellness is about discovering what healthy habits make you feel better and suit your lifestyle and level of mobility and fitness⁴.

Social Wellness

Social Wellness focuses on connecting with your community and the people around you, which includes being aware of your own social and cultural background as a bridge to understand the diversity and depth present in other backgrounds. This dimension encourages taking an active part in improving your communities, connecting with others, establishing supportive social networks, developing meaningful relationships, and creating safe and inclusive spaces⁵.

Emotional Wellness

³ Substance Abuse and Mental Health Services Administration (SAMHSA) (2016).

⁴ Ibid

⁵ ibid

Emotional wellness encompasses optimism, self-esteem, self-acceptance, and the ability to experience and cope with feelings independently and interpersonally. Emotional wellness includes: practicing self-care; fostering inner resources and resiliency; finding unique ways of coping with stressors; creating satisfying relationships; empathizing with others; and being realistic about expectations and time; and knowing when to ask for help.

Intellectual Wellness

Intellectual wellness encourages participating in mentally stimulating and creative activities. Improving intellectual wellness can happen in and out of the classroom. It is the ability to think critically, reason objectively, make responsible decisions, and explore new ideas and different points of view. It also emphasizes lifelong learning and inspires curiosity⁶.

Vocational Wellness

Vocational wellness involves preparing for and participating in work that provides personal satisfaction and life enrichment that is consistent with your values, goals, and lifestyle. This dimension includes taking a thoughtful and proactive approach to career planning and assessing personal satisfaction and performance in one's work⁷. Hence the need to empower girls and young women with both theoretical and practical entrepreneur skills and income generating projects.

Spiritual Wellness

Spiritual wellness involves seeking and having a meaning and purpose in life, as well as participating in activities that are consistent with one's beliefs and values. It is more than prayer and believing in a higher being. A spiritually well person seeks harmony with the universe, expresses compassion towards others, and practices gratitude and self-reflection. When we integrate practices of spiritual wellness we are able to connect in mind, body, and soul⁸.

⁶ Ibid

⁷ ibid

⁸ ibid

Financial Wellness

Financial Wellness includes our relationship with money, skills to manage resources to live within our means, making informed financial decisions and investments, setting realistic goals, and learning to prepare for short-term and long-term needs or emergencies. Part of this dimension includes an awareness that everyone's financial values, needs, and circumstances are unique⁹. The empowering of girls and young women with business and financial management skills becomes crucial in order for them establish viable and sustainable projects that help them achieve financial wellness.

Activity

Every girl and young women should be able to take time to reflect and critically examine themselves based on these 8 dimensions by simply creating a table with all those 8 dimensions and asking themselves what their current status is when it comes to each of these dimensions. As they reflect they should ask themselves what is preventing them from achieving each of the dimensions and write down what they can do in order to be able to attain the state of wellness. It is advisable to keep these and reflect on them oftenly. This will then lead to the next session on Self Awareness.

2.1.5 Dimensions of girl empowerment, as shared in Save the Children's Girl Power Index and Girl Empowerment Model:

Power to							
,,,,,	ess & ntrol	-	loles & onsibilities	Decide es			
Access	Control	Time use	Roles & responsibility perceptions	Household decision- making	Bodily autonomy	Mobility	Community/ school participation

Power with			
Valuation of Support & positive relationships			
Perceptions of women & girls	with women & girls	with family	with community/school

Power within				
Valu	ation of self	Critical consciousness & bodily integrity		
Positive self- concept	Foundational skills & knowledge	Action	Perceptions of gender equality & rights	Knowledge & recognition of rights & gender equality

Power in				
Safety & security			Spaces & systems	
in family & peer groups	in school & the community	Perceptions of violence against women & girls	Gender responsive & adolescent-friendly	Representation & voice

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⁹ ibid

Source: Save the Children

The girls and young women have to know the various levels of power that they possess if they are to be able to achieve their goals. Carrying out a critical reflection exercise based on the above girl empowerment model will help girls and young women realise the power that they have to make things happen at both local and national level.

