



Youth Economic Empowerment Project (YEEP)

"My wealth, My Efforts"



ENTREPRENEURSHIP AND LIFE SKILLS DEVELOPMENT

A Trainer's Toolkit

October 10, 2016

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Introduction

The Agency For Accelerated Regional Developement (AFARD) in partnership with Center for Governance and Economic Development (CEGED) secured a 3-year (2016-19) from the European Union in Uganda for Youth Economic Empowerment Project (YEEP). The project aims at promoting sustainable and gainful youth employment through a holistic and multi-sectoral approach that targets improving youth employability, access to gainful employment, public-private sector engagements, and youth voice and space in local governance. The overall goal of YEEP is, *“to contribute to youth inclusive economic growth and poverty reduction in West Nile region of Uganda through sustainable and gainful employment opportunities”* and its specific objectives are to:

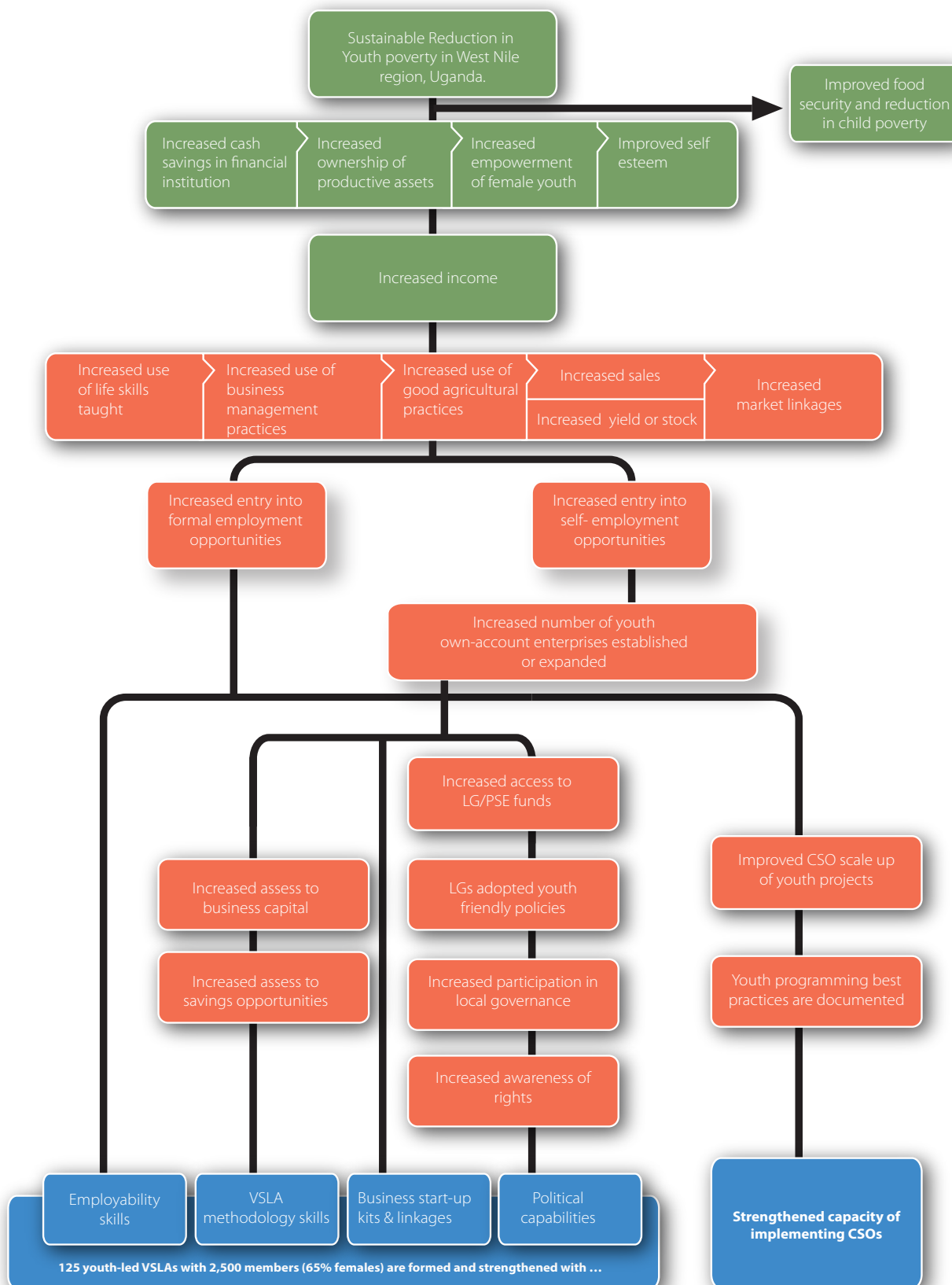
- i. Improve the employability of 2,500 rural youth organized in 125 youth-led VSLAs (900 youth/45 groups in Nebbi; 800 youth/40 groups in Arua; and 800 youth/40 groups in Zombo;
- ii. Promote access to gainful employment opportunities for 2,500 rural youth through agribusiness, microenterprises, micro-franchise, and formal jobs;
- iii. Strengthen the political capabilities of 2,500 youth to effectively dialogue with local government, private sector, and civil society actors; and
- iv. Build the capacity of the local CSOs implementing the action for better accountability, learning, and visibility.

For YEEP to effectively contribute to youth inclusive economic growth and poverty reduction through sustainable and gainful employment opportunities, the project will be anchored on youth-led Village Savings and Loan Associations (VSLAs) as a youth transformation platform. A total of 125 youth-led VSLAs (with 2,500 members i.e., 20 members each) will be formed. All these youth as a start will be trained in VSLA methodology together with life skills, entrepreneurship, financial literacy, and advocacy skills.

In addition, to ensure that these skills facilitate access to sustainable and gainful employment opportunities, YEEP will support various formal employment and business for self-employment pathways as are shown below:

- 1,625 youth with support of 250 Young Model Farmers (YMF) will be trained and supported into agribusiness related self-employment
- 625 youth will be trained in BTVET institutions in locally relevant and profitable skills using non-formal and DIT certified vocational skills training approach. In this way, 125 youth will join formal employment and 500 youth will join self-employment through own-account microenterprises;
- 250 youth will be supported into micro-franchise business model as self-employed micro-franchisee.

YEEP Adapted Results Chain



About the Manual

YEEP seeks to enable youth to enter and stay into as well as to sustain their (self) employment. To achieve this, youth need both entrepreneurship and life skills with which they can identify decent employment opportunities. Aware of the constraints of West Nile economy for formal employment, YEEP targets to tap into the vast self-employment opportunities using business for employment strategy. To do so, youth need strategic competencies to identify, plan, start and grow profitable enterprises able to meet their life goals. The need to match business growth and life goals calls for positive life skills with which the youth can navigate their daily lives and employment. It is therefore important that the youth are trained to effectively internalize the various skills gap (in business, social, biological, and psychological behaviors) in order for them to build positive behaviors and skills of successful youth entrepreneurs.

Users of the manual

YEEP will work with Project Officers and Community Based Facilitators as lead trainers. This manual is therefore designed primarily for their use. Other people or organizations who intend to use this manual are called upon to not only acknowledge the source but also to seek an orientation on its use from AFARD's Programmes Department.

Objectives of the manual:

YEEP seeks to build youth who are active economic citizens. This manual provides a locally sensitive, technically responsive, and learner stimulating guide to participatory learning using tested youth learning and behavior change principles in entrepreneurship and life skills development. The bridge model used in the design of this manual provides an effective way of promoting learning and positive behavior change. Using the bridge model of behaviors change, information about life skills provides the solid foundation for life allowing individuals to live happy and prosperous lives.

Trainers are encouraged to allow time within the training for youths to define concerns and seek practical solutions as participants open and build successful businesses and life skills. An important component of the training will be to provide access to local knowledge.

Specifically, this manual is designed to help learners acquire the skills and tools to:

1. Know who they are, set their life goals and develop positive inter-personal behaviors relevant for achieving their goals
2. Generate and select business ideas, plan, start and grow small businesses
3. Routinely assess their performance with respect to their learning, behavior change, and achievement of their goals.

How do the sessions flow?

The sessions are developed in ways that encourage: (i) Unfreezing by learners through reflections on their own practices and abilities; (ii) Discovery through practical experience sharing; and (iii) Actions meant to enable learners put to use what they have learned. To achieve these, the trainers are advised to always:

1. Ensure that the learning environment is favorable for learning especially for the method to be used in the session;
2. Introduce the training session objective so that participants know what they are out to achieve;
3. Solicit learners fears and expectations in order to always conduct learning reflections;

4. Ensure that there are ground rules set for the day – time, respect, phones, etc.
5. For all self-assessment exercise, ensure that learners use stones, seeds, sticks, etc.
6. For every group games, promote rotational volunteering so that learning is open for all.
7. A final reflection round up question is asked in order to close the learning loop – achievement of expectation/objectives and dispelling of fears as well as stage setting for way forward.

Roles of Community Based Facilitators in Youth Training

As trainers <ul style="list-style-type: none"> • Develop training plans • Set learning objectives • Develop training profiles (sex, age, hopes, fears) • Ensure training venue is fit for learning • Choose better methods for youth 	As a facilitator <ul style="list-style-type: none"> • Promotes effective participation minus domination • Builds cumulative learning from basic to complex • Respects diversity of opinion 	As peer educators <ul style="list-style-type: none"> • As peers youth will listen to and imitate your behavior • Models of change through life styles • Able to support, encourage and help peers • More interactions outside training areas
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As was noted above, the Community Based Facilitators will be the lead trainers in YEEP. Thus, to ensure maximum stimulation and participation of youth in youth learning, CBFs need to develop and exhibit the below qualities; that is they should have:

- Warm personality that is receptive to youth
- Bonds and melts with learners (social skills)
- Strong organizational skills for group learning
- Problem solving skills to ensure harmony, always
- Flexibility to adapt to changing youth needs and skills
- Knowledge of local and diverse context to upper cross learning
- Knowledge of participatory methodologies
- Self confident with considered opinion
- Honest and dependable and liked
- Has own 'behavior and experiences' to share out

Tips on promoting “real world” learning for youth

Youth learn effectively when:

- They perceive that their needs will be addressed
- The learning is meaningful in their lives
- They actively participate in the process
- Contents are real to their lives and experiences
- The process is gradual, starting with basic issues they know and delves into competition issues
- The process allows them to double check their learning against other experiences

Participative learning is:

- Active through learning by doing
- Interactive with open discussions
- Relevant by using real- life issues
- Critical to encourage youth to think for themselves
- Collaborative through group work

Principles of behavior change

1. Provision of relevant and tested information
2. Fear information hardly induce change
3. People are more likely to try behaviors they feel capable of performing.
4. Individuals are more likely to adopt a new behavior if they are offered choices among alternatives.
5. Change is more likely in a community if 'leaders' adopt the change.
6. Relapse in behavior is common and should not be seen and end in itself. Encourage retrial

Qualities of an effective Community Based Facilitators

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Ground Rules

- Only one person speaks at a time
- Everyone gets a chance to speak
- Everyone should listen to the other person's view
- Do not make fun of or laugh at one another
- Everyone should respect everyone else.
- Do not use bad words or boo anyone
- Do not hit anyone
- Do not answer on someone else's behalf

Acknowledgments

This manual is developed by AFARD and CEGED for the EU funded Youth Economic Empowerment Project –YEEP. The manual formulation process included a review of a number of manuals that were already in use. We are therefore indebted to the following sources:

- 1) A Working Future Project Life Skills Manual by Plan International Uganda.
- 2) AFARD, April 2010. Starter Kit for Economic Security Enhancement through Entrepreneurship Skills Development.
- 3) Community-based Life Skills for Girls: A Training Manual. Go Girls. USAID Project SEARCH.
- 4) Life Skills and Leadership Manual. USAID Peace Corps.
- 5) Life Skills Education for Adolescent and Youth; Facilitator's Manual, USAID and Ministry of Gender, Labour and Social Development. – SCORE Project for OVC.
- 6) Life Skills Manual. Peace Corps.
- 7) Ndungu, P.K. 2011. Do-it-Yourself (DIT) Business Start-up and Growth Toolkit for Youth Entrepreneurs – Yes Youth Can! National: DIT Business Start-up and Growth Toolkit.
- 8) Parry Cliff and Nomikou, M. Life Skills: Developing Active Citizens. British Council.
- 9) Personal Effectiveness Trainers Manual. Technoserve, STRYDE Project.
- 10) SNV, AFARD, and CEGED, 2015. Entrepreneurship and Life Skills Training Guide.
- 11) United Nations. Life Skills Training Guide for Young People: HIV/AIDS and Substance Use Prevention. 2003.
- 12) WENIPS, November 2011, IGA Selection, Planning and Management. A Training Course for the Participants who are Interested in Operating IGAs.
- 13) Young Drive Academy, 2015, Participant Manual Uganda.

Part 1: Youth Entrepreneurship Skills Development

Session 1: LIFE SKILLS	Methods: <ol style="list-style-type: none">1. Question and answer2. Daily calendar3. Lecture
Objectives: At the end of the session, participants are able to: <ul style="list-style-type: none">• Appreciate that daily life needs basic skills and positive behavior• Enumerate some basic life skills they use in their daily lives• Identify some life skills that they lack	
Sub- topics: <ol style="list-style-type: none">1. What is life skills?2. What life skills do youth entrepreneurs need?3. Why do youth entrepreneurs need life skills?	Duration: 45 Minutes

Introduction

1. Tell learners that today we will learn about how we deal with daily lives in different ways.
2. Ask learners (male and female) to describe their daily calendar from morning when they wake up until evening when they go to bed.
3. Note down on a flip chart the different “skills and behavior” they use in those daily chores.
4. Then define what life skills is

What is life skills?

Life skills are a set of skills and “positive behavior” that individuals and or groups use to deal effectively with the everyday challenges of life. These skills can be learned through socialization or taught. It can therefore be said that life skills are basic behavior and skills that every individual need to navigate daily roles and responsibilities. So this training is about enhancing those behaviors and skills.

Important to note is that life skills are:

- Real to the daily lives of youth.
- Sensitive to especially risky and bad behaviors.
- Often controversial as many youth often think ‘we know it all.’
- Moral to individual judgments of right and wrong, bad and good, important or not and driven by beliefs, social norms, etc.

Emphasize that a behavior should have at least 4 key attributes namely:

- It should be an ACTION
- Should be MEASURABLE
- Should be MODELED
- Should be DO ABLE

5. Ask 2 youth entrepreneurs (1 male and 1 female) what daily challenges they face in their business

Note and add:

- Price changes;
- Competition;
- New and alternative products in the market;
- Business policies e.g. taxes, labour laws, business registration.

6. Ask the learners then, “Why do youth entrepreneurs need the right life skills?”



Emphasize the following on top of their responses:

- Be aware of their individual (self-awareness) and customers needs
- Make decisive and timely decisions
- Withstand peer pressure
- Build a brand- image, recognition, and respect
- Communicate effectively with others and to give and accept criticisms
- Develop good goals and remain focus on achieving the goals

7. Ask the learners to enumerate the core life skills they think they lack to be effective entrepreneurs

- a. Note down all responses on a flip chart
- b. Compare their list with the skills that YEEP will address (see Table of Content)
- c. Encourage the youth to learn some of the skills within the 3 project years from their group members



Reflection/Session Evaluation

8. Finally ask the learners, “what did we learn today and how useful were they in our lives?”

Session 2: WHO AM I? Self-awareness; Self Esteem		Methods:
		<ol style="list-style-type: none"> 1. Question and answer 2. Self reflection 3. Group feedback
Objectives: At the end of the session, participants are able to: <ul style="list-style-type: none"> • State their individual strengths and weaknesses • Appreciate feedback from others about who they are • Identify how to build their individual self-esteem 		
Sub- topics: <ol style="list-style-type: none"> 1. What is self –awareness 2. Why is self-awareness important 3. What makes who I am? 4. How to build my self-esteem 		Duration: 1 Hour

Introduction

Inform learners that often we do not fully know who we are. Hardly do we reflect on our traits to be able to live well with others and ourselves. We always show out to others the good things about us and downplay everything that is bad/weak in our lives. Today we will learn how to be self-aware i.e. knowing who we are.

1. Ask: What is self-awareness

Knowing about one's own individuality, character and personality

2. Ask: Why is being self-awareness important?



Emphasize:

- What motivates us and makes us happy
- Our strengths and weaknesses
- Areas we want to change or improve
- What we personally want out of life

3. Explain to the learners that what makes me who I am include personal strengths and weaknesses in different areas as below:

	Strengths	Weaknesses
Physical- Our outward appearance and how we act e.g., Derek is handsome		
Social- How we interact with others e.g., Olivia is very shy		
Spiritual- Our values and belief e.g., Erik is believer in God		
Emotional- Our feelings about things and response thereto e.g., John is hot tempered		
Mental- What we think about, know and remember e.g. Jane is Savedee		

4. Organize an Individual work:

- Give all learners 5 minutes to reflect and identify their strengths and weaknesses
- Plenary: Select 2 males and 2 females and Ask each of them to state at least 1 strength and 1 weakness that s/he identified
- Ask the selected 4 youth to stand aside where they cannot listen to the group discussion
- Ask the group to give at least 2 strengths and weaknesses on each of the selected 4 people
- Invite the 4 selected youth to come back to the group
- Point to them the feedback given on each one of them
- Ask them to confirm if what the group stated were what they too knew about themselves

5. Conclude by pointing that often our complete self-awareness involves other people's awareness of who we are. It is therefore important to give a correct image about oneself because it can lead us to miss great opportunities. For instance, if people know that you are a liar they will not trust you. This sense of awareness requires us to have a good self-esteem that is:

- How you see yourself,
- Believing that you are worth a lot, and
- Appreciating our personal strengths.

Sources of self-esteem

- How our parents, siblings etc raised or treat us
- Belief in God (He can't make poor materials, and so on)
- Image of girls (weak/dependent) or boys (strong/provider) in the community
- Personal reflection on our lives etc.

