BUSINESS AND SOFT SKILLS TRAINING MANUAL FOR SMALLHOLDER FARMERS

Acknowledgements

Foreword

Majority of Malawi's population (over 80 percent) lives in the rural community and exposed to different challenges including poor quality jobs. Access to skills development opportunities (i.e, technical vocational training) is still very low with majority of TVET institutions offering no agricultural related skills development programs despite Malawi being an agrarian economy. As a result, majority of the youths especially in the rural community do not have the necessary skills and qualification for formal decent jobs.

Through the Global Project Employment for Rural Youths (EYA!TVET), GIZ with technical support from the Agriculture and Finance Consultants (AFC) and in partnership with Malawi's private sector partners has developed different Agri-TVET course programs aimed at improving access to demand driven skills qualification in the agriculture sector. The project aims at increasing the employment prospects of rural youths and women as well as income and general livelihood improvement.

The business and soft skills for smallholder farmers' manual has been developed as a cross-cutting training materials to help build strong business acumenship which would enable the youths have a chance to either create self-employment (as entrepreneurs) or manage other people's businesses (as employees) with great success. The manual offers a one shop stop center of different modules, which can be integrated in the implementation of different courses depending on the needs and priorities of implementing organizations. The manual applies a blended model of pedagogical approaches to help the learners understand and apply complex business, financial and soft skills concepts in a simplest way possible

We hope that you will find the manual useful and aligned to your organization/personal needs/interest

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GIZ EYA!TVET Team Leader

How to use the Manual

This manual is for use by extension personnel, lead farmers and community-based facilitators who may serve as trainers. Training lessons have been set in easy-going formats comprising pictorial and text to bring out the trainers' creativity within varied contexts.

The format is designed to enhance interactivity between the trainer and amongst the farmers. It consciously avoids a prescriptive training package but rather considers the farmer's existing knowledge and strives to build upon it.

Preparation for the training sessions is therefore very important. By training in groups, farmers are empowered to share their vast and varied experiences and improve their problem solving and decision-making skills. The trainer's role is therefore a combination of trainer and facilitator. They will be required to explain the lesson's content and provide contextual examples to help the farmers understanding. All trainers will therefore be required to go through a training of trainers to familiarize themselves with both the content and the adopted approach. It is recommended that each trainer understand their context well and deliver the content in a local language for maximum understanding of the farmers.

Table of Contents

MODULE 1: IDEATION

Duration	*230 minutes*
Learning outcomes	By the end of this module you should be able to understand • Methods used to generate and solicit product ideas • How to assess and refine business ideas • Understand key activities that create value in your business • The basics of your business model
Contents	Unit 1: Idea generation Unit 2: Feasibility analysis and ideas screening Unit 3: Decision making Unit 4: The Value proposition Unit 5: Business Model Canvas
Method	Approaches will include • Product ideation simulation • Group discussions • Case studies • Business modelling using BMC approach
Resources	Markers, flip chart paper, sticky notes, sticky stuff, flipchart stand, brown paper, timer
Evaluation	Each unit will have an exercise to gauge learner's understanding and an overall after module quiz

UNIT 1: Ideation

Materials	Index cards and pens
Time	60 minutes (20 minutes for facilitator and 30 minutes for group work)

Introduction

This is a creative process that businesses use to generate ideas. Ideas may include solutions to problems or ideas for a new product. It involves gathering, reviewing communicating and implementing the ideas.

Ideas can be tangible and intangible. Idea generation is effective and complete when it includes translating intangible concepts into tangible and usable ones.

WHY IDEATE? New ideas are necessary for making any kind of improvement.

- The development of a new product or service or the improvement of an existing one usually starts with an idea.
- Ideas also include solutions to problems that the business or its customers are facing.
- Ideas may also be generated to find the best way of implementing an already good idea that was adopted

The Process

The idea generation process may take repetitive steps until the desired outcome is achieved. These steps include generation, testing and feedback.

There are many ways to come up with an idea. To begin with, you can ask yourself the following questions:

- Is there a gap in the market in the industry that you currently work in?
- Are there gaps in your existing product range?
- Are there weaknesses in existing products that you may be able to address?
- Can you adapt, modify or improve your existing products?
- Can you use customer's feedback to enhance your existing products or services?
- Can you identify a need for a particular service or product that nobody else provides?

Idea Creation Techniques

There are many techniques used by businesses to generate ideas;

1. BRAINSTORMING

Brainstorming is done through group settings often during the initial stages of the innovation process or an initiative before details of the product have been thought out. It is a way to generate a large number of ideas quickly. Members of the team are encouraged to share their ideas in an uninhibited manner. There is no bad idea at this stage.

2. STORYBOARDING

In this technique, you develop a storyboard by finding pictures, quotes and other visual information associated with the area in which you want to create a new product. These are arranged in such a way that they tell a story and notes be added to explain the progression of thought. It is an interactive technique that allows the brain to use what it sees to process ideas faster.