LEARNING UNIT 1: SELF AWARENESS

Time: Approximately 1hr 30mins

Goal: The primary goal of this learning unit is to help girls and young women have a deeper

understanding of themselves and be able to understand their strengths and weaknesses and

come up with solutions on how to address these so that they do not hinder them from fully

implementing their income generating projects.

Why girls and young women should have Self Awareness:

Dealing with past experiences is essential in becoming self-aware as most of these girls and

young women have gone through traumatic experiences. This learning unit will therefore

help girls and young woman in dealing with past experiences so they are able to socialise

and interact well with other business partners and clients in the whole production value

chain for various income generating projects that they will engage in. Self-awareness will

also help girls and young woman make decisions (both social and business wise) and choices

that they are comfortable and confident with and also help remove the uncertainty, anxiety

and fears that they may have when it comes to implementing income generating projects.

Once girls and young women become self-aware they will be able to overcome the widely

entrenched negative social and cultural norms, which exclude girls and women from

economic opportunities. Rediscovering oneself is a continuous process in life hence the

need for the girls and young women to constantly reflect on themselves as unique

individuals.

Materials/Resources Needed:

Flip Charts,

Markers,

Projector and laptop for PowerPoint presentations.

Sticky notes

Notepads

Plain bond paper

How to prepare for the session:

Understand the key concepts within the session.

Go through all activities and understand how to facilitate them.

- Prepare a Presentation on Self-awareness focusing on building self-awareness and the importance of self-awareness.
- Make sure you make participants feel comfortable, as the session may be very sensitive for some.
- Prepare a presentation on Debriefing Services and Seeking Help.
- Research on the background of your participants so that at least you have some bit of background
- Have proper time management of the activities
- Make use of local practical examples for use during the session

Tips for the Facilitator:

- The facilitator should promote active participation through encouraging participants to contribute their own ideas, opinions, and views and thereafter should add, discuss and provide feedback as required.
- The facilitator should be able to handle group dynamics making sure that every participant has a chance to actively contribute and avoid a situation where a few participants take over control of the discussions.
- The facilitator should also allow the participants to de-role so that the participants will feel free to participate as they will be treated equally regardless of their official job titles.
- The facilitator should be able to make use of a lot of icebreakers, energizers and games related to the concepts that would consolidate the concepts and clarify grey sections.

SESSION LAYOUT:

TOPIC/ACTIVITY	METHODOLOGY	DURATION	RESPONSIBLE
Introduction- Understanding	Discussion	30mins	Facilitator/All
Self Awareness	Activities		
	Presentation		
	Role Plays		
Dealing with Past and Present	Activity	30mins	ALL
Experiences			
Debriefing Services and Seeking	Presentation and Discussion	30mins	Facilitator
For Help			

1.1 UNDERSTANDING SELF-AWARENESS

Lead a Discussion by:

Introductions:

- Asking participants to agree on ground rules for the session
- Asking participants to self-introduce themselves and each to write down one childhood experience they liked and one they disliked and let them explain how this has affected them

Expectations:

- The facilitator issues out one sticky note to each participant so that they write down at least three expectations from this training.
- These are then collected and stuck on the flip chart on the wall.
- The facilitator then reads out the expectations from each participant as according to the flipcharts whilst also categorising these for the rapporteur/secretary to capture.
- At the end of the training the facilitator will then lead the participants in assessing whether their expectations have been met.

Understanding Self Awareness:

- Ask participants to write down their understanding of self-awareness and then share with the rest of the group.
- Ask participants about the importance of self-awareness especially in the social and business context.

ACTIVITY ONE: Self Reflection

Lead the activity by asking participants to answer the following questions alone in silence by writing on a small piece of paper or book which they will keep:

- What are three of your strengths and three of your weaknesses/areas for improvement?
- When are you at your best?
- What negative thoughts do you experience? How do you deal with them?
- How do you respond when faced with a very stressful situation?

- What are your values?
- Who is your role model and what do you admire most about them?