People with High Self esteem will:	People with Low Self esteem will:
<ul style="list-style-type: none">• Have self-confidence and respect for self and for others• Know that they are worthy of love and respect and expect it from others• Be comfortable with others, forming closer and healthier relationships• Accept new challenges and try new activities• Believe they can succeed (and are self-driven to be the person they want to be)• Be assertive and refuse to be pressured into what they do not believe in• Accept their mistakes and move on	<ul style="list-style-type: none">• Have little or no respect for self and others• Have difficulty making and maintaining healthy relationships• Not trust in their own values or decisions• Be more likely to fall under the influence/ bullying of others• Most likely develop or engage in one or more unhealthy behaviors – stress and anxiety; sex; smoking, alcohol, or other drug use; unwillingness to follow medical advice

Ways to Improve Self Esteem

- Do not comparing yourself with others- Set and follow your own goals.
- Recognize and appreciate yourself the way you are. Do not blame yourself for what is not your gift.
- Think about the kind of person you are and your best qualities. Maximize on what you like most about yourself.
- Being aware of your shortcomings and what you want to improve about yourself
- Be realistic by setting and pursuing achievable goals so that you can be satisfied when you accomplish them.
- Believe in yourself that "Yes, I can do it!"

- Spend time with people who care for you, make you feel good about yourself, and boost your self-esteem
- Staying away from people who damage your self-esteem, particularly if they do it on purpose



Self-Assessment I: Self-esteem Assessment

Below are a list of statements that describes your general feelings about yourself. Answer each one of them as per the rating offered

	3= Strongly agree; 2=Agree; 1=Dis-agree; 0=Strongly disagree
1. On the whole, I am satisfied with myself.	
2. I feel that I have a number of good qualities.	
3. I am able to do things as well as most other people.	
4. I feel that I'm a person of worth, at least on an equal plane with others.	
5. I take a positive attitude toward myself.	
	0= Strongly agree; 1=Agree; 2=Disagree; 3=Strongly disagree
6. At times, I think I am no good at all.	
7. I feel I do not have much to be proud of.	
8. I certainly feel useless at times.	
9. I wish I could have more respect for myself.	
10. All in all, I am inclined to feel that I am a failure	
TOTAL	
Scores: > 26+ = High self-esteem; 15-25 = Normal self-esteem; Below 15 =low self-esteem	



Reflection/Session Evaluation

Recap by asking learners:

What did we learn today and will help you to improve on your behavior?

Session 3: MY DREAM! Goal Setting and Evaluation	Methods: <ol style="list-style-type: none"> 1. Group game 2. Question and answer 3. Lecture
Objectives: At the end of the session, participants are able to: <ul style="list-style-type: none"> • Define life goals and their importance • Develop personal development plans for 1-3 years 	
Sub- topics: <ol style="list-style-type: none"> 1. What is a life goal? 2. Why do youth need to set a goal in their lives? 3. How to set one's goal 4. How to review one's goal achievement 	Duration: 3 ½ Hrs

1. Please, introduce this session with the below game. Ensure that you have all the required tools. Also inform the learners that today's session will focus on life goals.

The Bottle Top Game Competition:

- Carry 12 bottle tops to the training venue
- Select 3 males and 3 females and divide them in 3 groups of 2 people each and inform them that they will compete against each other.
- Give the groups 1-2 minutes to prepare
- Give each group 4 bottle tops
- Dig a hole 7 meters away (using your long feet stride)
- Tell everyone to drop their bottle tops into the hole
 - o Starting with all 3 bottle tops at once
 - o Followed with each bottle top
- Encourage the learners to clap for the winning group and settle the group back
- Ask the players to narrate what their experiences were and note them down on the flip chart

2. Ask learners to define, "What a goal is?"

Sum the game and feedback with emphasizing that:

- Life is all about achieving goals e.g., winning the current game
- A goal is a future good that can be: Tangible (livestock, house, bicycle, etc.) or Intangible (Marriage, Qualification, Belief, winning a competition). This can be (Where you want to go; What you want to achieve; or Who you want to be)
- A goal has to be very clear- have a target, time when to be achieved, and meaning to one's life (justification)
- A goal involved a series of processes and hard work to be achieved.
- A goal can be short term (every farming season of 6 months or 1 year) or long term (2 years and more).
- YEPP is more focused on economic goals and improved life skills.

3. Ask learners again: "Why do youth need a life goal?"

Sum with below

- Get a focus of where one want to go/be
- Get a motivation and effort to work hard
- Be able to monitor progress towards the goal

- Show our values of living to our words
- Pride in being able to achieve something
- Encouragement for setting and attaining the next goals

4. Notify learners to be very attentive because you will take them through the process of “How to set and monitor one’s goal.”

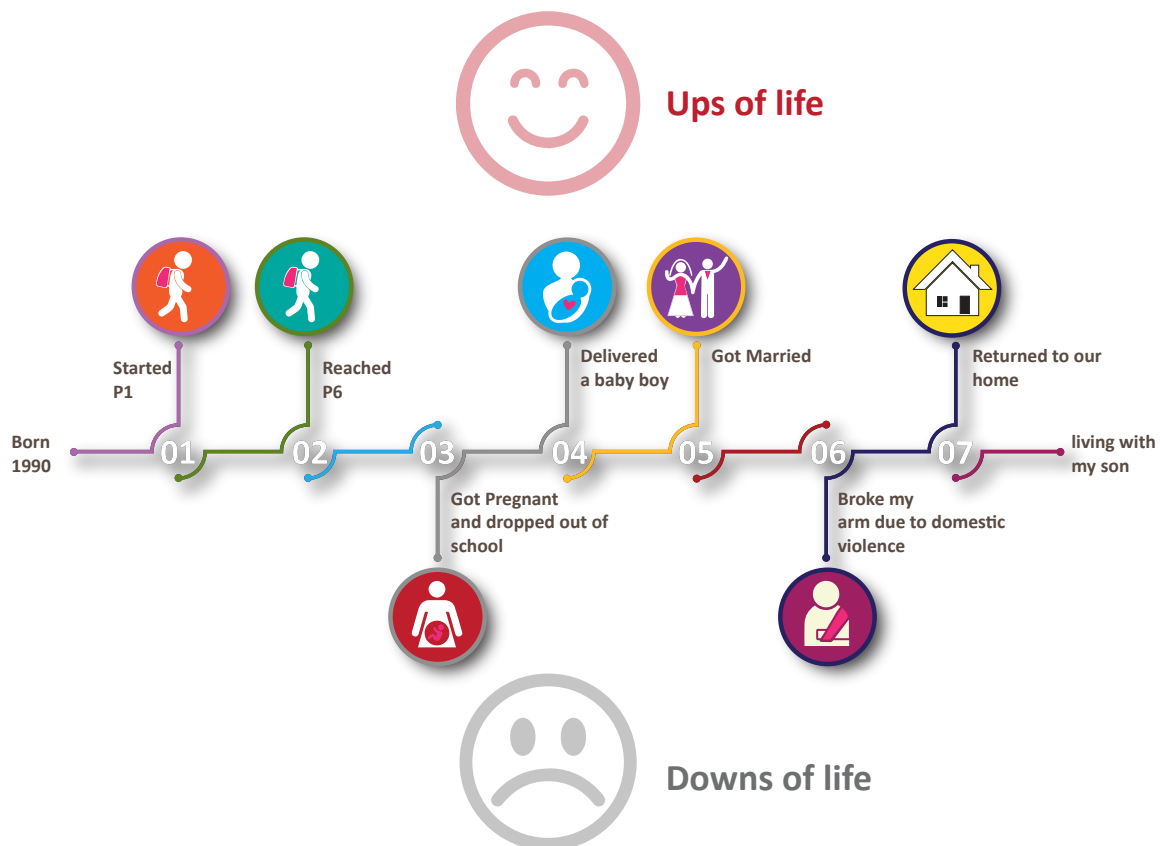
Inform them that there are 4 steps in formulating a goal, namely:

- I). Understanding where I am
- II). Identifying what I need for a happy life
- III). Deciding on what actions to take to achieve the happy life
- IV). Assessing, have I achieved my goal?

A. Understanding where I am

- Ask each youth to take 5 minute to reflect on what challenges they have faced and achievements made in their lives since they were born to today
- Take one youth and use his/her example to demonstrate the life story
- As s/he narrates the achievements draw the time line with clear achievements and failures (the ups and downs of life) as is below for Jane Tutu.

Time line of Jane Tutu



- Ask the learners of what lessons do they learn from this experience and sum their feedback by including:
 - Life is not a bed of roses. It has valleys (Downs of life) and hills (Ups of life)
 - Every day counts in life for you may walk into a valley or on top of the hill (work everyday of your life)
 - One needs to make informed decisions always before taking any action (think before you act)
 - Failures are never the end of life. They are lessons!
 - Once you can discover who you are (lesson 1) and where you are (lesson 2 today), you can then project the future.

B. What do I want for my happy life? <ul style="list-style-type: none"> • Ask the youth to reflect on and list • What tangible or intangible things will make my life happy? • Which of these items on the list do I want to achieve within YEEP lifetime in year 1-3? • How much will they cost me in terms of money? • Why do I set these as my priority? 	C. What must I do to achieve my goals? <ul style="list-style-type: none"> • Ask the youth to again reflect on their list and financial cost • What actions will I take to achieve the goal? • Will these actions alone help me to achieve my goal? • What will help me to achieve my goal- people, skills, and networks? 	D. Have I achieved my goal? <ul style="list-style-type: none"> • Did I achieve my set targets? • If yes, how? • If no, why? • What are my next goals?
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WHAT GOOD GOALS MUST HAVE

Many people set goals and they do not attain them because many such goals lack the key qualities of a good goal. A good goal MUST be:

- Specific on what you want to achieve e.g., Save money for dowry in SACCO X
- Measurable so that it can be verified e.g., Saved UGX 2 million for dowry in SACCO X
- Achievable so that it has meaning as to why you planned
- Realistic to my life situation in terms of its importance and suggested actions
- Time-bound so that it gives time when the goal will be achieved so that other goals too can be pursued

Fill in the Template below

The Personal Development Plan of(name)

Time	The goal	Value (UGX)	Action required	Assessing goal achievement	
				Was it achieved? Yes/No	How/Why?
By June 2017	I will own a boda boda motor cycle in order to diversify my income sources	2.5 million	Grow 1 acre of passion fruits		
By December 2018	I will own 3 cows so that I can pay dowry for my wife.	1.5 million	Weekly savings of UGX 10,000 in our VSLA Buying a cow after every share out		



Self-Assessment II: 12- Item Grit Scale Assessment

Below are a list of statements that describes your general qualities about work. Answer each one of them as per the rating offered

	5=Very much like me 4=Mostly like me 3=Somewhat like me 2=Not much like me 1=Not like me at all
1. I have overcome setbacks to conquer an important challenge.	
2. Setbacks don't discourage me.	
3. I am a hard worker.	
4. I finish whatever I begin.	
5. I have achieved a goal that took years of work.	
6. I am diligent.	
	1=Very much like me 2= Mostly like me 3=Somewhat like me 4=Not much like me 5=Not like me at all
7. New ideas and projects sometimes distract me from previous ones.	
8. My interests change from year to year.	
9. I have been obsessed with a certain idea or project for a short time but later lost interest.	
10. I often set a goal but later choose to pursue a different one.	
11. I have difficulty maintaining my focus on projects that take more than a few months to complete.	
12. I become interested in new pursuits every few months.	
TOTAL	
Add up all the points and divide by 12.	
Score 4-5 (extremely gritty); 3-2 (moderately gritty); 1 (not at all gritty).	

Duckworth, A.L., Peterson, C., Matthews, M.D., & Kelly, D.R. (2007). Grit: Perseverance and passion for long-term goals. *Journal of Personality and Social Psychology*, 9, 1087-1101.



Reflection/Session Evaluation

Does everyone now have a very clear goal to pursue on the next 1 year first and then in 2-3 years? Kindly share that with us.

Session 4: Entrepreneurship Explained	Methods: <ol style="list-style-type: none"> 1. Question and answer 2. Brainstorming 3. Lecture 4. Self assessments
Objectives: At the end of the session, participants are able to: <ul style="list-style-type: none"> • Define entrepreneurship and an entrepreneur • Describe at least 5 functions of an entrepreneur • List at least 5 qualities/characteristics of an entrepreneur • List at least 5 benefits and challenges of being an entrepreneur • Use a self-assessment tool to determine their own strength and weakness 	
Sub- topics: <ol style="list-style-type: none"> 1. What is entrepreneurship? 2. The importance and myths of entrepreneurship 3. Who is an entrepreneur? 4. Qualities of an entrepreneur 	Duration: 60 Minutes

Introduction

The world we live in is very rich in resources and opportunities because God desires each one of us deserves to live a dignified life. Yet majority of us are trapped in poverty. We have been born and raised up in poverty. As young people we desire better lives from those of our grandparents and parents. Is this possible? Yes it is. All we need to do is to know ourselves, assess our strengths, and assess the opportunities available at our doorsteps. We also need to change our mind set from “good life is impossible” into “Yes I can.”

This session today will take us into:

- a) Knowing truly “Who am I?” and whether we have the confidence in ourselves.
- b) Setting “My Goals” (for the next 2-3 years).
- c) Asking whether entrepreneurship is the answer to the achievement of our goals.
- d) Understanding what entrepreneurship and who an entrepreneur is.
- e) Assessing whether or not we have qualities/characteristics of a entrepreneur

Ask 5 learners to volunteer to answer some few questions:

1. What 2 most “economic” goals have you set to achieve in 2017?
2. How much will each goal cost?
3. How will you raise the money required to achieve these goals?
4. How sure are you that these sources will generate the money required?



Emphasize on sources of money:

- Family, friends, programmes of government, religious institution or NGOs. But these are unreliable because they are dictated.
- Formal jobs that will earn salary/wages but there are few such job opportunities in the area.
- Self-employment in income generating activity/business where one is in full control is the best option.
- Engaging in business therefore requires the entrepreneurship skills so that one is a successful youth entrepreneur.

Group work: Divide learners into 3 groups and each group answer the following questions:

As we now know that entrepreneurship is crucial for one to be a successful entrepreneur, ask learners:

Group 1: What is entrepreneurship? What type of enterprises do we have in our villages? What are the myths about entrepreneurship?

Group 2: What are the benefits and challenges of entrepreneurship in our community?

Group 3: Why don't many youth start businesses? Why do few succeed? Why do many fail?



Emphasize the following:

1.1 The meaning of entrepreneurship

- Entrepreneurship refers to the skills and practice of identifying, starting, and growing a business primarily to make profit.
- This capacity involves identifying profitable business ideas, mobilizing resources, organizing production, marketing, managing risks and constantly working for growth of the business.
- Business refers to the economic activity of producing or selling of goods or services for profit.
- Profit (P) occurs when the incomes (I) generated is greater than expenses (E) incurred ($P=I>E$)
- No profit occurs when incomes equals expenses ($P \neq I=E$).
- Loss (L) occurs when income is less than expenses ($L \neq I<E$). When this state persists, it is advisable that you close down the business as soon as possible.

1.2. Forms of Business

There are basically four form of business

- i. The sole trader
- ii. The partnership
- iii. Limited company
- iv. Cooperatives

A) The sole trader: This is a one- person business. The owner of the business takes all the profits just as s/he suffers all its losses, problems and worries. All profits made by sole trader are subjected to income tax rather than corporate tax levied on company profits.

Advantages	Disadvantages
<ul style="list-style-type: none">• The formalities for starting up are minimum• Complete autonomy to run the business as the individual wishes• The profits of the business belong to the trader• No public disclosure of accounts	<ul style="list-style-type: none">• The sole trader is entirely responsible for the debts of the business• The individual as a manager has to be responsible for all aspects of the business (marketing, sales, product development finance etc.)

B) Partnership: This is a business owned by least two people and usually not more than twenty. These people share amongst themselves according to their share value all the profits, risk and

losses.

Advantages	Disadvantages
<ul style="list-style-type: none">• Few formalities required for starting up• Sharing of partner's knowledge and skills Sharing of management of business• No obligation to publish accounts• Sharing of profits or losses	<ul style="list-style-type: none">• Each partner is liable for the debts of the partnership• Risks that the partners may not be able to work together at a personal level• The death or bankruptcy of one of the partner will automatically dissolve the partnership, unless otherwise provided for in the partnership agreement

C) Limited companies: This is where two or more people become shareholders and 'incorporate' a limited company. The corporation so formed is treated, according to law, as a separate entity, independent of its members. Limited companies fall into two categories:

- A public limited company that must make its shares available to the public for purchase and the company name must end with words, Public limited company.
- A private limited company on the hand is not compelled to float its shares to the public

In registering a limited company, the following are the legal requirements:

- The company's name
- The location of the registered office
- The objectives/purposes of the company
- A statement that the liability of members is limited
- The amount of share capital

Advantages	Disadvantages
<ul style="list-style-type: none">• In the event of failure of business, shareholders are protected against the loss of more than the nominal value of their shares• The separate legal person of the company exist independently of the members• Shares (in plc.) are readily transferable	<ul style="list-style-type: none">• Precisely because liabilities are limited, it may be difficulty for a small company to borrow as extensively as desired since banks may be unable to recover their funds if business fails• There are considerable legal procedures to be followed when setting up a company.

D) Cooperatives: This is a business set up by a small group of people using democratic membership principles and limited liability benefits. Some of the rules governing cooperatives are:

- Each member must have equal control on the 'one person one vote' principle
- Members must benefit primarily from their participation in the business
- Interest on the loan or share capital has to be limited.

Advantages	Disadvantages
<ul style="list-style-type: none">• Provide an opportunity for pooling of capital• Encourages active collaboration between all section of the workforce• Provide limited liability (if registered)• Provides rewards on an equitable basis	<ul style="list-style-type: none">• There is less likelihood of a level of profitability and growth that could be achieved by a limited company• Relationships can deteriorate• Decision making process can be lengthy

1.3. Main business sectors

There are many business sectors:

- Agribusiness that deals with agricultural related crop, livestock, and fisheries products e.g., marketing of produce, animals, feeds, poultry, eggs, fish, etc.
- Manufacturing business that involves changing raw materials into finished products for instance, Tailors who makes shirts from clothes, carpenters who turns timber to furniture, hoteliers and restaurants that cook raw food, cottage makers who weave baskets, blacksmith irons, curve trees, etc.
- Service business that offers intangible products but makes a profit by charging for labour e.g., hair salon, drama actors, musicians, etc.
- Trading business that buys and sells already made goods e.g., general merchandize retail trade of paraffin, soap, sugar, salt, clinics, etc.