3. ROLEPLAYING

Used to bring out new ideas and perspectives, participants imagine that they are in a different role in relation to the desired outcome. For example, they could pretend that they are the client interacting with the business owner and giving feedback on quality of product or service.

4. SCAMPER

Uses a set of questions to facilitate new ideas regarding something that already exists. The acronym is made of six questions that must be considered in the idea generation process as follows;
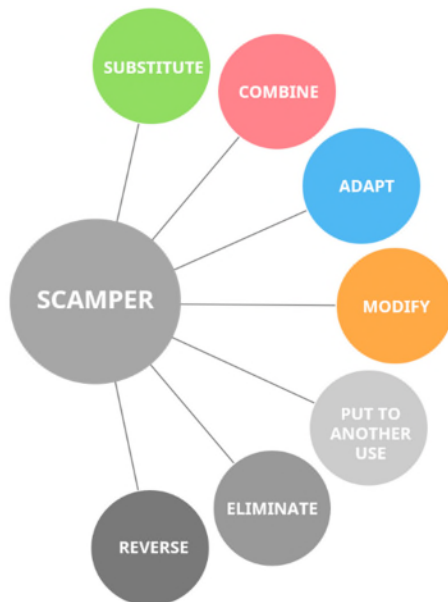
S for Substitute.

Substitute an aspect of an existing idea for something new e.g. substitute fertilizer for compost manure in maize production.

C for Combine.

Elements may combine in a new innovative way. Grow maize and beans in one filed

A for Adapt.

An aspect of an existing idea may be used to carry out a different function. Use a bull to

M for Magnify or modify.

An aspect may be modified, increased or decreased in scale.

P for put to other use. Put an aspect to new uses

Eliminate

5. REVERSE THINKING

As the name suggests, this technique asks us to think oppositely. Instead of going forward, go backward. For example, if the business wants to find a solution to high transport costs in the business, the team can start thinking about what cannot be ways of reducing transportation costs or causes of high transportation costs.

ACTIVITY 1: IDEATION SIMULATION- ROUND ROBIN EXERCISE
Group exercise (30 minutes)

This exercise is an alternative to regular unstructured brainstorming. It is simple and repetitive and ensures that everyone is heard. It also helps refine ideas as consecutive ideas are built on previous ones.

Step 1 – Have the participants sit in groups together around a table. The facilitator can determine group size. Give each person cards so that they can record their ideas on individual pieces of card.

Step 2 – Facilitator should ask the participants to identify a problem they want to solve. Be specific about the objectives of the brainstorming session. Answer questions, but discourage discussion. The goal in this step is to allow individual people to think creatively without any influence from others.

Step 3 – Have each team member, in silence, think of one idea that could solve the problem and write it down on an index card.

Step 4 – Once everyone has written down an idea, have each person pass their idea to the person next to them. Everyone should now be holding a new card with their neighbour's idea written down on it.

Step 5 – Have each person use their neighbour's idea as inspiration to create another idea. Then ask each person to hand in their neighbour's card, and pass their new idea to the person next to them to repeat step 4.

Step 6 – Continue this circular idea swap for as long as is necessary to gather a good amount of ideas. When the time is up, gather up all the ideas. Write the ones that stand out on a flip chat paper and discuss them.

UNIT 2: Feasibility Tests

Materials	Flip charts, markers and posters
Time	40 Minutes

Introduction

After generation of ideas, the next step is to look for ideas that can be executed. The goal at this stage is to identify and decide on the right idea for further exploration. Think about what is desirable from a customer's viewpoint and what is technically achievable.

Importance of Conducting a Feasibility Test

- Helps the entrepreneur determine the resources he needs to implement his idea.
- Helps to foresee problems that may affect the sustainability of the business venture.
- Helps to determine profitability of the business venture.

How to Conduct Feasibility Test

There are a number of ways you can use to test whether the idea can be executed. The following are some of those ideas;

1. SWOT Analysis

Used in the preliminary stages as a tool for evaluation. It is used to identify the internal and external factors that are favourable or unfavourable to achieving the results of your idea.

SWOT analysis is a framework for identifying and analysing a business idea or an organization's strategic position in terms of its **strengths**, **weaknesses, opportunities and threats.** These words make up the SWOT acronym. The primary goal of SWOT analysis is to increase awareness of the factors that go into making a business decision or establishing a business strategy.

Strengths identifies key areas or internal capacities the business organization is good at and can therefore contribute to the success of the idea and can therefore be built upon. Weaknesses on the other hand identifies capacities, which are lacking for the business idea to succeed, or processes, which might have a detrimental effect on the business/idea if left unattended.

Opportunities and threats looks into the external environment (the ecosystem in which the business idea is to be implemented) to isolate favourable conditions are available out there which might contribute to the success of the business (opportunities) if tapped into or can negatively impact the business if no mitigation measures are put in place (threats).