Participants can share their responses voluntarily with the rest of the group. Facilitators can explain to participants that answering these questions can help an individual to understand self-better. Ask the participant to keep the papers and reflect on them often and they should feel free to add more things as they continue to rediscover themselves

ICE BREAKER: Face Drawing

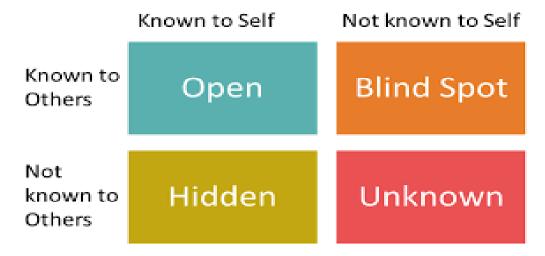
- Ask the participants to be in pairs.
- Give them one minute to look at each other's face
- Ask them to take a plain piece of paper and put it on top of their heads
- Lead participants in drawing their partner's face starting with the head, nose, eyes, mouth, ears and hair.
- Ask the participants to look at the faces they have drawn
- Let them show their partner what they have drawn
- Let the participants write the drawn partner's name and surname and date of the training as well as the topic
- Ask the participants to hand over the drawn face to their partners as a souvenir for the training
- Ask the participants what they have learnt from this exercise

Discussion:

Engage the participants in the discussion on whether or not what they have drawn is similar to the faces of their partners. Most will find out that what they have drawn is different from what is on the ground mainly because of the unfavourable conditions in which they were made to draw i.e. drawing whilst putting the paper on your head. Explain that this shows the social and business conditions that we face in reality but we should not stop our projects because the conditions are not favourable. What this calls for is for us to be innovative and come up with ideas that make our business thrive in these difficult conditions. It also shows that we need to have a vision of where we want to go with our business projects and persevere until we attain our vision. Ask the participants to go stick these drawings in their rooms so that they can constantly reflect on them.

ACTIVITY: JOHARI WINDOW

- Introduce the activity as another exercise, which can help participants to develop or enhance their self-awareness. As a way of contributing to the development of selfawareness, Joe Luft and Harry Ingham developed this theory.
- Ask Participants to draw the Johari window as shown below.



Johari Window Model:

Open/free area - This is the part of yourself which you know and others know. For example, you may know that you are intelligent, funny, shy and other people know that about you. (*Participants can ask people around them to fill in this window for them*)

Hidden area - This part of yourself is known to you but not shared with others. By sharing more of your hidden areas you build trust. For example, you can share about personal relationships, phobias and addictions. (*Participants can fill this in by themselves*).

NB: You need to make sure that the participants are at ease with each other and create a safe space for them to be able to express themselves freely knowing that the issues discussed will not be shared beyond this discussion platform.

Blind area - This part of you is known to others but not to yourself. A person can usually get to know about this blindside through feedback from people around them. For example, others may know you to be too emotional, being careless or being too judgemental. (*Participants can ask people who are close to them to fill this window for them*)

NB: Participants should be able to accept the feedback given by others about themselves if they are to be able to improve themselves.

Unknown area - This part of yourself is unknown to you and others. It is sometimes revealed suddenly and spontaneously. People usually discover this area during the most challenging times. For example, you may learn that you have a strength, a strong quality, weaknesses, fears or even likes when you face a challenging situation. Often you hear people say, "I do not know where I found the strength to do that". (*Participants can leave this window open and only fill it when they discover something new about themselves*).

Notes: Self-Awareness

- Self-awareness can be defined as having a clear perception of your personality, including strengths, weaknesses, thoughts, beliefs, motivation, and emotions.
- Self-awareness is important because it allows you to understand other people, how they perceive you, your attitude and your responses to them at the moment.
- Self-awareness allows you to refine your professional ethics in terms of your interaction with clients either directly or on the phone.
- Self-awareness can help you to be open-minded and avoid judgement when interacting directly with clients or on the phone.
- Self-awareness can help you identify areas of improvement, and it can help you understand what you are good at which is key to an individual.
- Self-awareness is the first step in the creation process, the more you grow in self-awareness, the more you will better understand why you feel what you feel and why you behave as you behave. That understanding then gives you the opportunity and freedom to change those things you would like to change about yourself and create the life you want.
- In business, people make use of their self as a way of reaching to clients and creating the market linkages as well as respond to the client's needs.