Echo the fact that agriculture is not just about tilling the land. It involves many businesses in any one given value chain. For instance, there is business in supplying agro-inputs, providing extension service training at a fee, trading in produce, adding value to produce to sell a different product, transporting produce to buyers, acting as a retailer of finished agro-product made by a factory, etc.

1.4. Myths about business

Myths	Counter view
• Business is just luck.	It is about strategic planning and commitment to hard work
• Big business involves witchcraft	Business needs skills, money, people, and raw materials, but not witchcraft
• You need capital first in order to start a business	You need a plan first in order to start a business
• Debt is bad omen in starting a business	Business capital can come from any source, credit inclusive
• Better businesses are in urban areas	Business markets exists anywhere as long as it is what people want
• Business is not good for women	Anybody can be a business person as long as they honest and trustworthy
• Salaried jobs are better than businesses	A business person is self employed and owns all his/her profit

1.5. The importance of a business and challenges



1.6. The Ups and Downs of business

Why youth don't start businesses	Why few youth businesses succeed	Why many youth businesses fail
<ul style="list-style-type: none"> • Lack of capital to secure inputs • Lack of skills to plan and manage businesses • Lack of market information • Culture of dependence 	<ul style="list-style-type: none"> • Having the right business attitude (and ideas) • Commitment to do a business • Knowledge of the business • Willingness to start with any small capital and grow • Separating business and home money and expenditures • Networking with other traders • Commitment to save every profit made • Limiting credit sales • Having a business person characteristics e.g., being honest and trustworthiness 	<ul style="list-style-type: none"> • Indebtedness (e.g., too much loan or loans with unclear terms of payment) • Poor customer care • Selling on credit • Failure to separate business and home money • Premature diversification of business • Inability to withstand competition

Participants' Activity 1:

After looking at what entrepreneurship, let us now turn and look at an entrepreneur. Ask participants, in your view:

1. Who is an entrepreneur?
2. What motivates an entrepreneur into entrepreneurship?
3. What are the qualities of a successful entrepreneur who you know?



Emphasize the following:

- An entrepreneur is an individual who identifies, starts and run a business with the motive to make profit. Note that a salesman who sells well someone's shop is only an employee and not the entrepreneur.
- An entrepreneur is a strategic and self-motivated person who identifies a business opportunity and translates it into a reality. S/he sees an opportunity, the market, the profit, and takes a timely and calculated but bold decision to act.
- An entrepreneur is an individual who has the ability to see and evaluate business opportunities, gather the necessary resources, start the business and once started, take appropriate actions to ensure its success. Entrepreneurs are people who have a high drive and creativity. They take responsibility for every outcome, good or bad.

1.7 Types of entrepreneurs

- a) Necessity entrepreneur – This is a businessperson who only needs to survive through a business because s/he has no job, lost a job, or earns little from a job.
- b) Opportunity entrepreneur – This is a businessperson who strives to prosper in business size, employment of others, and amount of profits.
- c) Social entrepreneur - This is a businessperson who desires to engage in profitable business but with the motive of “paying back the community.”

1.8 Motivations of entrepreneurs

- Self realization through achievements or solving a problem in one's community
- Independence and autonomy to control one's life, work, decisions, etc.
- Financial success to ensure income security
- Winning recognition and status from family, friends, and the community
- Continuity of family legacy
- Dissatisfaction with previous job
- Community and social drive

1.9 Qualities of an entrepreneur

- 1) Has self-confidence and good self-esteem – does not fear to face reality.
- 2) Is goal driven – Seeks results through setting achievable business and financial goals and strives to achieve them at all costs.
- 3) Is opportunity seeker – is always on the lookout for something new, some new ways of making more money.
- 4) Is people centered – is good at serving people or responding to people's needs.
- 5) Has commitment to hard work – does not sit and wait. Works more where profit is greatest.
- 6) Is persistent and persevere without giving up easily. Does not fear failure but sees failure as points of learning lessons.
- 7) Is a risk taker- Takes calculated risks because risks involve possibility of losing money. Yet, an opportunity lost is also money lost.

- 8) Is innovative/creative- Always strives to do things better in order to be market relevant.
- 9) Has hunger for information- Always looks for additional information to enrich his/her own.
- 10) Is a visionary – Plans for the future of the business.
- 11) Has money discipline - Saves for lean days instead of rushing to spend every coin that is earned.
- 12) Have good networking skills with other people who can give him/her business.
- 13) Is honest, dependable, and trustworthy – Never lies for the sake of money.
- 14) Abhors poverty and will do anything to avoid being poor – fears being enslaved by poverty.

Facilitator's Note

- **Opportunity seeking:** An opportunity is a favorable set of circumstances that creates a need for a new product, service or business. It includes access to credit, working premises, education, training etc. An entrepreneur always seeks out and identifies opportunities. He/she seizes an opportunity and converts it into a realistic and achievable goal or plan.
- **Persevering:** An entrepreneur always makes concerted efforts towards the successful completion of a goal. An entrepreneur perseveres and is undeterred by uncertainties, risks, obstacles, or difficulties, which could challenge the achievement of the ultimate goal.
- **Information seeking:** Successful entrepreneurs do not rely on guesswork and do not rely on others for information. Instead, they spend time collecting information about their customers, competitors, suppliers, relevant technology and markets. Gathering relevant information is important to ensure that the entrepreneur makes well-informed decisions.
- **Risk Taking:** Given that entrepreneurs offer answers to unknown future needs (i.e. no pre-contracts), they invest their own skills, money, and relationship, etc. into offering such new or improved products/services. Such risks they take because they could have enrolled into someone else's job, or invested their money into a bank account. But with confidence they waded into such unknown water and start and grow their businesses.
- **Demanding for efficiency and quality:** Entrepreneurs seek to continuously produce quality results (products or services) with minimal wasted effort (efficiency). It is this why the desire to offer products or services that meets customer's expectations but in ways that earn them profit.
- **Time management:** Entrepreneurs know that the difference between rich and poor people (who all have 24 hours a day) is how they effectively use their time to generate value (income, profit, and wealth). They therefore do not engage in time wasting activities – rumors, wondering around, etc. They spend most of their time into what can earn them income or business relationship.
- **Goal Setting:** Entrepreneurs know what they want to achieve in their lives. They know that it is through business that they can do so. So, they clearly set their short and long term goals and work towards their goal achievement.
- **Planning:** This is concerned with making a decision about the future in terms of what to do, when to do it, where to do it, how to do it, by whom it should be done and using what resources. An effective entrepreneur therefore usually plans his/her activities and accounts as best as they can for unexpected eventualities.
- **Persuasion and networking:** Without people, there is no business. Entrepreneurs are therefore able to convince other people to participate in their businesses either as customers, suppliers, employees, financier, etc.

- **Has self-confidence:** Self-confidence is having confidence in oneself when considering a capability. Entrepreneurs have confidence that they are capable at doing whatever they strive to do. It is this emotional drive that spur their risk-taking, perseverance, etc. It also helps them to admit their mistakes and learn from them.
- **Listening to others:** An entrepreneur does not simply impose his/her idea on others. Rather, he/she listens to other people in their sphere of influence, analyses their input in line with his/her own thinking and makes an informed decision.
- **Demonstrating leadership:** An entrepreneur does not only do things by him/herself, but also gets things done through others. Entrepreneurs inspire, encourage and lead others to undertake the given duties in time.



Self-Assessment III: Your Entrepreneurial Qualities Self-assessment Exercise

The below assessment is aimed at enabling you know what strong and weak entrepreneurs qualities you have. Score each question as honestly as possible.

Characteristic	Scores Always=5 Often=4 Sometimes=3 Rarely =2 Never =1
I enjoy doing things on my own. Nobody has to motivate me to get started on a task.	
I act upon the opportunities that needs and problems present.	
If I make up my mind to do something, I don't let anything stop me.	
I keep trying again and again despite great challenges and failure.	
I do not hesitate to undertake risks related to creating and operating an enterprise.	
I work hard to try to foresee potential risks so as to prevent future risk.	
I plan my time and resources well so I produce high quality products.	
I always strive for improvement and progress despite feedback from people that they are satisfied with my work.	
Characteristic	Scores Always=5 Often=4 Sometimes=3 Rarely =2 Never =1
I assess the time and capacity I have before I commit to accomplishing a job.	
I make personal sacrifices to complete jobs in order to keep my word and meet promised deadlines.	
Before undertaking my job I try to gain as much information about it as I can, and verify the accuracy of the information I am receiving.	
I collect all the necessary information I need before I start a job or task.	
I set short and long-term goals for my personal life and business.	
I set goals based on the resources and skills I have.	
I do everything I can to accomplish set business goals, through careful planning and implementation.	
I regularly evaluate my job performance, looking for areas of improvement.	
I team up well with others for tasks, which I cannot accomplish on my own.	

I have the skills to persuade and communicate with people.	
I am able to make decisions on my own, incorporating the suggestions and ideas of others as part of that process.	
I am happy with my work and am confident that I will make progress and improvement in the future.	

Understanding Your Scores

INSTRUCTIONS: Write the number circled for each item on the appropriate row below. Each quality has a minimum score of 1 points and a maximum of 5 points.

Qualities	Calculation	Your Score
Opportunity-seeking	Question 1+ Question 2	
Perseverance	Question 3+ Question 4	
Risk-taking	Question 5+ Question 6	
Demand for efficiency and quality	Question 7+ Question 8	
Commitment to work contract	Question 9+ Question 10	
Information-seeking	Question 11+ Question 12	
Goal-setting	Question 13+ Question 14	
Planning	Question 15+ Question 16	
Persuasion & Networking	Question 17+ Question 18	
Perseverance	Question 19+ Question 20	

Analysis two: Add up your total score from all the numbers you wrote in each row. Write your total sum here, and then interpret it below:

Total Sum = _____ Result Interpretation:

Score	Meaning
< 50 points	Limited entrepreneurial qualities at the moment. It does not mean you are not meant to be a businessperson. It only means that you should spend more time preparing yourself to handle any problems you might face once you start a business.
50 – 80 points	Average- there are gaps that need to be filled or improved upon. You might consider upgrading your knowledge or skills. Consider taking some courses.
>80 points	Good entrepreneur- keep it up and continue to develop.



Reflection/Session Evaluation

What have you learnt today that will help you improve on your mindset toward business and being a businessperson?

Session 5. MY IDEA: Identifying A Business Opportunity	Methods <i>Lecture, Question and answer, group work, storytelling and Take home work</i>
Objectives At the end of the session, participants are able to: <ul style="list-style-type: none"> • Know how to identify an innovative business opportunities • Know how to prioritize and select their top most business opportunity • Know how to validate their business opportunities to be sure that they will succeed. 	
Sub topics: <ul style="list-style-type: none"> • The business life cycle • How to identify business opportunities • How to prioritize profitable business ideas • How to validate a business idea 	Duration <i>90 minutes</i>

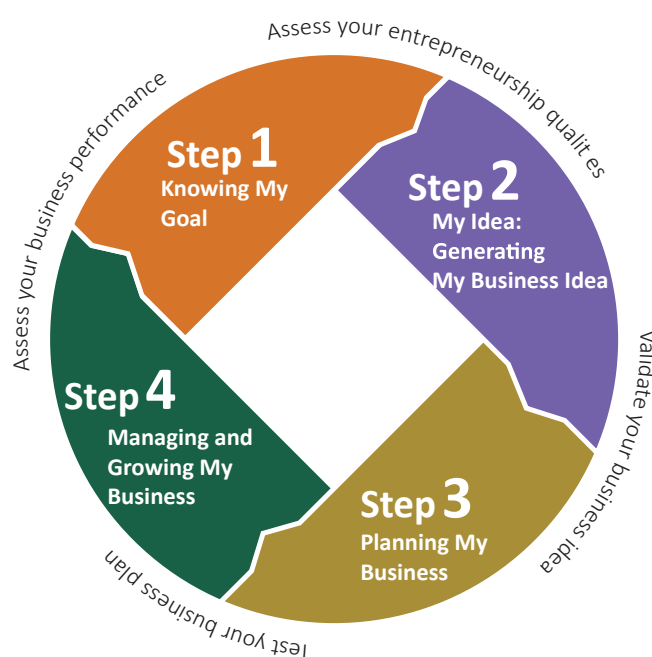
Introduction

Tell the learners that a business, like a human being, has a life cycle. It has to be conceived, born, and supported to grow. Not well handled, it can die at any stage. For instance:

- There are many business opportunities around us in our communities yet many youth hardly see them.
- Some youth see many business opportunities but hardly take any action.
- Some take actions and fail along the way (giving us very few successful youth entrepreneurs)

The fundamental challenge is always in how we identify rather than organize our businesses.

Figure 1: The Business Cycle



2.1 The Business Cycle

The Business cycle used by YEEP is clustered into 4 steps, namely:

Step 1: Knowing My Goal – Covers setting a business and financial goal so that youth can avoid doing business for the sake of it. Its focus, as is handled in the Life skills Guide, is to ensure that every youth develops a Personal Development Plan for the next 2-3 years of YEEP intervention. These PDPs will be monitored to ensure that the youth entrepreneurs are focused on their aspiration.

Step 2: My Idea: Generating My Business Idea – This stage covers the “how to” for any youth to identify a business opportunity in her/his area as well as dig deeper to ensure that the idea is sieved amongst others and well understood.

Step 3: Planning My Business – At this stage, the youth will be taken through the basic business planning skills needed for many rural small enterprises. By year 2-3 is when some literate youth will be accorded the opportunity to undergo more in-depth business planning skills.

Step 4: Managing and Growing My Business: This step, as above, will focus on the basic skills needed to operate a small-scale income-generating venture. Building on the evidences from YES Project in West Nile, GAIN Project in Western Uganda, and AWF-Uganda project in Eastern Uganda, youth start with less complex skills and graduate into advanced skills.

Finally, for every step, an assessment skills will be provided so that youth learn both the many steps as well as hands-on validation exercises to operationalize their skills as well as to build confidence in their learning.

2.2 How to identify suitable business ideas

- Tell learners that a business opportunity is anything that you will do and earn a profit.
- Since anything is generic, one needs to identify something very specific to do for that profit.
- This identification of a business opportunity is a process that requires some skills, concerted efforts, and being interested.
- This process starts by identifying a suitable business idea.
 - 1) Ask by show of hands how many of the learners are currently doing business.
 - 2) Ask them to mention the different businesses they are doing.
 - 3) Again ask them to explain how they identified and zeroed on those businesses.
 - 4) Ask them also to share from their experiences how other people identify business opportunities.



Emphasize the following

- Selecting a business idea starts with generating as many ideas as possible.
- The process involves exploring existing opportunities in your local area that can be transformed into money making venture. This process includes:
 1. Identifying potential business ideas
 2. Prioritizing the most suitable business idea
 3. Validating the prioritized business idea

- Business ideas can come from:
 - a. Unexpected changes (can be change in population, technology) leading the need for more of existing products/services
 - b. More skills leading to production of better quality of product/service
 - c. Filling existing gaps – providing products/services that are needed but not currently available in a given area
- Information generation through:
 - a. Asking people what they want;
 - b. Observing in your community what is missing or is in short supply always or is in poor quality;
 - c. Listening to complaints in the market, shops, and at homes;
 - d. Paying attention to the media – radios, TVs, etc.;
 - e. Travelling purposely to different places to find out what is happening;
 - f. Assessing the local assets/resources in the area that can be used to produce goods.
 - g. Looking into your skills, talents, hobbies, and passion

Below is a simple tool for opportunity identification. As you use the various information gathering methods, fill in as many options as possible. The result of this exercise will be a very long list of:

- Completely new business opportunities that is non-existence in the area;
- Expansion of old existing business opportunities where a business has high needs but the current one inadequately meets the needs of customers;
- Modification to an old existing business opportunity e.g., milling cassava chips into flour or packaging an old product into units that many customers can afford.

A 3 x 4 Product/Services Identification Matrix

	PRODUCTS	SERVICES
EXISTING BUSINESS	1. 2. 3. 4. 5.	1. 2. 3. 4. 5.
MISSING BUSINESS	1. 2. 3. 4. 5.	1. 2. 3. 4. 5.
In poor state (Quality, Quantity, Price, Time) BUSINESS	1. 2. 3. 4. 5.	1. 2. 3. 4. 5.

2.3 How to Prioritize the Most Suitable Business idea

Tell the learners that the above process finally yields a list of a variety of potential business ideas. However, no one person can implement all those options. This leads us to the next process of prioritizing the most suitable business idea from among the many potential opportunities. To do so, the below group work is helpful.

Group work

Divide the learners into 4 groups and ask each group to take a 1-hour walk into their village to identify at least three (3) possible businesses opportunities that can be done in the community. They should:

- Show whether their business opportunity is new business, an expansion of a old business, or an improvement of an existing business.
- Discuss why they selected their business opportunities.
- Conduct a participatory selection process for the top 4 business ideas.



Emphasize the following

Using the table below, fill in all the scores for the identified enterprises using the 6C Business Opportunity Prioritization table. Record Yes = 1 and No = 0 and add up the business idea scores in order to select the top rated opportunities. The idea with the highest total score would be the best idea to choose for now.

6C Business Opportunity Prioritization Matrix

	Idea 1	Idea 2	Idea 3	Idea 4	Idea 5
CHARACTER: Is my personality suitable for this business? Am I interested in doing this? Does it align with my moral values? Do I have the skills/knowledge to do this business? Do I have any experience in this business?					
CUSTOMERS: Are there enough customers for this business? Are they able to pay for the product/services? Is their number able to make the business to grow?					
COSTS: How much would it cost to start? Do I have the capital to start it off?					
COMPETITION: Who are the competitors for this business? Are they many in the area? Am I able to compete?					
CONDITIONS: Is it allowed by law to deal in this business? What are the legal requirements? Am I able to comply with such requirements?					
COMPENSATION: Is the business profitable? Is the profit able to expand the business? Is the profit able to lift me out of poverty?					
Total score					

2.4 How to Validate Your Prioritized Business Idea

Tell learners that exercise 2 above helps with identifying the most suitable business idea from among the many potential business ideas that were identified during exercise 1. Once this is done, there is a critical need to validate the suitability of this business idea. This must be done so as to know whether or not and how the business idea will work by:

- Understanding more the target customers and how to attract and retain them;
- Understanding more the competitors and how to manage them;
- Knowing more what other people feel about the business idea; and
- Getting ready to plan the business.