Building Self-Awareness

- Self-Reflection can help build self-awareness; as you self-reflect use what you learn about yourself to inform decisions and your interactions with clients.
- Look at your choices. What can you learn from your past in terms of your successes and mistakes? Why did you make a particular decision? How did this choice make you feel?

- Asking for feedback from people around you can help one to identify areas that they
 are not doing well and may need to improve. Everyone has certain aspects of their
 personality that they do not see clearly (blind spots) hence feedback can help to
 reveal these and guide them to improve for enhanced interactions
- Keeping a journal and recording daily thoughts, feelings, perceptions, choices, behaviours, and interactions with others. Be honest with yourself. Reflecting on your experiences allows you to learn something that can guide your personal development so think about it and write it down!
- Labelling your emotions can also be very instrumental in building self-awareness
 Feelings can be described using one word, practice labelling what you experience in different situations throughout your day. This can help you better understand your attitudes and perceptions about particular issues.

1.2 DEALING WITH PAST AND PRESENT EXPERIENCES

- This particular session places focus on issues to do with disclosure and confidentiality.
- This session will help participants to face and deal with past and present experiences to effectively provide services to clients and also interact with their colleagues.
- The session is mainly a practical exercise that is meant to help participants also deal with personal challenges through sharing with other participants.
- The facilitator needs to emphasise the importance of confidentiality during this session. Emphasis should be placed on creating a safe space and assuring every participant that all issues discussed are not to be shared outside this platform.

ACTIVITY: CIRCLE SHARE

- Ask participants to sit in a circle and make sure everyone is visible.
- Explain to the participants that the activity involves the disclosure of personal and sensitive information, hence the need for confidentiality.
- Ensure everyone is comfortable and assure the group that it is a safe space to share.
- Open the floor to participants and encourage them to share past and present experiences, which they feel they may not have dealt with. These may be positive or negative experiences.

• The Facilitator must be ready to provide psychosocial support to some participants who might be overwhelmed with emotions

Facilitators must:

- Allow for participants to express themselves in a safe and reassuring environment
- Accept all emotions shared by the participants whether negative or positive.
- Allow participants to support each other and collectively solve problems.
- Encourage participation; sometimes facilitators can lead by example, by also sharing an experience themselves to encourage disclosure.
- Conclude the activity after checking if everyone has fully expressed himself or herself.
- Ask participants how they feel at the end of the activity.

1.3 DEBRIEFING SERVICES AND SEEKING FOR HELP

It is important for girls and young women to debrief and be able to seek help whenever they need it.

Discussion

The facilitator can lead a discussion with the following key points:

- How can girls and young women in business be affected by the problems of a client and those of her family/friends/neighbours?
- What is the impact of not seeking help or dealing with the problems mentioned above?
- What mechanisms can be put in place to help girls and young women deal with problems to ensure that this does not affect their business?
- What mechanisms can be put in place to help girls and young women cope with the demands of operating a business/income generating project?

Notes:

 Interacting with business clients with different problems may negatively affect service providers emotionally, since some of the clients would also bring their social problems as they do business.

- Debriefing is a process whereby service providers or people in a helping capacity get
 a platform to give an account of their experiences. Sharing an experience may help
 the individual to feel relieved especially in the case of negative and emotional
 experiences.
- Debriefing can assist in preventing psychological harm by openly talking about a negative experience.
- Failure to get help may result in burnout which can be defined as a state of emotional, physical and mental exhaustion.

Help and Support Mechanisms for girls and young women in Business

Peer-to-Peer Support: This may involve two colleagues at the same level, getting together to discuss and share experiences.

Group Support: This one involves a group approach, where colleagues can sit down together and share experiences. The group can come up with solutions and problem-solve collectively; e.g. joining business groups for girls and young women

One on One Support: This involves girls and young women providing support to each other. This model of support may also involve an external professional who may come in to offer debriefing services to girls and young women

LEARNING UNIT 2: ENTERPRISE DEVELOPMENT SKILLS

Time: Approximately 13hrs 30mins

Goal: The primary goal of this learning unit is to help girls and young women have a

deeper understanding of how to start, run and grow successful businesses to

generate income and employment.