This process is called the market survey/research. It is concerned with market information collection. The main methods of such information collection are by:

- Observing what is happening in the market
- Talking to people
- Visiting sales points, research institutions, etc.
- Listening to customers' complaints
- Doing mock purchase from potential competitors
- Conducting quantitative surveys, if possible to gauge the strength of business.

The final information generated at this stage is filed in a Marketing Plan that will later be used in the Business Plan.

Sample market plan

Objective	To have----- customers in one year,----- in year 2, and----- in year 3 To increase my sales income from UGX----- in year 1 to UGX----- in year 2 and UGX----- in year 3.
Target customers	<ul style="list-style-type: none">• Who are the target customers?• What do they prefer?• What price are they willing to pay per unit?• What volume are they able to purchase in a period (days, weeks, months, year)?
Marketing tactics	<ul style="list-style-type: none">• How will my <u>product</u>/service be unique to attract and retain customers?• What will be the affordable and competitive <u>price</u>?• How will I <u>promote</u> the business to make customers aware and attracted?• At what convenient <u>place(s)</u> will I deliver the product/services to the customers?
Competitor management	<ul style="list-style-type: none">• Who (and how many) are the potential competitors?• What strategies will I use to beat them – quantity, quality, price, packaging, delivery, time, etc.?• How will I collaborate with them with win-win gains?



Reflection/Session Evaluation

What have you learnt today that will help you improve on your mind set toward business idea generation, prioritization, and validation?

Session 6: MY CHOICE! Decision Making	Methods: <ul style="list-style-type: none"> • Group work • Brainstorming • Lecture
Objectives: At the end of the session, participants are able to: <ul style="list-style-type: none"> • Define decision-making and the types of decisions one may make. • Share the 4C's of decision making • Apply critical thinking skills in decision making 	
Sub- topics: <ol style="list-style-type: none"> 1) What decision-making is 2) Types of decisions 3) Processes of decision-making 4) Strategies for thinking creatively and critically 	Duration: 2 Hours

Procedure

- Introduce the session for the day that today we will learn about “Decision making.” Everyday we are faced with situations that demand us to decide. What work to do. What food to eat. What cloths to put on. Who to visit. Often because of our poor decision-making skills we end up making wrong decision and we regret after wards.
- Ask 2 people to volunteer and come up and they play a very simple game:

The Conman

- o Ask 1 volunteer to be a trader in the local village. This person has a business that has just started and s/he needs all the money to grow the business. S/he cannot afford to give credit that may take long to be repaid because it will affect her/his business. After the long discussions (3 mins max) let the trader refuse to give the credit.
- o Ask the other volunteer to persistently ask for credit to help solve the problem of sickness in his/her home. When asked when that credit will be repaid s/he is not sure when. After the long begging and rejection let the volunteer walk away but very annoyed.

- Ask the volunteers and the audience what experiences they drew from this game and note down their response.
 - o How did they feel about the credit request – Guinean; Crook; Not necessary, etc.
 - o Why did the trader deny the borrower the credit? What informed his/her decision?
 - o How did s/he arrive at that decision, finally?
- Emphasize the following:

Types of decisions

1. **Active decisions:** Involve thinking about options and making a choice based on the careful consideration of the consequences of each alternative and
2. **Passive decisions:** made by allowing time, chance, or someone else to make the decision

Process of decision-making

Effective decision- making involves the 4C's b e l o w :

- Describe the **challenge** (problem, situation, or issue) being faced
- Think of the realistic **choices** available.
- Consider the positive and negative **consequences** of each choices and
- **Choose** the decision that seems the most appropriate.
- Implement the decision made and evaluate the effects

The 4Cs of decision making

Describe the **CHALLENGE** (problem, situation, or issue) being faced.

- State exactly what the problem is or defines the situation about which a decision needs to be made.
- Gather information to answer questions about the situation (e.g., does the issue make sense? What is my experience with it? What do my instinct tell me about the issue?).

List the realistic **CHOICES** available.

- List all the possible ways to solve the problem, all the possible decisions which could be made.
- Gather more facts or consult with others to be sure you have not left out any options (what do others say about it?).

Consider the positive and negative **CONSEQUENCES** of each choice.

- List all the possible outcomes, positive and negative, for each alternative or each course of action that could be taken. Make sure that you have correct and full information by this point.
- Think about personal and family values, and which courses of action are consistent with these values. Think about the ways in which the decision may affect other people.

CHOOSE the decision that seems the most appropriate.

- Base this choice on knowledge, values, morals, religious upbringing, and present and future goals.
- Re-think the decision – be sure to carefully consider all the alternatives and feel comfortable with the choice made.

IMPLEMENT the desired action.

- Do what is necessary for the decision to be carried out. A step-by-step programme with a timetable to make sure things get done may need to be developed.
- **Stick to the decision.** Communication is the key at this stage. If the decision is resented or resisted by others, control any emotional reaction and stress to resolve the conflict that arises.

EVALUATE the outcome.

- Should the outcome not yield the desired result, return to step 2 to explore the other choices

Ask learners to reflect on some of the decisions that they have made in the recent past (3 months). Using their decisions, ask:

- a). What influenced their decision-making?
- b). What are some of the good and bad consequences of the decisions made?
- c). How did you creatively think through the decisions?
- d). How did you critically think through the decisions?
- e). Given another opportunity, would you have made a different decision? Why?



Emphasize:

- Decision-making should not be done in a rush because it has both good and bad sides. When we make good decisions we remain happy and fulfilled. But when the decisions we make are bad, they weigh us down.
- We need to always reflect on the decisions we make using our strengths.
- Thinking both creatively and critically makes our decisions good and positively rewarding.
- Should we fail to make good decisions, we need to be ready to manage the stress thereof.

Factors that influence decision-making (Refer to Session 2: Who Am I?)

Physical	<ul style="list-style-type: none"> • You are discouraged from trying a new behavior because people expect people looking like you to act in a certain way
Social	<ul style="list-style-type: none"> • Ask other people for advice to increase your option • Depend on the wrong people to help you choose the best option
Mental	<ul style="list-style-type: none"> • Past experience stops you from taking action • Think of too many options and cannot select a behavior
Emotional	<ul style="list-style-type: none"> • Fear keeps you from taking action • Excitement makes you act too quickly without defining the situation well
Spiritual	<ul style="list-style-type: none"> • Depend on people in authority roles to make your decisions for you • Rely on your cultural upbringing to guide your behavior selection

Good consequences	Bad consequences
<ul style="list-style-type: none"> • Increased income • Improved friendship, responsibility • Satisfaction and happiness • Trust from parents, friends, etc. 	<ul style="list-style-type: none"> • Wasted money, time • Lost opportunity (e.g., to continue schooling) • Embarrassment • Loss trust (e.g., from parents, friends)

Creative thinking	Critical thinking
<ul style="list-style-type: none"> • Using your imagination to come up with solutions • Thinking outside the box • Considering unique ideas and thoughts to make a decision 	<ul style="list-style-type: none"> • Using analysis to come up with solutions • Thinking like a planner • Considering information and experiences to make decisions
Strategies for thinking creatively and critically <ul style="list-style-type: none"> • Seek more information about possible solutions • Spend time considering options • Withhold judgments about possible options • Question every assumptions you make before deciding • Questions the cultural beliefs • Use effective listening to seek solutions from trusted advisors • Take time for self-reflection • Do not regret the decisions you make but learn lessons for future decisions 	



Self-Assessment IV: Your Decision Making Style

The statements in this self-assessment describe how individuals go about making important decisions. Read each statement in this decision making style inventory and indicate the extent to which you personally agree or disagree with the statement. Answer each item as truthfully as possible so that you get an accurate estimate of your decision making style.

	5=Strongly agree 4=Agree 3=Neutral 2=Disagree 1=Strongly disagree
Rational decision-making	
1. I feel more comfortable making decisions in a logical and systematic way.	
2. When I make a decision, it is more important for me to feel the decision is right than to have a rational reason for it	
3. My decision-making tends to involve careful analysis of facts and weighting of decision criteria.	
4. The best decisions I make are based on detailed analysis of factual information.	
TOTAL	
Intuitive decision-making	
5. I make decisions more on facts than my gut instincts.	
6. When making decisions, I rely upon my intuition more than anything else.	
7. I won't make a choice that doesn't feel right, even when the facts indicate it is the right choice.	
8. When I make a decision, I trust my inner feelings and reactions.	
TOTAL	

Sources: C. W. Allinson and J. Hayes, J, "The Cognitive Style Index: A Measure of Intuition-Analysis for Organizational Research," *Journal of Management Studies*, 33 (1996), pp. 119-35; S. G. Scott and R. A. Bruce, "Decision-Making Style: the Development and Assessment of a New Measure," *Educational and Psychological Measurement*, 55 (October 1995), pp. 818-31.

Understanding Your Score

The self-assessment estimates the extent to which you prefer rational and intuitive decision-making. Both the "rational" and "intuitive" decision styles have a minimum score of 4 points and maximum score of 20 points.

	Low preference for (4-9 score)	Medium preference for (10-14 score)	High preference for (15-20 score)
Rational thinking			
Intuitive thinking			

While it is normal to have high scores on both rational and intuitive decision-making, an astute youth entrepreneur needs more of intense rational thinking.

Rational decision style

People with high scores on this scale like to make decisions based on facts and logical analysis. They try to avoid or ignore gut instinct when it contradicts objective information.

Intuitive decision style

People with high scores on this scale like to make decisions based on their inner feelings or “gut instinct”. They try to avoid rational choices if they are inconsistent with their intuition.

**Reflection/Session Evaluation**

What have you learnt that will help you improve on your decision-making skills?

Session 7: Planning My Business	Methods: <ol style="list-style-type: none"> 1. Discussions 2. Question and answer 3. Exercise 4. Lecture
Objectives: At the end of the session, participants are able to: <ul style="list-style-type: none"> • Know what a business plan is • Explain the purpose of having a business plan • Cost and price their products/services • Develop a business plan for their prioritized businesses • Identify and select suitable sources of business funds 	
Subtopics: <ul style="list-style-type: none"> • What a business plan is • The importance of a business plan • Costing a business idea • The contents of a business plan document • Resource mobilization strategies 	Duration: 180 minutes

Introduction

Tell the learners that after validating your business idea your next step is start develop a business plan for your proposed business. This is a critical stage that requires one to have our facts and figures correct. It also needs us to pay key attention to every stage of the business we want to run. The final output of this stage is a written business plan. However, given the nature of our markets, we will use a simplified version of a business plan that is easy to write and use. To achieve this, we:

- a) Need to understand what a business plan is;
- b) Need to know what the different stages of business planning are; and
- c) Need to know the critical parts of a business plan.

Ask the participants, in your views:

- What is a business plan?
- Why must an entrepreneur have a business plan?
- What are the processes of developing a business plan?



Emphasize the following:

- A business plan is a written summary of your proposed business. It includes information about the business ownership, operations, and finances.
- A business plan serves many purposes, namely:
 1. Its shows an entrepreneur's business aspirations.
 2. It is a tool for resource mobilization. No bank will give you a business loan without it.
 3. It shows the business ability to make profits in the future.
 4. It enables an entrepreneur to identify parts of the business that require improvement.
 5. It provides a map against which an entrepreneur can measure her/his success.

- Before you write your business plan, you will need to do the following:
 - 1) Costing the business idea. This activity will involve developing a business budget to help you:
 - Know your required start-up capital;
 - Know at how much you will price a unit of your product/service;
 - Know what volume of sales you will need to make any profit; and
 - Accept or reject any continuity with this business idea.
 - 2) Writing the business plan document using the simplified or standard template.

3.1 Budgeting for the business

Every enterprise must have a budget. A **budget** is a financial estimate of the business. It is composed of the expenditure (the business costs) and the **income** (business revenues). Without a budget, it will be impossible to: (a) control the business; and (b) know if the business is feasible and profitable. If you do not know how much it costs you will not know how much you need.

To develop the business expenditure

- List all inputs required for the business – labour, equipment, rent, marketing, licenses, etc.
- Estimate the cost of all the required inputs by asking the suppliers or owners of those inputs.
- Where a loan is going to be used, the interest rate of the loan should also be included
- Calculate your total expenditure.

To develop the business income

- Include all the various sources of income for the project – own invested fund, loan, grants (in cash or kind) and their sources
- Include all sales income that will be earned in the business period.
- Calculate your total income.

After all these calculations, it is important that you calculate:

- The breakeven price of the product/service to find out which price is profitable (comparative with the prevailing price).
- The net income in order to know whether the business is profitable or not. If expenditures are more than income then the business will make losses. On the other hand, if income is more than expenditures then the business will make profits.

It is important to note that:

1. For small-scale businesses, a short period of profit making is preferred. Meanwhile for many medium sized businesses the owner(s) may not make profit in the first year.
2. By varying sales volume and prices relative to the market condition, an entrepreneur can find the perfect profitable units of both.
3. Not all profits are good because a small profit does not allow both the business to grow and the entrepreneur to meet his/her financial goals and move out of poverty.

Business costs:

These are cost for any good or services a business needs to operate. Knowing these costs is very important for:

- Making spending decisions on key priority areas;
- Ensuring that there is money as and when needed (cash flow management); and
- Setting a profit-generating price for goods and services.

Business costs includes:

Start-up costs (Are one-off cost incurred to start a business)	Operational cost (Are cost of day-to-day running of a business)	Cost of goods or services sold (Are cost for items purchased for resale or cost of production)
<ul style="list-style-type: none"> • Preparation of business plan • Market research • Construction • Machines • Business registration 	<ul style="list-style-type: none"> • Salaries/wages • Sales promotion • Utilities (water, electricity, air-time) • Insurance • Rent • License and permits 	<ul style="list-style-type: none"> • Raw materials • Packaging • Storage

Total cost = Start-up cost + Operational cost + Cost of goods or services sold.

It should be noted that:

- Start-up cost cannot be recovered in a short period of time. Sometimes it can take years to recover.
- Operational costs and cost of goods or services sold vary depending on the market stability.

Example 1

Mr. Haruna is newly married to Ms. Zubeda. He noticed that all the children who go to school in his village stay hungry at school all day long. When he talked to the teachers they told him some children come with money but have nothing to buy and eat. When he talked to some parents they expressed the willingness and ability to buy doughnuts. Mr. Haruna then embarked on planning his business. His costing were as below.

During this market survey and costing Mr. Haruna realized that he is able to bake all the 3 packets every week. From this he will be able to bake 2,000 units of doughnuts. Because of his innovative baking, parents are willing to pay UGX 100 per doughnut.

Items	Description	Quantity	Price/unit	Total cost
Start-up cost				
Trading license	Fee	1	10,000	10,000
Sauce pan	Unit	2	15,000	30,000
Sales table	Unit	1	5,000	5,000
Sales chair	Unit	1	2,500	2,500
Apron	Unit	2	1,500	3,000
Cost of goods				
Baking flour	Packets	3	25,000	75,000
Cooking oil	Litres	1	8,000	8,000
Sugar	Kilogram	2	3,000	6,000
Boda boda	Hire	7	500	3,500
Operation cost				
Airtime	Units	1	2,000	2,000
Soap	Pieces	1	200	200
Total				145,200

A) What will be Mr. Hanuna's:

1. Start-up cost?
2. Operation cost?
3. Cost of goods sold?
4. Breakeven price?
5. Weekly sales income?
6. Weekly profits?

B) What is Mr. Haruna's profit margin per doughnut?**C) Do you advice Mr. Haruna to invest or abandon this business? Why?****Note the following**

1. Breakeven cost is the cost per unit of doughnut produced (i.e., Total cost divided by the number of units produced).
2. Sales income is the total revenue earned from the sales of all the doughnuts.
3. Profit is the net income earned after deducting all cost.

Terminologies

Sales Volume	Quantity of goods sold or services rendered by a business in a specified period of time.
Price	The amount of money for which a good or service is bought, sold, or offered for sale. (Cost + Profit)
Revenue	The income earned from sales of goods/services during a specific period of time (Price x sales volume).
Expenditure	Actual payment of cash or cash-equivalent for goods or services purchased by a business. (Start-up cost + Operational cost + Cost of goods or services sold)
Profit	The net income earned after deducting all cost. (Revenue – Expenditures)

Answers

- Start-up cost = UGX 50,000
- Operation cost = UGX 2,200
- Cost of goods sold = UGX 92,500
- Breakeven price = UGX 73
- Weekly sales income = UGX 200,000
- Weekly profits = UGX 54,800
- Mr. Haruna's profit margin is 37.8%
- Mr. Haruna should invest in this business because it is profitable. Every month, he will be making a profit of UGX 219, 200. This money can support him and his wife to live a better life.

Ways to Increase Profit

In order to increase profit one or both of the following must be done:

Increasing Revenue	Reducing Expenditure
<ul style="list-style-type: none"> • Selling more by reducing price • Aggressively promoting the product • Changing sales places to attractive locations. • Making the product more attractive. • Increasing quality, etc. 	<ul style="list-style-type: none"> • Acquiring supplies from more affordable sources • Joining with other traders to reduce the cost of transportation or selling costs • Improving production efficiency (unit per time)

3.2 A Simplified Business Plan Template

Note that this template has been downscaled to allow starter and semi-literate youth write the basic requirements for their business. The Business plan is expected to be 2 pages maximum.