Why young women and girls should have Enterprise Development Skills:

Starting a business is one the most important ways of empowering girls and young

women to attain financial freedom in Zimbabwe given the current high

unemployment level amongst youths. It has been observed that many people

venture into businesses without a full understanding of the industry, market, how to

run the businesses, the risks involved, profitability of the businesses and the costs

involved, leading to a high failure rate of the start-ups. It is therefore imperative to

empower girls and young women with enterprise development skills to make it

easier for them to launch and run a business successfully, fully knowing what they

are going into, and what is needed to succeed in the business.

Materials/Resources Needed:

Flip Charts,

Markers,

Projector and laptop for PowerPoint presentations.

Sticky notes

Notepads

Plain bond paper

How to prepare for the session:

Understand the key concepts within the session.

• Go through all activities and understand how to facilitate them.

• Prepare a Presentation on each key element of Enterprise Development Skills

Make sure you make participants feel comfortable and be as simple as possible given

that the content could be complex for some participants.

Make use of simple and relevant practical examples

• Have proper time management of the activities

SESSION LAYOUT:

TOPIC/ACTIVITY	METHODOLOGY	DURATION	RESPONSIBLE
Generate a profitable	Discussions	1hr	Facilitator/All
business idea	Practical		
Validate the business	Discussions	1 hr	Facilitator/All
idea	Practical		
Choose a business name	Discussions	1hr	Facilitator/All
	Practical		
Write a business plan:			
1. Business Plan	Discussions	1hr	Facilitator/All
Introductions	Practical		
2. Analysis of the	Discussions	1hr	Facilitator/All
present Situation	Practical		
3. Business Plan	Discussions	1 hr	Facilitator/All
Objectives	Practical		
4. Strategic Plan	Discussions	1hr	Facilitator/All
	Practical		
5. Financial Plan	Discussions	1hr	Facilitator/All
	Practical		
Implement Business Plan	Discussions	1hr	Facilitator/All
	Practical		

CREATING A PROFITABLE BUSINESS IDEA

This session seeks to equip girls and young women with necessary skills to generate profitable business ideas in a systematic manner. The facilitator must emphasise that every successful business started as just as an idea. Most successful businesses were driven by founders who leveraged their skills, experience and passion to provide goods and services required by the society.

Key questions that need to be addressed by the girls and young women during discussions;

- What is the real reason you want to start a business?
- What skills and experience do you have?
- What are you passionate about?
- What are your personal and business goals?
- Who is your customer?
- What problems does your customer have, and how can your business resolve them?
- What do your competitors propose, and how will you differ from them?

- Is the business profitable? Consider
 - Lower start-up costs
 - High profit margins
 - Pricey products if a product costs more than someone is likely to want to pay for it, drop the idea
 - Sweat capital means turning your physical effort into profit, no financial capital
 required

Practical

Ask the participants to take out clean sheets of paper and answer the following questions

- Which things do you really enjoy doing?
- Which things are you good at?
- What skills and experience did you gain the past?
- Is there a service you wish someone offered? Perhaps one that a friend has access to but isn't available in your area? You could start it
- Do you wish you had someone to tackle a certain job you don't like doing? That could be the basis of a business!
- What are people complaining about in this community?
- How can you use the skills, experience and passion listed above to solve the problems identified above?
- The facilitator can direct the participants to consider the business ideas being pursued by RMT e.g. Detergent Manufacturing, Horticulture or Small Livestock Production

VALIDATING BUSINESS IDEA

This session aims to equip girls and young women with basic skills to validate business ideas before committing resources into developing those ideas further. In simple terms, idea validation is the process of gathering evidence that the idea works. Thus, the purpose of validation is to make sure a business idea has potential and the most critical assumptions regarding that idea are valid. This mimimises the risk of implementing ideas no one wants or is not willing to pay for. It is critical to find the fastest and cheapest way to test assumptions in order to decide whether to proceed with the business idea or not. Inability to validate ideas is often cited as one of the reasons for business start-up failures.