Name of Business			
Name of Business owner (s)			
Business Address	District:	Sub county:	Parish:
	Trading center:	Village:	Telephone:
Business Status	Year established:		Registration status:
Vision			
Mission			
Purpose of the Business Plan			
Business Description	<ul style="list-style-type: none"> • The problem to be solved 		
	<ul style="list-style-type: none"> • The product/service to be provided 		
	<ul style="list-style-type: none"> • How creative the business will be 		
Marketing Plan	<ul style="list-style-type: none"> • The marketing objective(s) 		
	<ul style="list-style-type: none"> • The target customers 		
	<ul style="list-style-type: none"> • The marketing tactics 		
	<ul style="list-style-type: none"> • Competitor management 		
Management Plan	Position/Staff	Qualification (Skills/Experience)	Key roles

Financial Plan	<ul style="list-style-type: none"> The business cost of UGX----- will be secured from (mention sources). The overall return, as is shown below, in-----months will be UGX..... 													
		M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	Total
	Start-up cost													
	Operations cost													
	Cost of goods/ services													
	Total cost													
	Sales revenue													
	Profit/ Loss													
Implementation Plan														
	Activities	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	
Risk Mitigation Plan	Potential risks						Mitigation strategies							



MUST EMPHASIZE

1. A business name gives identity to and uniquely help to market a business. It is also the name that is used to register a business.
2. A business vision should state an entrepreneurs' aspiration and desired future state e.g., To be a leading supplier of doughnuts in Ragem Sub county.
3. A business vision should state the most important things to the business e.g. To deliver doughnuts to every school timely, daily and at affordable price.
4. For business plan purpose refer to (page.....)

5. For product description refer back to business idea generation (pages)
6. For marketing plan refer to business idea validation exercise (pages.....)
7. For financial plan refer to costing the business idea (pages)
8. Under implementation plan, emphasis should be placed on the core activities that will be implemented to ensure that the business operates, markets, and makes profits.
9. A business risk refers to any impediment to business operations that in turn affects profit. These can be changes in a government policy, occurrence of an event such as drought or floods. Because such situations pose as threats to a business operation, every entrepreneur is expected to foresee them and plan adequately to mitigate them.

3.3 Resource mobilization

Tell the learners that once the business plan (written down or in one's head) is ready, it is time to swing into action. No entrepreneur would like to waste time sitting on an opportunity that can earn her/him profit. However, to take actions all the basic required inputs must be in place. Hence, there is the urgency to mobilize the required resources.

Ask the learners who already have running businesses to share their experiences by asking:

- How did you mobilize resources – especially funds, for the business?



Emphasize the following

Start-up capital is needed by all businesses. The most critical resource for small-scale businesses is funds/money. It is money that will be immediately required to secure start-up/investment inputs, pay initial rent and utility bills as well as licenses, if necessary.

But, business capital is not easy to get especially for youth. It therefore requires that an intending entrepreneur develops and pursues a rigorous resource mobilization strategy as is shown below.

Resource mobilization strategies

Source	Characteristics	Advantages	Disadvantages
Own Resources/ Owner's Equity	Is the private money one puts into his/her business from own savings, sales of assets.	<ul style="list-style-type: none"> • Has short decision-making process and availability time • Sign of self-reliance and faith in one's business • Has full control and benefits • Attracts no extra costs (interest) • Has less pressure as is from repayment of borrowed funds • Can attract partnership from other investors 	<ul style="list-style-type: none"> • Is always small in size given the limited individual savings capacity • Is too risky due to unshared risks • Can trigger relaxation in business management
Grants/ gifts from government, NGOs, family and friends	Is an interest free fund that is provided by government or NGO programmes to support small businesses	<ul style="list-style-type: none"> • Has no extra costs involved e.g. interest • Has follow up mentorship support • Can offer business linkages • Provides visibility 	<ul style="list-style-type: none"> • Is not reliable (timely) • May be tied to other person's agenda, wishes • Is often dictated on eligibility criteria • Has high competition
Advances	Advances can be taken from customers who book products Suppliers too can offer start up stock on credit	<ul style="list-style-type: none"> • No interest is charged • Offer relaxed pre-financing • Builds trust between the business and customers and suppliers 	<ul style="list-style-type: none"> • Increases dependencies on suppliers • Can create tension should customers get inferior products/services
Loans	Loans (debts) can be taken from family, friends, VSLA, banks	<ul style="list-style-type: none"> • Enforces financial discipline • Ensures access to mentoring support and external control 	<ul style="list-style-type: none"> • Attracts high interest charges • May not be offered timely • Tight repayment regime creates pressure • Can cause loss of ones other assets in case of failure to repay • Can breed distrusts among family and friends

Before you take a loan, note the following:

- Does the business from which you will earn the income need the loan? It is important to evaluate this financing gap against your own capacity to provide owner's equity fund or secure grants.
- The loan condition of the lender:
 - The legal requirements (amount, fees, collateral, type of interest –fixed Vs declining, etc.)
 - The repayment installment requirements (time, amount, penalties)
 - Compare at least 3 lenders' conditions
- Ensure that the business monthly revenue is able to repay the loan and meet other needs
- The added value of the loan to the business e.g., tools that will continue to support production after loan repayment

The Seven rules of borrowing money

1. Borrow money only when you can use the funds to make money
2. Ensure the borrowed money is used for the intended purposes
3. Maintain a good working relationship with your lender
4. Ensure timely settlement of your loan obligations
5. Ensure proper management of the business
6. Be honest in your dealings with your lender
7. When borrowing, do not insist so much on the interest rate, but evaluate return on investment



Reflection/Session Evaluation

What have you learnt today that will help you improve on your business planning skills?

Session 8: Managing My Business: Sales and Customer care	Methods: <ol style="list-style-type: none"> 1. Story telling 2. Question and answer 3. Group work
Objectives: At the end of the session, participants are able to: <ol style="list-style-type: none"> 1. Identify what it takes to get ready to launch a business 2. Enumerate suitable sales management practices 3. Define customer care 4. Know how best customers are handled 	
Subtopics: <ul style="list-style-type: none"> • Launching a business • Sales and customer care • Tips for best customer service 	Duration: 30 mins

Introduction

Tell the learners that once you have launched your business there is need to keep it running. If you fail the business will close down. Once critical aspect of maintaining a business is keeping its target customers satisfied so that they remain loyal to the business. For a starting business to build a big customer base who are loyal requires hard work. Today, we will look at how you can start your business and growing sales through effective customer care.

4a.1 Business launch

Ask participants, when you have finished with planning and mobilizing resources for your business, what is the next step that you will take? How will you do it?

Emphasize that you only a business when you are able to offer a product/services to customer for buying.

- A nice business plan does not in itself earn profit because it has nothing to offer customers.
- To have a business up and running, a youth entrepreneur must launch her/his product/services.
- A business launch is the event when a businessperson starts the first sales. This is the first day in the market. It is the birthday of a business.
- Therefore the “first sales and first customer”, is very important in setting a pace for your business. It requires effective preparation and sales strategy. Among other things, you must be able to:
 1. Attract your customers.
 2. Ensure that your sales location is attractive so as to distinguish you from others.
 3. Have effective communication.
- Some effective ways to launch your business include:
 1. Talking to and inviting your family and friends to your business
 2. Using the local FM radio
 3. Creating public awareness through churches/mosques, landing sites, trading centers
 4. Taking samples of your product to targeted customers

4a.2 Growing your sales

Story 1: Growing my business client base

Ms. Lee is a 20-year old female youth who owns a small teahouse in Tuku trading center. As a new entrant, Ms. Lee wakes up at 5am and starts cooking her tea. She also boils sweet cassava and bakes some mandazi. Although at the start she had few customers, her smart dressing, cleanliness of her teat-house and warm reception of every customer made her attract many customers from her competitor. Overtime, by listening to the complaints of her customers she also diversified her products. She included milk tea and started to stock chapatti and Samosa from Ms. Agnes. By so doing, the business of Ms. Lee increased within two months from 15 to 30 customers in the morning and the same number in the evening. This forced her to employed two other girls, train them in smartness, and buy for them decent clothing.

Ask participants the following questions to stir an understanding of customer care

- What happened to Ms. Lee's business?
- What business values did she add to attract customers from her competitors?
- What more did she do to retain her old customer and increase her customer base?
- Using your own observations, what do you see business people doing that can attract and retain or expel their customers?

4a.3 What customer care entails



Emphasize the followings

A customer is someone – a person, a company, a government – that buys' a business product/ services.

Customer service is the act of taking **care** of the **customer's** needs by providing and delivering professional, helpful, high quality **service** and assistance before, during, and after the **customer's** requirements are met.

Regardless of the type of contact you have with customers (on the phone, face-to-face, on-line, etc.), good customer skills help everybody. A happy, satisfied customer is likely to return and or tell others about the good experiences that they had when dealing with you and your business. On the contrary, a dissatisfied customer will discourage other potential customers from buying from your business.

Customer care, therefore involves:

- Developing good relationships with customers
- Looking well after customers interests
- Helping customers with any problem regarding your product/services
- Responding well to customers complaints
- Always seeking ways to make your customers satisfied.

4a.4 Tips for effective customer care

- 1) **Smile:** This will help the customer or client to feel at ease and welcomed, and you'll come across as friendly and approachable, setting the scene for a more positive interaction.
- 2) **Make the Customer Feel Welcome:** Use an appropriate greeting to make your customer feel welcome such as "Thanks for stopping by;" "How can I help?" and "Are you looking for something in particular today?"
- 3) **Listen:** By not listening you can become very frustrating to the customer and may lose a sale or repeat visit. Listen to the customer's needs and find the best solutions.
- 4) **Be an Expert in your business:** Make sure that you know more about your business than the customer does, be able to answer questions about your business
- 5) **Be True to Your Word:** Stick to deadlines, make sure you turn up promptly for any appointments and never make promises you cannot keep. If situations change then let the customer know as soon as possible.



Reflection/Session Evaluation

What have you learnt today that will help you improve on your customer care?

Session 9: SPEAKING UP! Effective Communication

Methods:

- Role play
- Question and answer
- Lecture

Objectives: At the end of the session, participants are able to:

- Identify barriers to their effective communication
- Identify good communication behavior
- Communicate with adults
- Identify their barriers to effective communication and develop remedial actions
- Develop better strategies for public speaking
- Provide positive feedbacks to their colleagues

Sub- topics:

1. What effective communication is
2. Channels of communication
3. Barriers to communication
4. Public speaking and giving feedbacks
5. Communication self assessment

Duration:

3 hours

Procedure:

1. Introduce the session to learners that today our session is about “effective” communication and its role in our daily lives. We always talk among ourselves, with our leaders and elders, and many times we are not understood. In return we get annoyed and do bad things; acts that discredit us forever. It is therefore to master the art of communication so that we can get what we want.

2. Start with a role play

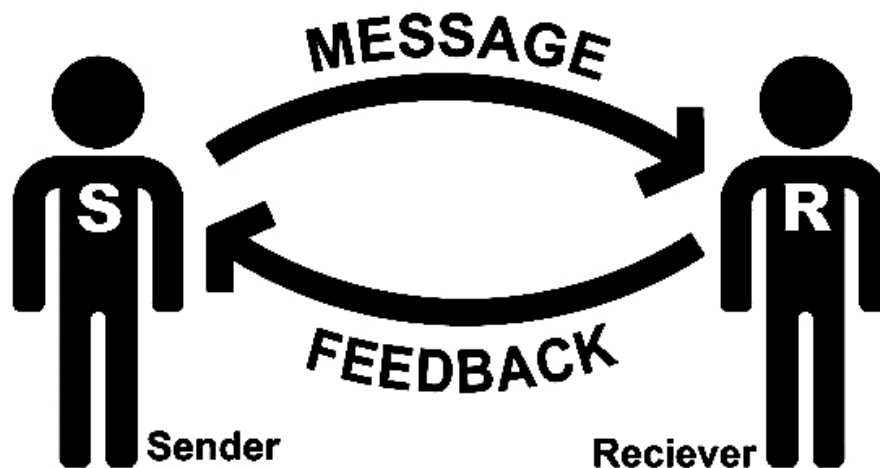
- a. Select 6 people (3 males and 3 females) and place them 5 meters apart from each other.
- b. Again invite 1 other person who will act as a witness to your communication
- c. Get the 7th person and the first person from the 6 selected people and tell them, IT WILL RAIN WITH HAILSTORM TOMORROW AT 3.0 PM, CARRY YOUR JACKET.
- d. Ask the 1st person among the selected to tell, within 30 seconds the same message to the 2nd person who should tell it to the 3rd person until the 6th person
- e. Ask the 6th person to speak aloud what message s/he was given.
- f. Ask the 7th person to verify if that was what the trainer told them with the first person.
- g. Ask the entire group to provide a feedback on what has just been done. Please, note them down because they will be necessary for what follows.

3. Using the game played and feedback from the learners, ask the participant to define communication and what effective communication is

The trainer should emphasize the followings

- Communication is a process of sharing information/feelings
- It involves sending a message and accepting a response from the receiver (exchanging messages).
- Effective communication is when the shared information is understood the way it was intended by the sender. For this to occur, the mouth must speak it right, the ears must listen well, and the eyes must observe correctly!

Communication involves – a **S**ender – the **M**essage - a **M**edium – **R**eciever and **R**esponse or **F**eedback.



What is a message?

A message is the content of information that the sender wants to convey to the receiver(s). It is made up of elements, which are structured according to the decisions of the message sender.

Elements of the message are the ideas and assertions of the content.

Structure of the message involves the ordering and sequencing of ideas and the style in which they are presented.

Decisions are made about: elements of the message; how they are to be ordered; and the style or code used (words, drawings, pictures, etc.)

These depend on:

- The message to be conveyed, e.g. complex information may be presented using diagrams, maps, sketches etc., and not in words alone.
- The intended receivers, e.g. the receivers' ability, (reading, viewing, listening).
- Communications channels/media to be used; e.g. if radio to be used then large amounts of very detailed information may not be successfully communicated; and
- Time/space available, where time is a limiting factor, the main point should be presented first and can be elaborated on later if time allows.

Key points in sending/receiving messages

Messages are misunderstood because we fail to speak, write or demonstrate clearly or we fail to listen, read or view carefully. Thus skills are needed to effectively send and receive messages.

Sending messages

The key point in effectively sending of messages to target receivers are: understanding the what, when and where of sending messages as well as interpreting feedback; and transmitting clearly while matching what is being said to how it is being said.

Knowing **what** to convey: The ability to differentiate between what one would like to say and what one should/needs to say is necessary.

When is the best time to convey it: e.g., many women, who work in the home listen to the radio in the mid-morning, then it would not be an appropriate time to try to reach them outside this time.

Where is the best place to convey it: a better, comfortable, physical condition will more likely yield a better result.

Getting **feedback** on how well the message is getting through: in a written, oral, or visual format and may be direct or indirect.

Speaking/writing/visualizing your message **clearly**: People pay attention only for a limited period of time so it is important to be clear on the elements and structure of the message before speaking/writing or visualizing the message.

4. Ask participants, why do we need effective communication?

The trainer should emphasize the following:

- Improves individuals' reputation.
- Reduces suspicion and conflict.
- Builds trusts
- Provides opportunity for members to discuss issues of common interest.

5. Ask participants, what the different methods/media that they use in communication

Define: (a) Media as types of channel- person or mass media

(b) Methods as specific vehicles/tools in the communication of messages, i.e., how we use the media e.g. discussion groups, meetings, press articles

The two types of media are:

a). Interpersonal

- a). Individual methods (one-to-one, phone, fax, e-mail)
- b). Group methods (discussion groups, meetings, demos, open days, lectures/classes, workshops, drama/puppets)

b). Mass media

- a). Print methods (press articles, newsletters, info leaflets, circulars, letters, posters, textbooks)
- b). Electronic methods (TV, radio, social media – Facebook, Whatsapp, Google+, E-mail)

To fulfill our tasks as good communicators, the key is to ensure that the right message is sent through an appropriate channel and a feedback obtained. Be careful with the media you use as the following findings indicates.

Table 1: Receiver's Retaining Rate and Media Used

Media Used	Activity	Retaining Rate (%)
Newspapers, brochures	Reading	10
Radio, lecture	Hearing	20
Poster, photo, slides	Seeing	30
Slide lecture, television	Hearing and Seeing	50
Study, composition	Writing	70
Project work, learning by doing	Self-investment	90

Source: Bollinger et al, 1992

6. Ask participants, what prevents them from communicating effectively

Referring back to the role-play, highlight the following:

a) In conversation

The following causes can be found for breakdowns in the communication between people in conversations:

- Linguistic problems: the language is too difficult or what is said is opened to various interpretations.
- Emotional charge: the receiver gives the message a different emotional charge than intended by the sender. For example, the receiver feels that he/she is being “attacked” or “pushed into a corner”;
- Projection: one assumes that the other person feels the same about a subject as oneself or that the other has the same opinion about it; or under looking the person you are communicating with; or paying no attention to the other party; or a mismatch between verbal and non-verbal communication
- Prejudice: the other person is identified with a group or a particular point of view. The message is not targeted properly at the person him/herself; nor did the receiver check his assumptions.
- “Hidden agendas”: the parties each have their own reasons for the conversation, but do not make this evident to the others; so each parties wonders what the other really wants.
- Difference in level of knowledge: For instance, you think it makes you stupid to admit that you don’t know something; so you don’t ask for clarification.
- Acceptance level: the effectiveness of the message depends not only on the quality of the message and the manner in which it is conveyed, but also on the extent to which the receiver is willing to accept the message (“talking to the deaf”).

b) Barriers to Effective Communication with groups and communities.

- Content of the message is not suitable.
- Lack of knowledge of the needs and interests of the people.
- When the community members think that the innovation may not bring about the anticipated improvement to their welfare.
- Language barriers- difficulty in expressing the ideas; use of language not understood by the audience.
- Non-conducive atmosphere.
- Insufficient feedback
- Bad visual materials.
- Lack of equipment – Radio, TV, Film, Print materials.

c) Poor listening



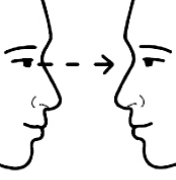



- Listening is very important because a message needs to be taken in and understood by the receiver because a receiver may need to seek clarification on messages that are not clear. BUT gaps include bad listening habits, namely:
 - Interrupting the sender before s/he completes the message
 - Planning response before a message is completed
 - Failure to think before (so that assumptions and misinterpretations emerge)
 - Poor eye contact with the sender
 - Inability to decode non-verbal communication
 - Inability to seek clarifications

7. Ask participants, other than the verbal and written communication, what are the common types of non-verbal communication that we use daily?