The facilitator should ensure that at the end of the session participants can answer the following questions;

- What is idea validation?
- Why should ideas be validated?
- How do you validate an idea?
- What are the success factors for effective idea validation?

What is idea validation?

- Lead the discussion by asking participants to define idea validation.
- The discussions should bring out the fact that validation involves testing whether the idea works before committing resources.

Why ideas should be validated?

- Lead the discussion by inviting participants to give reasons why ideas should be validated.
- Ask participants to share any experience on ideas/products that they failed because of lack of validation
- The discussions should bring out the following key points;
 - Validation reduces the risk of failure, speeds up the delivery of products and minimises costs
 - o Ideas need to be validated before investing significant amount of time and resources to avoid launching a product that no one is willing to pay for
 - o The idea must be able to solve a real problem in an efficient manner
 - o There is need to confirm that there is real demand for the product
 - It is also important to test whether the timing is right

How do you validate an idea?

- Lead the discussion by inviting suggestions from participants on the approach they will take to validate ideas
- Ask participants to share if they have been involved in idea validation
- Share the following key points with the participants:

- There is no prescribed approach for validating ideas as this varies with the nature and complexity of the product.
- If the product is simple and there is not much complexity, validation may be unnecessary
- Validation may be critical for new business ideas and products with more risk
- Validation is about testing the key assumptions behind the ideas. It is critical
 to start with the riskiest assumption so that you do not waste time on
 something that does not have potential
- Validation involves four (4) key steps
 - ✓ Define your goal- Decide what you want to learn and what aspects to validate. For example a goal can be one of the following;
 - Problem Is your problem true/worth solving?
 - Solution Is your product/offer going to solve the problem?
 - Features How do the core features of your product work?
 - Business model Is your business model viable and scalable?
 - Price Is there enough demand at the price you set?
 - ✓ Develop hypothesis A useful hypothesis is a testable statements based on the goals described above. For example the critical assumption for a detergent manufacturer could be, people who use dishwasher liquid everyday do not care about brands as long as the colour of the liquid is green and the price is competitive.
 - ✓ Experiment and revise Find the fastest and cheapest way to test your assumptions. An experiment is a test that measures the effect of your hypothesis and reveals whether or not you should proceed with your idea. The most effective approach is to conduct market research though surveys/interviews for example;
 - Check whether there is an existing market and test your assumptions on price, customer behaviour, product features, etc
 - Soundboard your ideas with other entrepreneurs whether in the same target field or not in order to test your assumptions

- Conduct interviews with the target customers to check their responses on your assumptions on the problem, price, behaviour, etc.
- ✓ Validate and develop At this stage, you should confirm your assumption to be either valid or invalid. If the idea has potential, and the most critical assumption is correct, one can start refining the idea. Although validation does not guarantee success, it provides the basis for developing the idea further with more clarity and precision.

What are the success factors for effective idea validation?

- Start by asking participants to share what they think could be the critical success factors for an effective idea validation process
- The discussion should bring out the following key points;
 - Be ruthlessly critical One needs to balance optimism with critical analysis of proposed ideas
 - Keep validation process simple Simplify assumptions and testing criteria
 - Involve the right target audience Select the target audience carefully in order to gather accurate information
 - Be systematic take systematic approach to validation following the 4-step process
 - Look around and learn from others' mistakes.

Practical

Ask participants to validate a typical business idea from the targeted project currently being pursued by RMT e.g. Detergent Manufacturing, Horticulture or Small Livestock Production

CHOOSING A BUSINESS NAME

This session aims to stress the importance of creating a business name once a business idea has been validated. It is imperative for the girls and young women to find a name for their business that makes it clear what the business does, that is short and memorable, and that aligns with intended vision of the soon to be established business organisation.

At the end of the session, girls and young women should be able to appreciate the principles of coming up with good business name which stands the test of time.