Emphasize the following

- Non-verbal communication is communication without speaking
- It involves mainly **body languages** – facial expression, eye contact, physical posture, gesture, head movement, etc. Note that you should ensure that:
 - Eyes are watching
 - Ears are listening
 - Lips are closed
 - Hands are still
 - Feet are quiet
 - Phones must be off
- It can strengthen or weaken one's communication. For instance, when a male youth asks a female youth a question and she twists her mouth in the process, this can breed anger because the boy can feel undermined.
- For active listening to occur, you have to:
 - **Empathize** – means showing that you feel what one is going through, that is normal . (Note: do not come across like you pity her –e.g., I know how you feel.
 - **Affirm** means emphasizing what one does well, so as to encourage positive behaviors. E.g., that's great that you are concerned about rights of others.
 - **Paraphrase** – means to restate in your own words what one said to make sure you understand and to show you are listening
 - **Clarify-** means using questions to get more information and understand the REAL issue.

Qualities of a good listener

	Do	Don't
	<p>Sit face to face. Find a quiet place where the person feels free to talk. Lean towards the person. Nod or use facial expression or gestures to encourage the person to say more or to let them know you understand</p>	<ul style="list-style-type: none"> • Blame • Undermine or minimize what the person says. • Give advice or solutions (listen to the solution of the speaker). • Immediately tell your story of a similar experience. • Lie or tell half truths. • Promise things that you cannot afford (you will lose trust). • Discipline or use an intimidating voice. • Interpret what they say without clarifying it. <p>“We listen not only with our ears but also with our eyes, mind, body and heart.”</p> 
	<p>Share eye contact (appropriate amount). Notice the person's posture. Notice the facial expression. Look for what is not said as well as what is said. Find the real feelings behind the story and body language.</p>	
	<p>Listen carefully and try to remember what the person says. Re-state what has been said to show that you understand. Ask to clarify or to understand the person better. Give appropriate feedback—reassurance, suggestions, encouraging responses.</p>	
	<p>Give undivided attention to the person (free of other thoughts or worries). Avoid interruptions or distractions. Show interest in the person. Be kind and respectful. Concentrate on the person, not on your problems or what you want to say.</p>	
	<p>Be patient. Give time to the speaker. Be a trustworthy person who keeps secrets. Be empathetic and approachable. Be tolerant and accept the person without judgement. Avoid keeping in mind bad rumours about your speaker that will influence you listening. Have courage to tolerate reactions or behaviour that is off putting (there's a reason someone behaves that way). Believe there's a good in every person.</p>	

We usually think that we listen with our ears, but we also listen with our eyes, mind, body and heart. All of the above qualities of a good listener help the speaker to express their true thoughts and feelings, and this builds a good relationship.

8. Ask participants to assess the kinds of communication they often engage in



Emphasize the following:

- Strong communication is delivering a message by honestly expressing your thoughts and feelings; direct and clear; with mutual respect
- Weak communication is delivering a message without expressing your true thoughts or feelings; sometimes staying silent.
- Aggressive communication is delivering a message forcefully without thinking of the other person's feelings; expressing yourself in a confrontational manner.

Strong behavior	Weak behavior	Aggressive behavior
<ul style="list-style-type: none"> • Stand up for ourselves without putting others down • Respect ourselves and others • Say our thoughts and feelings clearly and honestly • Tick to our values and principles • Match our words to our body language • Act confident but respectful • Accept praise and feel good about ourselves • Accept suggestions for making ourselves better and learn from them • Say "no" without feeling bad • Disagree without getting angry 	<ul style="list-style-type: none"> • Take no action to stand up for ourselves • Give in to what others want • Remain silent when we disagree or feel unhappy about something • Put up with anything • Say "sorry" a lot • Hide our feelings • Do not start something new in case we fail • Allow others to make all of the decisions • Follow the crowd and give in to peer pressure 	<ul style="list-style-type: none"> • Take action with no thought for the other person • Say we will do something dab to a person t get what we want • Put ourselves first even though other lose • Make demands without listening to other people's ideas and needs • Become angry quickly when others disagree with us • Shout, push, or physically force people • Male people feel that they need to defend themselves • Make people look small so that we look big

8. How to communicate with adults

Introduce the learners to "convincing skills" that are needed to communicate with adult. Let them know that most of the time youth are taken as arrogant and disrespectful to their parents/adults in their communities because they lack this skills.

Role play: May I use the land at the valley?

Mr. Apollo recently attended tomato-growing training. He learnt know that the best time to get good yield and income is to farm in the dry season. But this requires a plot of land in the valley. His father always uses this same land to grow dodo. Comparatively his father earns UGX 300,000 but tomato will earn UGX 1 million. How will Mr. Apollo talk to his parents to give him this land?



Emphasis:

- a). Be prepared – know what you are asking for and its consequences
- b). Pick the right time – when everyone is relaxed at home
- c). Be calm – present your request calmly and with facts
- d). Listen attentively to what the adults have to say
- e). Be positively and respectfully persistent – If this first time talk did not yield a good result, seek another time to talk about the same thing.
- f). Seek for advice on alternatives – request for what next can you do to explore the opportunity.

Public speaking and giving feedback

Role-play: “The Customer Day”

Get 3 people who are involved in different businesses to come in front of the groups and ask each one of them to talk about their business. Remind them that the audience they are addressing are their customers. Finally, remind them about convincing their customers to remain as key pillars of their buyers.

After this public speaking game ask first the volunteers and later the audience to share with the group (as you record):

- what did you/they do well?
- What did you/they not do well?
- How could you/they have done better?



Emphasize that:

- Whether you like it or not, you will one time be needed to talk to the public
- As an emerging business person, you will need to always market your product to the public
- We are always afraid of speaking to the public because we are shy or lack confidence
- Public speaking involves the following strategies:
 - o Planning
 - o Practice
 - o Revision
 - o Engaging Your audience
 - o Body Language
 - o Eye contact
 - o Thinking Positively
 - o Calming Nerves
 - o Authority
- - When giving feedback (positive criticisms) its is vital that you tell the person:
 - a). What they did so well (praise)
 - b). What they did badly (pointer of gaps)
 - c). What could help them do better next time (learning)

The worst bit of a communication is criticism that many people fear and don't take lightly in fear that it makes them look “stupid, ignorant, weird”, etc. Impliedly, therefore, criticisms involve the one who gives and the one suppose to take. We therefore need to be very cautious when giving criticism to others.



Emphasize the following:

Giving criticisms:

- Be specific on the issue.
- Have respect for the person you are responding to.
- Discuss the issue and not the person.
- Let the person express her/himself fully and clarify unclear issues.
- Listen critically and present a logical critique.
- Propose solutions.

Taking criticisms:

- Accept to learn and grow from others and not “I know more”.
- Expect criticisms always from whoever wherever.
- Respect opinions of other people.
- Take points generously.
- Don’t personalize the issue.

How to be Assertive

- **Decide what you feel or want and say it.** Do not be afraid to be honest about your feelings. Being confident about your own feelings will encourage others to respect you. Someone who truly loves you will not want to do things that make you feel unhappy.
- **Look people in the eye.** Eye contact tells the other person that you are serious about what you are saying and that you are paying close attention to whether or not they are listening to you.
- **Do not make excuses.** Your feelings are the best reasons. If you do not feel ready for to go to the disco, have sex, or buy an item, avoid using other people as excuses. Say what you really feel.
- **Do not seek approval from others.** If you do not want to do something, say so clearly and do not ask if it is alright. Show other people that you know your own mind and are not looking for their approval.
- **Do not get confused by the other person’s argument.** Keep repeating what you want or do not want. Stand your ground and do not give in.
- **You have a right to change your mind.**



Self-assessment IV : Your communicating skills

Self-assessment questions	Never True (1)	Sometimes (2)	Often (3)	Always true (4)
1) I do not interrupt others as they talk				
2) My voice is appropriately pitched (not too loud, not too soft)				
3) I do not dominate the conversation (giving others a chance to speak)				
4) I talk an equal amount compared to others				
5) I look people in the face				
6) I do not criticize (put down others)				
7) When listening, I show my reaction to the speaker e.g. by nodding				
8) I express what I feel, not only what I think				
9) I face the speaker and avoid crossing my arms or turning away from him/her				

10) I ask or encourage others to speak				
11) I respond to the speaker, showing interest				
12) I do not interrupt others to make my point				
13) I pay attention to the speaker the entire time s/he is talking				
14) I ask questions to show interest in what the speaker is saying				
15) I evaluate what a speaker says and how s/he says it rather than judging the speaker her/himself				
TOTAL				
15-27 points = Poor	28-39 points = Fair	40 – 47 points = Good	48 - 60 points = Excellent	



Reflection/Session Evaluation

What is your own weakness as a communicator that you are going to begin trying to correct today?

Session 10: Managing My Business: Records keeping	Methods: <ol style="list-style-type: none"> 1. Question and answer 2. Exercises 3. Reflection
Objectives: At the end of the session, participants are able to: <ul style="list-style-type: none"> • Know the importance of record keeping in a business • The critical financial records to be kept • List at least 5 best practices of records keeping 	
Subtopics: <ol style="list-style-type: none"> 1) What records keeping is 2) The importance of records keeping 3) The different types of financial records 4) Best practices in financial records keeping 	Duration: 60 mins

Introduction

Tell learners that in our last session we learnt about the first step towards growing a business through effective customer care. Today we will learn about another important requirement for a business growth – financial records keeping. This is needed because a business is about numbers – sales volume, customers, costs, and revenues among others. These drivers of any business requires a very valid, clear, and timely records.

Ask the youth and those who have families/friends who have running businesses:

- What kind of business records do they keep?
- Why do/don't they keep business records?

The what and why of financial records



Emphasize

Records refer to the information purposely created and maintained as evidence of business transactions

Records' keeping is a systematic process of compiling similar or related information from business operations into one document for purpose of tracking and assessing the performance of a business.

Why keep records?

- To identify and solve problems in a business (production, sales, payments, losses, etc.)
- To show and track a business health and performance (profits, customer base, employee performance, etc.)
- To plan for the future expansion (cash flows, loan taking and repayments, etc.)
- To have evidences of part business transactions (documentary evidence for accountability that is used by bank and government to assess business worth for loan and taxes and levies respectively).
- It reduced mismanagement by business owners or outright theft, fraud and misappropriation of funds by employees. Records helps in tracking business resources- who took what, who received money and how money was spent, etc.

The Basic financial records to be kept

There are many types of records that a business must keep. However, for many of the small-scale businesses of youth the following two records are very critical.

- **Daily cash records book;** this book helps you to keep daily business transactions covering what the business received (income) and what it spent (expenditures). These are written in the in and out column respectively. It must be balanced and underlined every day/week/month (depending on transaction volume) in a consistent way so that a business is aware of cash in-and out-flows.

Below is a simple format of a trader's sales record book

Date	Details	Amount		
		In	Out	Balance
1/9/2016	Loan from Lulu group	400,000		400,000
1/9/2016	Own contribution	500,000		900,000
2/9/2016	Purchase of a bicycle		200,000	700,000
3/9/2016	Purchase of fish		300,000	400,000
30/9/2016	Payment of rent		50,000	350,000
30/9/2016	Sales of fish	500,000		850,000
	TOTAL	1,400,000	550,000	850,000

- **Creditor's records;** these records are used to keep all the money that the business owes e.g. the group loan fund that a business borrows. Below is a simple format.

Date	Name of creditor	Amount borrowed	Amount repaid	Balance
1/9/2016	Lulu saving group	400,000		400,000

- **Debtor's records;** those who get the business products on credit are known as debtors. Their records are kept in the debtor's records book. Below is a simple format.

Date	Name of debtor/ sold to	Item	Amount in debt	Amount repaid	Balance
1/9/2016	Karombo	Sugar 3 kgs	9,000/=	6,000/=	3,000/=

- **Stock records;** this shows the details of what the business has bought, sold and the balance in the business. Below is a simple format.

Date	Details	Purchase(Stock in)	Sales(Stock Out)	Balance
1/9/2016	Soap	3 boxes	2 boxes	1 box
5/9/2015	Sugar	1 bag (50 Kgs)	35 Kgs	15Kgs

Some best practices in records keeping

- Keep similar records together
- Keep all records in safe place away from water, dusts etc.
- Lock up all important documents in a safe place
- Always record transactions as they occur
- Record all transactions as neatly and clearly as possible
- Use a pen to write down all records
- If you make a mistake cross out the entire entry and start again
- Verify every entries to ensure consistency and correctness
- Keep all receipts in an organized way (by date, etc.)
- All records must be balanced at an agreed date and a financial status produced.

Group Exercise

Divide the learners into 4 groups and provide each group with 3 sheets of flip chart papers and 3 markers of different colors. Ask them to select a Secretary to record their work (ensuring that there is at least 1 person who is able to read and write in each group). Provide to them copies of the below story and ask them to present the financial records. Thereafter, let each group present their work. Finally, ask a reflection question on what experiences they had in doing the exercise.

Story 1: Growing my business client base

Mr. Gule is a general merchandise trader in Inyanga village. On 1st of August 2016, sold his 2 goats at UGX 120,000 and lent the money at no interest rate to start his new business. That this money was not enough on 3rd August 2016 he took a loan from Kilimanjaro Savings Group worth UGX 380,000. On 4th August 2016 he spent UGX 10,000 on transport to purchase stock. Mr. Obadia offered him stock worth UGX 600,000 but he paid upfront UGX 490,000. When he returned, on 5th August he sold goods worth UGX 100,000 to his friend Ms. Kaloli 4 bags of cement on credit. Between August 7- 10 he daily sold goods worth UGX 90,000. On 28th August 2016 he repaid Mr. Obadia UGX 110,000. On the 29th August 2016, Mr. Gule repaid part of his loan worth UGX 100,000. The following day 30th August 2016 he paid UGX 60,000 for rent.

1. Enter the above business transaction of Mr. Gule into a cash book, creditors book and debtors book?
2. How much cash money does Mr. Gule have on the 30th August 2016?
3. When you balance all his debts and credits, how much is Mr. Gule's business value?
4. What advice can you offer Mr. Gule about his business?
5. What experience have you gained from this records keeping?

Answer: Mr. Gules's Daily Cash Records Book

Date	Particulars	In	Out	Balance
1/8/2016	Interest free loan from own capital	120,000		120,000
3/8/2016	Loan from Kilimanjaro Savings Group	380,000		500,000
4/8/2016	Transport		10,000	490,000
4/8/2016	Purchase of stock from Mr. Obadia	110,000	490,000	110,000
5/8/2017	Credit sales of cement to Mr. Kaloli		100,000	10,000
7/8/2016	Sales (4 days, 7-10 th)	90,000		100,000
8/8/2016	Sales	90,000		190,000
9/8/2016	Sales	90,000		280,000
10/8/2016	Sales	90,000		370,000

28/8/2016	Payment to Mr. Obadia		110,000	260,000
29/8/2016	Loan repayment to Kilimanjaro Savings Group		100,000	160,000
30/8/2016	Rent		60,000	100,000
	TOTAL	970,000	870,000	100,000

Mr. Gule's Creditor's record Book

Date	Name of creditor	Amount borrowed	Amount repaid	Balance
1/8/2016	Interest free loan from own capital	120,000	0	120,000
3/8/2016	Loan from Kilimanjaro Savings Group	380,000	100,000	280,000
4/8/2016	Purchase of stock from Mr. Obadia	110,000	110,000	0
	TOTAL	610,000	210,000	400,000

Mr. Gules, Debtor's record Book

Date	Name of debtor/ sold to	Item	Amount in debt	Amount repaid	Balance
5/8/2017	Mr. Kaloli	Cement 4 bags	100,000	0	100,000
	TOTAL		100,000	0	100,000

Mr. Gule's financial Summary on August 30, 2016

	TOTAL
Daily Cash Records Book balance	+ 100,000
Debtor's Record Book balance (Mr. Kaloli)	+ 100,000
Creditor's Record Book balance (Kilimanjaro Savings Group and Own capital)	- 400,000
Total Business Balance	- 200,000

Mr. Gule's business has more money it owe other stakeholders than what it has in cash and outside. This makes his business very risky. He will need to increase his revenue the next month else he will be forced not to grow or also close down.



Reflection/Session Evaluation

What have you learnt today that will help you improve on your business records keeping?

Session 11 : MY MONEY! Money Management Skills

Methods:

- Group work
- Brainstorming
- Lecture
- Story telling
- Discussions
- Question and answer

Objectives: At the end of the session, participants are able to:

- Distinguish between financial wants and needs
- Describe the meaning of and the various forms of savings
- Enumerate at least 3 advantages and disadvantages of formal and informal financial institutions
- Know how to use credit responsibly
- Appreciate the value of savings and reinvesting in their businesses

Sub- topics:

1. Various life cycles human wants/needs
2. The savings dynamics
3. Credit Management
4. What business growth is
5. How can I reinvest to grow my business

Duration:

2 hour

Introduction

Introduce the session to the learners that today we will learn about the value of money in our lives as individuals, families and communities. We all need money to live. But often many people either do not earn enough to meet their needs or they simply need more money than they can earn. Yet money is scares and for us to live a dignified life we need to balance our financial needs through frugal lifestyles.

- Ask learners to distinguish between “needs and wants” of every human being
- Ask them again to identify the different life cycles and the critical financial needs of each life cycle (using the table below)
- What lessons do we learn from this exercise



Emphasize:

1. Wants are something we like to have (a nice to have) that is optional for survival e.g., phone
2. Needs are something that is required for daily life without which there may be death e.g. food
3. Human life cycle is a process that starts from birth until death. It has many changes as we grow from babies into elderly people. Each of these changes has its own financial needs that must be met to give us a happy life.
4. Often, we do not use our money well because:
 - We spend on wants (i.e., none priorities).
 - We lack guidance and discipline on how to spend our money.
 - Eventually, we are always broke and without any savings.

Life cycles	Exampels of Financial needs
Birth	<ul style="list-style-type: none"> • Medical bills, food, clothing, etc.
Youth	<ul style="list-style-type: none"> • Clothing, food, business start-up or expansion
Adult	<ul style="list-style-type: none"> • Marriage; House; Basic family needs – food, electricity; furniture, clothing, medicine, etc.; Retirement/pension
Death	<ul style="list-style-type: none"> • Burial; Bequest

Referring to the VSLA training on the 1st Concepts, ask the learners to form 5 groups (min. 3 people each) and each group should answer the below questions with relevant examples. After 20 minutes get to the plenary and give each group 5 minutes to present and another 5 minutes for reaction. Then wrap up.

Group 1: a) What is savings? b) Why is savings important in your lives?

Group 2: c) In what forms do you always save? What are their benefits and challenges?

Group 3: e) Where do you always save? What are their benefits and challenges?

Group 4: f) Where do you get debts/loans/credits? What are their benefits and challenges?

Group 5: When must someone not get into debt? What must s/he be careful about when taking a loan?



Emphasize: The Savings dynamics

Please refer to the VSLA Training Guide (under CONCEPT 1: Savings (to effectively guide this session. As learners respond assess their knowledge and practices on the following:

Able to define savings as:	# of youth
1. Putting money in a special place or account for the money to be safe	
2. Putting money aside to stop it being spent immediately	
Practice savings through:	
3. Putting money in a special place or account for the money to be safe	
4. Putting money aside to stop it being spent immediately	
5. Planning spending so that money lasts through the week or month	
6. Putting money in an activity or somewhere so that it can yield profits or returns	
7. Always develops a budget before engaging in any financial transaction	
8. Knows how much money s/he, exactly, spent every week	
9. Always keeps track of money s/he gets and spends	

Why we save

- Pay for expected expenses
- Meet financial goals
- Handle emergencies
- Accumulate investment capital
- Build future wealth

Forms of savings

What things can be saved?	Benefits	Constraints
Livestock	<ul style="list-style-type: none"> Increased income Livestock increased value as they grow or multiply. Improved social status 	<ul style="list-style-type: none"> Can be stolen Can be destroyed by diseases Sales can be blocked by law
Land	<ul style="list-style-type: none"> Land can be hired out Land can be used as collateral to get loans Land can be used to increase production Can be shared out with relatives 	<ul style="list-style-type: none"> Can be in non-prime area Can harbor conflicts Value increases over a longer time
Farm machinery	<ul style="list-style-type: none"> Increased crop yields/income from processing, Can be sold or hired out for income 	<ul style="list-style-type: none"> Can wear down over time Can be stolen
Food (grains, etc)	<ul style="list-style-type: none"> To eat in future rather than buy same food at a higher price Sale at a higher price than during harvest (if there is plenty in the market) 	<ul style="list-style-type: none"> Can be stolen Can be destroyed from post harvest infections
Money	<ul style="list-style-type: none"> Use to do what is planned e.g., paying school fees (for a better life for children in the future) and medical bills (for a healthy family) <p>Can earn interest when saved in better institution</p>	<ul style="list-style-type: none"> Can be stolen if kept in unsafe place Can earn little interest if kept in informal institutions

Where we save

Type	Location	Benefits	Challenges
Informal institutions (unregulated by law)	<ol style="list-style-type: none"> On one Self At home At secret place With Family/friends With money lenders Informal banks (SACCOs) Informal savings groups Mobile money 	<ul style="list-style-type: none"> Easy and convenient Has no fees Has no minimum balance Has no age limit Funds can be accessed any time Promotes solidarity 	<ul style="list-style-type: none"> High risks of theft Makes spending of money very easy Has no or low interest incomes Has no privacy
Formal institutions (regulated by law)	<ol style="list-style-type: none"> Commercial banks Micro Deposit-taking Institutions 	<ul style="list-style-type: none"> It safer from thieves Earns interest incomes Has more privacy from family members Has added services e.g., education, insurance Allows different deposits and withdrawals as needed 	<ul style="list-style-type: none"> Has fees (that can be deterrent) Has withdrawal limits Has specific time of operation Locations involve costs Has age limits Cannot be used for emergencies speedily

Where we borrow from?

Type	Location	Benefits	Challenges
Informal (unregulated by law)	<ol style="list-style-type: none"> 1. On one Self 2. At home 3. At secret place 4. With Family/friends 5. With money lenders 6. Informal banks (SACCOs) 7. Informal savings groups 8. Mobile money 	<ul style="list-style-type: none"> • Self regulation • Money is readily available • Promotes social cohesion • Is timely • No processing fees 	<ul style="list-style-type: none"> • Amounts are very small • Interest rates are very high
Formal (regulated by law)	<ol style="list-style-type: none"> 1. Commercial banks 2. Micro Deposit-taking Institutions 	<ul style="list-style-type: none"> • Can get large amounts • Provides insurance • Has credit education 	<ul style="list-style-type: none"> • Interest rates are unstable • Has processing fees • Requires collaterals • Needs credit history

Tips on effective savings: <ul style="list-style-type: none"> • Accept that from whatever little income you earn you must save something • Distinguish between your wants and needs in order to control reckless use of money • Deferring some needs into the future • Reducing on one's consumption levels e.g., from 1 Sacket of Gin daily to 3 Sackets in a week • Developing and following your budget • Setting a financial goal and developing and following a savings plan 	When to borrow: <ul style="list-style-type: none"> • Large expenses • Unforeseen emergencies • Timely investments • Top up on savings 	When not to borrow <ul style="list-style-type: none"> • Buy luxury • Pay for everyday expenses • Borrow and give to someone to use
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Investment for business growth

At this point, turn to the business and explore the role of savings in business growth. Ask the following questions:

- What are the signs that a business is growing?
- How does savings support business growth?
-



Emphasize:

What are the signs that a business is growing?	How does savings support business growth?
<ul style="list-style-type: none"> • Increased customers • Increased sales outlets • Increased stocks • Increased workforce • Increased business assets • Adoption of automation system • Improved life of an entrepreneur 	<ul style="list-style-type: none"> • Savings means increased capital base that means • Increased stocking (more business volume) • Timely stocking (for stable volume of trade) • Quick response to business opportunities • Better opportunity to expand (in location also from one place to another or workforce)

- A business has a life that starts with ideas, a start-up, and finally it grows.
- The goal of every business is to make profit (the reason why entrepreneurs take risk)
- Profit means extra income over and above what was invested
- It is good practice that once a profit is earned an entrepreneur makes rational decisions on how best to spend it.
- If no profit is reinvested in the business it means that the business will remain the size it was started.
- Every small part of the profit that is reinvested in a business allows it to grow in stock, sales volume, sales revenue, customers, assets, workforce, etc.
- The growth of a business makes it more visible in its business community.
- A business visibility builds customer trusts and helps to attract more customers.
- A business visibility also builds community trust in the entrepreneur – social recognition.
- Business trust is critical when an entrepreneur needs support from banks, government, etc.



Important: As a business grows, an entrepreneur increases her/his market share. This demands an effective “customer care” so that the business is able to attract new and retain old customers.

End the session by pointing out that one of the keys to a business growth is that you MUST keep putting the money you earn back into the business to develop it and make sure it grows. The more it grows, the more money you can start withdrawing as salary. More reinvestment also spurs more knowledge and skills and more passion about your business.

Self-Assessment: Youth Personal Financial Literacy Test

The learning instrument below is developed to assess to help you assess your understanding of money. It tests your understanding of risk diversification, inflation, interest calculations, and discount purchase management.

1. If you saved 1,000 UGX every day, after one year, would you have more than 300,000 UGX or less than 300,000 UGX?				
1=More than 300,000*		2= Less than 300,000		3=Don't know
2. If you were offered a loan with 5% monthly interest rate and a loan with 20% annual interest rate, which loan would offer better value?				
1=5% monthly		2= 20% annual*		3=Don't know
3. If the same bicycle is on sale in two different shops at UGX 200,000 and one shop offered a discount of UGX 30,000 and the other shop offered a 10% discount: which one is the better bargain?				
1=Discount 30,000		2= Discount 10%		3=Don't know
4. You want to borrow UGX 500.000 from a moneylender (M1). He says that you can get it but you must pay him UGX 600.000 in a month. Another moneylender (M2) says you have to pay UGX 500.000 back plus 15% interest in a month. Which loan one do you take?				
1=M1		2= M2		3=Don't know
5. If you have some money, is it safer to put your money into one or many businesses?				
1=One business		2= Many businesses*		3=Don't know
6. Over the next 2 years the prices of the things you buy double. If your income also doubles, will you be able to buy:				
1= Less than you can buy today		2= The same as you can buy today		3= More than you can buy today
7. Suppose you need to borrow \$100. Which is the lower amount to pay back: UGX 105 or UGX 100 plus 3%?				
1= UGX 105		2= UGX 100 plus 3%		3=Don't know
8. If you put money in the bank for two years and the bank agrees to add 15% per year to your account. Will the bank:				
1= Add more money to your account the second year than it did the first year		2= Add the same amount of money both years		3=Don't know
9. Suppose you had \$ UGX 100 in a savings account and the bank adds 10% per year. How much money would you have after five years if you did not remove any?				
1= More than UGX 150		2= Exactly UGX 150		3= Less than UGX 150
4= Don't know				
Answers				
1= 1		2= 2		3= 2
5= 2		6= 2		7= 2
8= 1		9= 1		
Please, divide your total correct score by 9 and multiply by 100 to get your percent score				
< 50% weak literacy; 51-65 = Fair literacy; 66- 75 = Good literacy; >75% Very good literacy				

Sources: Adapted from FINSCOPE 2013 and <http://graphics.wsj.com/quiz/index.php?standalone=1&slug=financial-literacy111815>



Reflection/Session Evaluation

What have you learnt that will help you improve on your money management skills?

Session 12: Business Health Check	Methods: <ul style="list-style-type: none"> • Discussions • Question and answer • Reflection
Objectives: at the end of the session, participants are able to: <ul style="list-style-type: none"> • Know the importance of conducting periodic business health check • Know how to assess the performance of their businesses 	
Subtopics: <ul style="list-style-type: none"> • What is business health check? • Why conduct a business health check? • How to conduct a business health check 	Duration: 45 minutes

Introduction

Tell learners “every journey has a destination.” In business also every marketing plan has a destination (objectives: targets of customers and revenue) that must be achieved. It is therefore important that every youth entrepreneur conducts a periodic health check. As a person would go regularly to a health facility to find out how well or not s/he is, so does an entrepreneur needs to know her/his business health. Today’s lesson is therefore about learning how we can routinely assess our business health.

What business health check is

To YEEP a healthy business is one that meets both the entrepreneurs’ business and financial goals. Our focus on both goals is because the twin motives why an entrepreneur is employed in a business is to earn income with which s/he can:

1. Grow the business (to sustain her/his employment); and
2. Meet her/his life goals (in order to live a better life).

Why conduct business health check

Brainstorming Exercise

Two years ago, Mr. Congo started an Internet café in Kingo Trading Center. He sold his late father’s land for UGX 5 million and bought equipment, paid rent, and hired two sales agents. His aim was to recover this money and buy a prime plot of land as a replacement.

At the start the café business grew very fast. Youth flocked the premise every morning and evening. Often customers had to book time beforehand. Every evening Mr. Congo would go home with UGX 300,000. However, ten months later, the number of customers declined. The machines were getting old. Sales agents also left because they had not been paid wages for three months.

At the end of the year when Mr. Congo sat down to review his business he could not tell what happened. Without records, government was on his neck for taxes. WENRECO was also chasing him for unpaid electricity bill. The land he sold had not been replaced either.

Ask learners:

- What went wrong with Mr. Congo’s business?
- What lessons can we learn from Mr. Congo?



Emphasize:

Regular business health check helps you to:

- Know if your business plan is working well
- Know the problems your business is facing and solve them before it is too late
- Know the growth of your business
- Plan well for your business expansion
- Know whether or not your business is contributing to your goal

How to conduct a business health check

The tool below provides a quick help in assessing how your business is performing and how to respond in a way that will ensure both business growth and the attainment of your financial goals.

YEEP

Business Diagnostic Form

General information	District:	LLG:	Parish/ Ward:	Village:
	Name of Business	Full Names:	Sex: Male; or Females	Age
		Telephone Number	How many years has your business been in existence	
	What business sector are you engaged in (Agriculture; Trade; Services; Manufacturing)	What is the source of your business working capital	What was the size of startup capital (UGX)	
	What is your current business value (UGX)		Is the business registered with (License /VAT)	
Business Leadership	Is my business plan written down?			
	Is my business vision clear? Am I sticking to the business vision?			
	Is my business management skill improving?			
Marketing and sales	Is my product still unique on the market?			
	Is my price competitive and profitable in the market?			
	Has sales increased in the last 6 months?			
	Has the number of customers increased in the last 6 months?			
	Are my competitors beaten or collaborating?			

Financial management	Are critical business records (cashbook) kept and used to monitor progress?	
	Are business costs stable or decreasing?	
	Has my profit increased in the last 6 months?	
	What percent of my profit do I reinvest in my business?	
	What percent of my profit do I save for my business?	
	Do I have access to business loan?	
	Do you mitigate your business risks? Have you insured your business?	
	Do I separate my business and family incomes/expenditures?	
Goal achievement	Have I acquired adequate productive assets?	
	Is the business enabling me to meet my financial goals?	
General	What is working well:	
	What is not working well:	
	What are my next course of actions:	
	Signature & date	
	Name of entrepreneur:	



Reflection/Session Evaluation

What have you learnt today that will help you improve on your readiness for a business launch?

Session 13: MY POWER! Leadership	Methods: <ul style="list-style-type: none"> • Group work • Brainstorming • Lecture
Objectives: At the end of the session, participants are able to: <ul style="list-style-type: none"> • Identify their leadership traits and skills • List their leadership skills gap for actions 	
Sub- topics: <ol style="list-style-type: none"> 1) Who is a leader? And What is leadership? 2) Traits of leaders 3) How can I improve on my leadership qualities 	Duration: 1 hour

Procedure

Introduce the session to the learners that today we will learn about leadership. In our groups, families, churches/mosques, etc., we have leaders whom we entrust to provide us leadership. Some of these leaders simply emerge from the crowd. Others we elect. We need to reflect on why we need leaders and what we expect from them so that we can have successful groups. However, before we delve deeper into the session, can we ensure that we are all talking about the same things:

Ask learners:

1. Who is a leader?
2. What is leadership?
3. Why do we need leaders?
4. What traits would we desire in a person who is our leaders – in the group, local councils, etc.?



Emphasize the following:

- A **leader** is someone who has the behavior, motivation, confidence, and energy to do things on his or her own.
- **Leadership**: influencing and directing the performance of group members towards the achievement of group goals.
- Some individuals are natural born leaders while others learn leadership qualities. So, everybody can be a leader given the opportunity.
- A **characteristic/trait** is a quality (such as honesty) possessed by an individual
 - a). Integrity
 - b). Honesty
 - c). Confidence
 - d). Creativity
 - e). Dedication
 - f). Assertiveness
 - g). Fairness (gives credit where it is due)
 - h). Sense of humour
 - i). Humility
 - j). Commitment
 - k). Compassion

- l). Understanding of the operation
- m). Openness
- n). Attentiveness
- o). Self-awareness



Self-Assessment: Your Leadership Capacity Assessment

Leadership Self-Assessment

This learning instrument will provide you with an opportunity for assessing and reflecting your capabilities and desire for developing leadership skills. Be honest about your answers as this survey is only for your own self-assessment.

	Almost Always True = 5; Frequently True = 4; Occasionally True = 3; Seldom True = 2; Almost Never True = 1
I am honest and fair.	
I make decisions with input from others.	
My actions are consistent.	
I keep focused through follow-up.	
I listen to feedback and ask questions.	
I show loyalty to the team members.	
I give praise and recognition and criticize constructively and address problems.	
I develop plans.	
I set objectives and follow them through to completion.	
I display tolerance and flexibility.	
I can be assertive when needed.	
I am a Champion of change.	
I treat others with respect and dignity.	
I make myself available and accessible.	
I accept ownership for team decisions.	
I am curious.	
I know how to influence people and get support.	
I admit my mistakes and take responsibility for my actions.	
I like to talk to people and I am a great listener.	
I have integrity and can be trusted.	
TOTAL	
Total all the scores: The maximum score is 100. 86 and above your a good leader 51-85 your a fair leader < 50 don't give up.	

Ways to improve leadership skills

- I). Have a clear vision of yourself, others, and the world
- II). Know and utilize your strengths, work on your weaknesses
- III). Live in accordance with your morals and values
- IV). Lead others with inclusiveness and compassion
- V). Set definitive goals and follow concrete action plans
- VI). Maintain a positive attitude
- VII). Improve communication skills (improve your verbal, nonverbal, and listening skills)
- VIII). Motivate others to greatness
- IX). Be willing to admit and learn from failures and weaknesses
- X). Continue to educate and improve yourself
- XI). Working one's self esteem
- XII). Believing in one's self



Reflection/Session Evaluation

What have you learnt that will help you improve on your leadership skills?

Session 14: MY PEACE! Conflict Resolution and Effective Negotiations	Methods: <ul style="list-style-type: none"> • Group work • Brainstorming • Lecture
Objectives: At the end of the session, participants are able to: <ul style="list-style-type: none"> • Identify causes of conflict • Understand how to resolve conflicts • Understand how to negotiate effectively 	
Sub- topics: <ol style="list-style-type: none"> 1) What is conflict? 2) Types of conflict. 3) Causes of conflicts in a community. 4) Strengths and weaknesses of conflict. 5) How to solve conflicts 	Duration: 35 minutes

Procedure

1. Introduce the session that today we will learn about conflict resolutions because wherever there are two or more people conflict will always arise. Let learners know that conflicts are not always bad. Sometimes conflict brings very good results for the growth of individual and communities. But to learn better, the group work will help us more.

2. Conduct a group work to reinforce the practical learning

- Divide members into a group of 5 people with mixed gender and age.
- Let each group identify a recent conflict that they have just experienced.
- For that conflict, let the group identify:
 - Who were involved in the conflict?
 - What were the cause(s) of the conflict?
 - How did the actors respond to the conflict?
 - How was the conflict solved?
 - What were the good and bad effects of the conflict?
- Discuss the results from each group in a plenary.

Wrap up notes

- Conflict is a misunderstanding between two parties or a struggle/contest between people with opposing needs, ideas, beliefs, values, or goals.
- Conflict is a desirable and indispensable part of social interaction.
- Conflict is therefore unavoidable in any social setting.
- The skill of non-violent conflict resolution therefore aims to avoid conflict where possible, resolve conflict where it does happen as rapidly and smoothly as possible, while maintaining the mutual respect and consideration of the parties involved.