- Lead the session by asking the participants to state their favourite existing business names and why they like them.
- Probe the participants to think of the reason why the owners of such businesses came up with such names.
- Formulate common themes that are coming from the feedback provided by participants
- Key points that should come of out the discussion should be aligned to the common principles of a good business name;
 - The name should reflect the essence of the business Consider the vision of the business and proposed unique selling proposition. Also think about the target audience and the feedback from the idea validation process.
 - Be descriptive but not too general or vague the essence of the business can be understood from the name
 - Keep it simple Avoid hard-to-spell names
 - Be original Do not try to copy competitors
 - Choose a name that is scalable Do not pick a name that could be limiting as your business grows.
 - Use related words in a creative way Come up with a catchy name that sounds good when said out aloud.
 - Avoid using personal names Personal names do not communicate anything about the business and will not mean much to potential customers.
 - Check availability of the name Research to find out whether the name is taken up including the internet domain
 - Get opinions and ideas from friends, family or even potential customers. It is always a good idea to get a few different points of view.
 - A business name is only the first step towards building a brand. Though it will
 give the business a good first impression, meeting customer expectations is
 the only way to sustain the brand.

WRITING A BUSINESS PLAN

This session aims to equip girls and young women with the business planning skills which are a very critical element of running a successful enterprise. This builds on the understanding that the girls and young women have learnt about how to create ideas, how to validate profitable ideas and have come up with a name for their business. The next step would be how to quantify the business opportunity and what is required to convert it into real money. The approach is to teach participants about how to come up with a robust and bankable business plan.

It is imperative for the facilitator to ensure that the business planning concepts are introduced to the participants in a simple manner. Most importantly, it would be useful to develop a business plan for one of the projects being pursued by RMT to allow participants to immediately appreciate the practical application of the concepts.

The facilitator will share the key concepts regarding business planning supported by robust discussion on the application of such concepts on a typical project run by RMT.

What is a business Plan?

A Business Plan is a document in which a business opportunity is identified, described and analyzed, examining its technical, economic and financial feasibility. The Plan documents all of the procedures and strategies necessary in order to convert the business opportunity into an actual business project.

Moreover, it should serve as a business card for introducing the business to others: banks, investors, institutions, public bodies or any other agent involved, when it comes time to seek cooperation or financial support of any kind.

A Business Plan has a dual function;

- Management Tool.
- Planning Tool.

Management Tool:

- Provides economic/financial projections.
- Enhances the monitoring and control of the business by following up the results obtained and analyzing management indicators.
- Introduces an analysis of the supply and demand of the business products/services.

- Reflects the commercial strategy and the marketing policy.
- Identifies the guidelines for the management of human resources.
- Analyses the key factors of success and the risks of a business.

Planning Tool

The business assumes and takes responsibility for the definition of its objectives:

- With results-oriented actions.
- Strict fulfilment of its economic commitments.
- Orients decision-making processes:
- Provides qualitative and quantitative information.
- Planning conforms to a homogeneous pattern.

Why write a business plan?

- The plan sets out your strategy and action plan for the next one to three years, or sometimes longer.
- As part of the process, you set concrete objectives and plan how you will achieve them.
- Writing a business plan helps you focus and develop your ideas. Priorities are identified. Non-priorities are dropped, saving precious time.
- Putting the plan in writing makes it easier to spot any gaps where you have more to do.
- Once written, the plan is a benchmark for the performance of the business.
- By involving your employees in the complete planning process, you continue to build up a successful, committed team
- It serves as a business card introducing the organisation

CONTENT OF BUSINESS PLAN

The development of a BUSINESS PLAN consists of the following elements, which provide answers to the main questions that can be raised by third parties:



Analysis of the present situation

The facilitator should lead a discussion answering and documenting the following questions regarding the product or offering:

- Industry Analysis:
 - O Who are the major players in the industry and what are they offering?
 - What is the level of competition in the industry? Porter's Five Forces Model would be useful
 - ✓ Rivalry amongst existing competitors number of competitors, diversity of competitors, industry concentration, industry growth, quality differences, brand loyalty, barriers to exit, switching costs
 - ✓ Threats of new entrants barriers to entry, economies of scale, capital requirements, government policies, brand loyalty, access to distribution channels, cumulative experience etc.
 - ✓ Bargaining Power of suppliers number and sizes of suppliers of key required materials and services, uniqueness of each supplier's product, focal business' ability to substitute.
 - ✓ Threat of substitute products number of substitute products available, buyer propensity to substitute, relative price performance of substitute, perceived level of product differentiation, switch costs.

✓ Bargaining power of buyers – number of customers, size of each order, differences between competitors, price sensitivity, buyer's ability to substitute, buyer's information availability, switch costs

Market Analysis:

- O What is the demand in sector like?
- O What is the future demand outlook?
- How are customers in this sector segmented i.e types of clients and the specific needs?
- o How do customers behave?
- O What are the customers' pain points?
- o How do we differentiate ourselves from competition?

PEST Analysis – Assessing business resilience:

- What Political factors are most likely to affect our business and how do we respond?
- What Economic factors are most likely to affect our business and how do we respond?
- What Social factors are most likely to affect our business and how do we respond?
- What Technological factors are most likely to affect our business and how do we respond?

SWOT

- O What are our key strengths and weaknesses?
- What are the key opportunities and threats that the business is facing? –
 Leverage output from industry analysis and PEST analysis
- o How can we leverage our strengths to exploit opportunities?
- O How can we leverage our strengths to deal with threats?
- How can we mitigate our weaknesses to exploit opportunities?
- O How can we mitigate our weaknesses to deal with threats?

Business Plan Objectives

The facilitator should lead a discussion answering and documenting the following questions regarding the business.

- What are the reasons for investing in this business?
- Product offering
 - What products are we going to provide? Describe the product features in detail
 - Why are we providing those products? check relevance to market and our capabilities
 - O How are we packaging the product?
 - o Does the product require after sales service?

Pricing

- O What is our pricing approach for our products?
 - ✓ Penetration pricing
 - ✓ Differentiation
 - ✓ Cost-based
 - ✓ Competitor based etc.
- o Are we going to be offering discounts?
- o Are we going to sell on credit and if so, at what price?

Place

- O How are going to be distributing the products?
- O Which outlets will be selling our products?

Promotion

- O How are we going to advertise our products?
- O Which publicity approach are we going to adopt?
- Any sales promotions to be done?

Operational requirements

- Where are we going to set out operations and why? debate closer to market vs closer to raw materials
- O Which infrastructure should be in place?
- O Which equipment is required?
- Who are the major suppliers of the raw materials we need?
- What size of labour force should be in place
- O What would be our production cycle?

- O What management information systems are in place?
- Are your IT systems reliable?
- O What are the licencing requirements?
- What are our perspectives on the evolution of the business over time?

Strategic Plan Objectives

The facilitator should lead a discussion answering and documenting the following questions regarding the business

- What is the Vision the business? It should be aspirational and long-term goal/Purpose
- What is the Mission of the business? A statement of summarising the goals and values of the business?
- What are the core values of the organisation?
- How is the business structured and who does what?
- What is the legal status of the organisation? cooperative, sole trader, company etc
- How are the strategic lines of our business going to unfold as long-term objectives?
- Have specific action plans been defined for achieving the long-term objectives? Have resources been allocated to such plans?
- How many employees comprise our staff? What are my personnel management policies?
- Have we planned for the financial needs that could arise in the long term?
- Have we identified all the risks that are associated with the business idea and documented their mitigation measures?

Financial Plan

The purpose of the financial plan is to assess the profitability and economic feasibility of the business project. This analysis is the quantification of the strategy defined above and will enable the business analyze the economic impact of the decision making. A full analysis includes a projection for the time horizon considered in the Business Plan;

- Required Start-up Funds
- Income Projections
- Expenditure Projections

- Income Statement
- Balance Sheet
- Cash flow Statement
- Financial Ratios

The facilitator should lead a discussion around preparation of the financial plan based on the templates provided. There is need to ensure that the explanations are simpler and focus on key elements. Certain aspects can be left out depending on the level of understanding of the participants. At a minimum, the Income and Expenditure projections should be completed.