Actors in any conflict:

- o Individual to individual conflict.
- o Clique to individual or individual to clique conflict.
- o Clique to clique conflict.

Causes of conflicts:

- Competition for recognition, scarce resources.
- Resentment for task loads and task difficulty.
- Categorization due to skills differences, age, sex, experience, income level.

- Inability to cope with work or even colleagues.
- Plain jealousy.
- Abusive language
- Poor communication
- Difference of opinions or views

People response to conflict

Passive ways – hides the issue and leaves it unresolved (e.g., following what other say contrary to one's view)	Assertive way – identifies the issues and solves it in a win-win way (e.g., negotiating with the other party)	Aggressive way – heightens the issues and gives no easy way for solution (e.g., fighting)
<ul style="list-style-type: none"> • Avoid the person. • Change the subject. • Admit that you are wrong, even if you are not. • Give in. • Pretend you agree. • Cry or complain until you get your way. • Play the martyr. Give in, but let the other person know how much you are suffering. 	<ul style="list-style-type: none"> • Try to reach a compromise. • Try to understand the other person's point of view. • Try to find a new solution both of you will find acceptable. • Acknowledge the conflict and work for consensus. • Defend your position. 	<ul style="list-style-type: none"> • Be persistent. Wear down the opposition. • Use your authority. Order the other person to obey you. • Use sarcasm or ridicule. • Use your power to win your position. • Try to eliminate to gain the advantage.

Pros and Cons of conflict

Benefits of conflicts include: <ul style="list-style-type: none"> • Change of personal attitudes and confidence building in members. • Emergence of new group norms. • Identity formation among members. • Medium for effective communication. • Stimulate the need for being informed. • Present a stage for group growth. 	Disadvantages of conflicts are: <ul style="list-style-type: none"> • Diversion from goal. • Saps energy, skills, cohesion and innovation. • Leads to break up and hatred. • Weaken decision-making.
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Ways of Conflict resolution

The Dutch Test for conflict handling identifies 5 ways of handling conflict, namely:

Yielding: Yielding involves giving in completely to the other side's wishes, or at least cooperating with little or no attention to your own interests. This style involves making unilateral concessions, unconditional promises, and offering help with no expectation of reciprocal help.

Compromising: Compromising involves looking for a position in which your losses are offset by equally valued gains. It involves matching the other party's concessions, making conditional promises or threats, and actively searching for a middle ground between the interests of the two parties.

Forcing: Forcing tries to win the conflict at the other's expense. It includes "hard" influence tactics, particularly assertiveness, to get one's own way.

Problem Solving: Problem solving tries to find a mutually beneficial solution for both parties. Information sharing is an important feature of this style because both parties need to identify common ground and potential solutions that satisfy both (or all) of them.

Avoiding: Avoiding tries to smooth over or avoid conflict situations altogether. It represents a low concern for both self and the other party. In other words, avoiders try to suppress thinking about the conflict.

C. K. W. de Dreu, A. Evers, B. Beersma, E. S. Kluwer, and A. Nauta, "A Theory-based Measure of Conflict Management Strategies in the Workplace," *Journal of Organizational Behavior*, 22 (2001), pp. 645-68.

Therefore, once a conflict has arisen, it can be worst solved by Options 1+3+5. The best ways out are Options 2+4. These mechanisms will involve:

- Looking at the issues that caused and the effects of the conflict (Why and so what the conflict?). In case the effects covers more than those directly in the conflict, involving those other affected people also would help with finding lasting solution
- Letting each party involved to present their issues calmly and peacefully without interruptions, use of abusive words or ridicule, etc.
- Effective listening by both sides and ensuring neutrality on the part of mediator/arbitrators.
- Objectively discussing the issues and its effects without fear or favor in order to develop a consensus. The agreed upon actions should then provide a good basis for reconciliation.
- Follow-up to ensure that the parties involved are at peace with one another.

In all these seek:

- **Negotiation:** Conflicting parties should meet together to resolve their differences in a calm, peaceful, and respectful agreement. Negotiations often involve compromise - whereby one may win one of his demands and give in on another.
- **Mediation:** When negotiations fail or get stuck, parties often call in an independent mediator. This person tries to resolve the conflict by advising all parties and suggesting possible solutions.
- **Arbitration:** the appointment of an independent person to act as a judge in a dispute- to listen to and investigate the demands and counter-demands, and ultimately decide on a resolution. Both parties in a conflict have to agree on who the arbitrator should be, and that the decision of the arbitrator will be final.



Self-assessment Exercise:

WHAT IS YOUR CONFLICT HANDLING STYLE?

PURPOSE: This self-assessment is designed to help you identify your preferred conflict management style.

INSTRUCTIONS: Read each of the statements below and circle the response that you believe best reflects your position regarding each statement. Then use the scoring key below to calculate your results for each conflict management style.

	When I have a conflict at work, I do the following:	Not at all			Very Much	
1	I give in to the wishes of the other party	1	2	3	4	5
2	I concur with the other party	1	2	3	4	5
3	I try to accommodate the other party	1	2	3	4	5
4	I adapt to the other parties' goals and interests	1	2	3	4	5
5	I try to realize a middle-of-the-road solution	1	2	3	4	5
6	I emphasize that we have to find a compromise solution	1	2	3	4	5
7	I insist we both give in a little	1	2	3	4	5
8	I strive whenever possible towards a fifty-fifty compromise	1	2	3	4	5
9	I push my own point of view	1	2	3	4	5
10	I search for gains	1	2	3	4	5
11	I fight for a good outcome for myself	1	2	3	4	5
12	I do everything to win	1	2	3	4	5
13	I examine issues until I find a solution that really satisfies me and the other party	1	2	3	4	5
14	I stand for my own and others' goals and interests	1	2	3	4	5
15	I examine ideas from both sides to find a mutually optimal solution	1	2	3	4	5
16	I work out a solution that serves my own as well as others' interests as good as possible	1	2	3	4	5
17	I avoid confrontation about our differences	1	2	3	4	5
18	I avoid differences of opinion as much as possible	1	2	3	4	5
19	I try to make differences less severe	1	2	3	4	5
20	I try to avoid a confrontation with the other	1	2	3	4	5

Source: C. K. W. de Dreu, A. Evers, B. Beersma, E. S., Kluwer, and A. Nauta, "A Theory-based Measure of Conflict Management Strategies in the Workplace," *Journal of Organizational Behavior*, 22, (2001), pp. 645-68.

Scoring Instructions: Write the number circled for each item on the appropriate line below (statement number is under the line), and add up each sub-scale. Each style of conflict resolution has a minimum score of 4 points and a maximum of 20 points

Dimension	Calculation	Your Score	Assessment
Yielding	$\underline{\hspace{2cm}} + \underline{\hspace{2cm}} + \underline{\hspace{2cm}} + \underline{\hspace{2cm}} =$ <div>Item 1 Item 2 Item 3 Item 4</div>		Low preference (4-8) Moderate preference (9-13) High preference (14-20)
Compromising	$\underline{\hspace{2cm}} + \underline{\hspace{2cm}} + \underline{\hspace{2cm}} + \underline{\hspace{2cm}} =$ <div>Item 5 Item 6 Item 7 Item 8</div>		Low preference (4-10) Moderate preference (11-16) High preference (17-20)
Forcing	$\underline{\hspace{2cm}} + \underline{\hspace{2cm}} + \underline{\hspace{2cm}} + \underline{\hspace{2cm}} =$ <div>Item 9 Item 10 Item 11 Item 12</div>		Low preference (4-8) Moderate preference (9-14) High preference (15-20)

Problem-Solving	_____ + _____ + _____ + _____ = Item 13 Item 14 Item 15 Item 16		Low preference (4-10) Moderate preference (11-16) High preference (17-20)
Avoiding	_____ + _____ + _____ + _____ = Item 17 Item 17 Item 19 Item 20		Low preference (4-7) Moderate preference (8-12) High preference (13-20)



Reflection/Session Evaluation

What have you learnt that will help you improve on your conflict resolution skills?

Session 15: MY HEALTH! Stress Management	Methods: <ul style="list-style-type: none"> • Group work • Brainstorming • Lecture • Self-assessment exercise
Objectives: At the end of the session, participants are able to: <ul style="list-style-type: none"> • Recognize stress in their lives • Identify some principles of stress management to improve their self-management • Identify some principles of stress management to support others to recognize and manage their own stress. 	
Sub- topics: <ol style="list-style-type: none"> 1) What is stress management? 2) What are the causes and negative effects of stress? 3) Stress management strategies 	Duration: 1 hour

Procedure

Introduce the session by narrating to learners that sometimes we are difficult situations that make life very hard for us to bear. We are torn between taking action or not. We are then in “stress.” Stress is inevitable in life. However, when one is able to cope with it, stress can be a positive factor of living a fulfilled life.

Form a small group of 5 people each. Let each group answer the following question

- Identity any experiences of stressful situation they faced
- Did you know that this was stress or not? How and why?
- What were the causes of the stress?
- What were the (positive and negative) effects?
- How did you resolve it?



Emphasize the following:

Stress is any event potentially perceived as dangerous to one’s psychological well being.

Coping: the combination of mental and behavioural efforts required to manage specific internal or external demands, conflicts, or stress.

Self-management: an individualized, ongoing approach to understanding one’s abilities, traits, and behaviors such that one’s particular needs and wants are met.

Problem solving: the ability to identify, cope with, and find solutions to difficult or challenging situations. This requires effective decision-making skills of critical and creative thinking.

Causes of stress:

- Family problems
- Financial hardship
- Relationships – peer pressure, arguments, when to have sex, ending a relationship, etc.
- School (examination pressures) and work (future career)
- Competition

Identifying if you have stress:

Refer to exercise perceived stress scale.

Methods of stress management

Refer to exercise stress coping preference scale and explain the below.

- **Problem Solving:** Approach of tending to deal with stress by actively attempting to remove the stressor by changing the situation. This coping strategy is associated with higher resilience and usually improves your ability to manage stress.
- **Social Support:** Is an approach of tending to deal with stress by actively seeking emotional support, information, or guidance from others. This coping strategy is part of the “tend and befriend” response. Generally, coping through social support has a beneficial effect and is identified as a favourable approach to stress management.
- **Avoidance:** Is a strategy of dealing with stress by cognitively and/or behaviourally acting in ways that prevent the person from coming to terms with and resolving the source of stress. While avoidance may be effective when the problem is short-lived and beyond one’s control, this coping strategy is usually an ineffective approach to stress management. In fact, it significantly differentiates people with high and low resilience.
- **Blaming Others:** Is an approach of dealing with stress by directing their energy to identify and seek justice against those perceived as the source of the stressor. This form of coping may include exhibiting emotions or engaging in Behaviours that get back at the alleged perpetrators. Blaming others is generally considered a maladaptive response to stress because it redirects energy away from productive approaches to deal with the stressor. Furthermore, this strategy can potentially alienate others, which reduces opportunities for social support.

Tips on stress management (vary from person to persons)

- **Take a Deep Breath.** Stress often causes us to breathe shallowly and this almost always causes more stress! Try taking a minute to slow down and breathe slowly. Breathe in through your nose and count as you breathe out through your mouth.
- **Talk It Out.** When you feel stressed, try to express your feelings. Keeping feelings inside can increase stress. Perhaps a friend, family member, teacher or church leader can help you see your problem in a new way that will place focus on solving the problem. Even if it is slightly embarrassing, asking for help soon after a problem occurs may avoid serious problems later.
- **Take a ‘Minute’ Holiday.** Do not try to run away from the issue. Get a quiet place and spend a little time thinking deeply about the problem and its solution.
- **Pay Attention to Physical Comfort.** Be as physically relaxed as possible.
- **Move!** Physical activity can help reduce and prevent stress. When you feel nervous, angry, or upset, release the pressure through exercise or physical activity. Running, walking, dancing and playing with children or friends can relax you and relieve stress.
- **Take Care of Your Body.** Avoid intoxicating your bodies with alcohol, drugs as many lie – let me drink my worries away! Healthy eating and adequate sleep helps the mind and body to relax.
- **Laugh.** Maintain your sense of humor, including the ability to laugh at yourself. Share jokes and funny stories with your friends. Laughter is good for you!
- **Manage Your Time.** Plan ahead and make a realistic schedule for yourself. Make a list of what you have to do, then do one at a time. Do the most important ones first. If a particularly unpleasant task faces you, do it early and get it over with. Avoid doing too much because it will lead to burnout. Allow yourself some reasonable breaks.
- **Know Your Limits.** Please, know what the problem is, what/who caused it, and how it can be solved. Once solved go on. If it is beyond your control, accept it and move on.
- **Consider cooperation or compromise rather than confrontation.** It may reduce the strain and help everyone feel more comfortable.

- **Have a Good Cry.** It is normal for people of all ages to cry. A good cry during stressful times can be a healthy way to bring relief to your stress, and may prevent a headache or other physical consequences of stress. However, crying daily can be a sign of depression.
- **Look for the Good Things Around You.** Always strive to see the good side of things e.g., positive or enjoyable moments or interactions. They will be source of energy and spirits to lift you up.



Self-Assessment: Your Perceived Stress Scale

This self-assessment is designed to help you to estimate your perceived general level of stress. The questions in this scale ask you about your feelings and thoughts during the last month. In each case, please indicate *how often* you felt or thought a certain way. You need to be honest with yourself for a reasonable estimate of your general level of stress.

Responses [0 =Never; 1 = Almost Never; 2 = Sometime; 3 = Fairly often; 4 = Often]	
1. In the last month, how often have you been upset because of something that happened unexpectedly?	
2. In the last month, how often have you felt that you were unable to control the important things in your life?	
3. In the last month, how often have you felt nervous and “stressed”?	
4. In the last month, how often have you dealt successfully with irritating life hassles?	
5. In the last month, how often have you felt that you were effectively coping with important changes that were occurring in your life?	
6. In the last month, how often have you felt confident about your ability to handle your personal problems?	
7. In the last month, how often have you felt that things were going your way?	
8. In the last month, how often have you found that you could not cope with all the things that you had to do?	
9. In the last month, how often have you been able to control irritations in your life?	
10. In the last month, how often have you felt that you were on top of things?	
11. In the last month, how often have you been angered because of things that were outside of your control?	
12. In the last month, how often have you found yourself thinking about things that you have to accomplish?	
13. In the last month, how often have you been able to control the way you spend your time?	
14. In the last month, how often have you felt difficulties were piling up so high that you could not overcome them?	
TOTAL	

Source: S. Cohen, T. Kamarck, and R. Mermelstein, “A Global Measure of Perceived Stress,” *Journal of Health and Social Behavior*, 24 (1983). Pp. 385-96.

Understanding Your Score

The perceived stress scale estimates the extent to which recent events in your life are appraised as stressful. It taps into the degree to which you believe events in your life are currently unpredictable, uncontrollable, and overloading. The minimum score is 0 and the highest 56. The score: 0-19 = Low perceived stress; 20-30= Moderate perceived stress; 40-56=High perceived stress.



Self-Assessment: Your Stress Coping Preference Scale

People cope with difficult, stressful, or upsetting situations in a variety of ways. This self-assessment is designed to help you to estimate your preferred styles of coping. Read each statement in this instrument and select the response that best indicates how much you tend to react in that way when faced with a difficult, stressful, or upsetting situation. This instrument has 16 statements.

Responses [0=Never; 1=Seldom; 2=Sometimes; 3=Often; 4=Very often]	
1. Tried to figure out how to resolve the problem.	
2. Changed something so the situation would improve.	
3. Came up with a couple of strategies to make the situation better.	
4. Doubled my effort to correct the situation and achieve my objective.	
5. Sought the support and guidance of other people.	
6. Asked someone I respected for advice.	
7. Talked to friends or family about my circumstances.	
8. Got sympathy and understanding from someone.	
9. Acted as though nothing happened, hoping it would go away.	
10. Avoided the problem by sleeping, watching TV, or engaging in other diversionary activities more than usual.	
11. Kept my concerns and emotions about the situation to myself.	
12. Put off dealing with the matter.	
13. Got upset or angry with the people who caused the problem.	
14. Tried to get back at those who created the trouble.	
15. Figured out who was responsible for what happened.	
16. Made sure that those responsible for the problem received their due punishment.	

Sources: Adapted from K. Lyne and D. Roger, "A Psychometric Re-assessment of the COPE Questionnaire," *Personality and Individual Differences*, 29 (2000), pp. 321-335; P. P. Vitaliano, J. Russo, J. E. Carr, R. D. Maiuro, and J. Becker, "The Ways of Coping Checklist: Revision and Psychometric Properties," *Multivariate Behavioral Research*, 20 (1985), pp. 3-26.

Understanding Your Scores

People cope in various ways with stress and various challenges in life. This varies with individual preference, age, sex, etc. The Stress Coping Preference Scale estimates your current preference to use four sets of coping strategies: problem solving, social support, avoidance, and blaming others.

INSTRUCTIONS: Write the number circled for each item on the appropriate line below (statement number is under the line), and add up each sub-scale. Each style of conflict resolution has a minimum

score of 1 points and a maximum of 16 points

Coping strategies	Calculation	Your Score	Assessment
Problem solving	$\frac{\quad}{\text{Item 1}} + \frac{\quad}{\text{Item 2}} + \frac{\quad}{\text{Item 3}} + \frac{\quad}{\text{Item 4}} =$		Low (0-6); Average (7-11) High (12-16)
Social support	$\frac{\quad}{\text{Item 5}} + \frac{\quad}{\text{Item 6}} + \frac{\quad}{\text{Item 7}} + \frac{\quad}{\text{Item 8}} =$		Low (0-5); Average (6-10) High (11-16)
Avoidance	$\frac{\quad}{\text{Item 9}} + \frac{\quad}{\text{Item 10}} + \frac{\quad}{\text{Item 11}} + \frac{\quad}{\text{Item 12}} =$		Low (0-4); Average (5-9) High (10-16)
Blaming others	$\frac{\quad}{\text{Item 13}} + \frac{\quad}{\text{Item 14}} + \frac{\quad}{\text{Item 15}} + \frac{\quad}{\text{Item 16}} =$		Low (0-5); Average (6-10) High (11-16)



Reflection/Session Evaluation

What have you learnt that will help you improve on your stress management skills?