	FAVORABLE to achieving the objective	UN FAVORABLE To achieving the objective
INTERNAL (attributes of the company)	**STRENGTHS**	**WEAKNESSES**
EXTERNAL (environmental factors)	**OPPORTUNITIES**	**THREATS**

2. Competitor Analysis

This is a market research activity that is performed to identify opportunities and risks associated with a business idea. The goal is to assess the position of competitors. You can understand your competitors by evaluating;

- Their products
- Their marketing and sales strategies
- Their customers
- Their strengths and weaknesses

One way to know your position in relation to your competitors is to talk to your existing or potential customers or send out a survey to better understand how they speak about you, both to other people and to themselves.

Pay attention to common words and phrases they use. Record and keep track of responses and phrases in a separate document. In the same way, find out what they think about your competitors and their product offerings.

For Example, Chigomezgo Coffee makers has an idea to open a coffee shop at crossroads in Lilongwe. The following is an analysis of their competitors;

Competitor Analysis

	Competitor 1	Competitor 2	Competitor 3
Company Name	Uchizi Coffee	Coffee Sublime	Wezi Coffee
Target Audience	Men and women aged 30 to 55	Men and women aged 30 to 55	Men and women aged 20 to 30
Value Proposition	New coffees every month	Coffees sourced from rare locations	Fast delivery every day
Market position	Mid-level quality	High level quality	Low level quality
Competitive advantage	Great for explorers and food bloggers.	Appeals to luxury coffee drinkers seeking gourmet experiences	Fast delivery, cheap coffee.
Marketing Content	YouTube videos Social media ads	Newsletter, brochures,	YouTube Videos, social media ads
Price range	From K1500	From K2500	From K1000

ACTIVITY 2: SWOT ANALYSIS (Group Discussion) 20 minutes

The facilitator will break the team into groups of 4-5 people. Each group to select a business idea from the previous Round Robin exercise and write it at the top of a flip chat. Have the group members share their thoughts on what the Strengths, Weaknesses, Opportunities and Threats of the idea are and write them down on the flip chat. Each group should share their SWOT analysis with the rest of the participants in plenary.

STRENGTHS:

WEAKNESSES:

OPPORTUNITIES:

THREATS:

UNIT 3: Decision Making

Materials	Flip charts with the tables pre-drawn and markers
Time	30 minutes (10 minutes introduction by the facilitator, 20 minutes group activity)

There are multiple ways a businessperson can use to make a decision on the type of business idea to pursue such as:

1. Peer and Expert Review

Idea submissions give a rough 'feeling' on an idea's value and how long it will take to implement, etc. Therefore, during the evaluation phase you want your experts to dive into the detail and make serious estimations on its potential. Further analysis is necessary can be conducted later but at this stage it is possible to understand whether an idea is valuable using the revelations from the SWOT analysis.

2. Judges Panel

Organizing a pitching event can be an interactive and fun way of evaluating ideas. This will involve pitching the idea to a panel of company 'experts' whereby they evaluate its potential. With this, you can set up internal events around ideation, helping to generate engagement and a culture of innovation, which has been proven to increase innovation success.

These idea evaluation events allow ideation to become more than just a data led process, but a fun way of promoting your innovation initiative to your circle and cultivating further ideation.

3. Building a Business Case

It is always good practice to build a business case for the idea, to clearly outline what the product idea aims to achieve and why it is needed in business terms. Budgets, time, resources, and codependences will need to be considered, as well as a risk assessment to ensure thorough analysis. After which, you should now have everything you need to secure internal approval for turning your idea into a reality.

ACTIVITY 3: The Decision Matrix (Plenary Discussion) 20 minutes

The decision matrix analysis works if you have multiple solutions for one problem. Using the ideas from the round robin exercise, list your options as rows on a table and the factors you need to consider as columns. You then score each option. Add up the scores for each option or business idea then decide to adopt or drop depending on the results.

Follow the steps below to decide on a business idea to adopt using the Decision Matrix Analysis.

Step 1

List all the options as row labels. This means you can write the business idea in brief in the first column. The factors to be considered become column headings as below;

	Customer Buy in	Competitive advantage	Production costs	Value Proposition	Total
Idea 1					
Idea 2					
Idea 3					

Step 2: Score your ideas for each of the factors you are considering. Your scores can be from 0 to 5 from the lowest to the highest score respectively.

Step 3: Now consider the relative importance of each of the factors you are considering. The weight can be from say, 0 to 5. It is okay to have two factors weigh the same.

	Customer buy in	Competitive advantage	Production cost	Value Proposition	Total
Weights					

Step 4

Now multiply each of your scores from step 2 by the values for relative importance of the factor that you calculated in step 3. This will give you weighted scores for each option and factor combination.

	Customer Buy in	Competitive advantage	Production costs	Value Proposition	Total
Idea 1					
Idea 2					
Idea 3					

UNIT 4: The Value Proposition

Materials	Flip charts and markers
Time	40 minutes

Following from the product screening and assessment, the entrepreneur should be able to come up with the value proposition. The Value Proposition is the promise a business makes to its clients about the benefits of its product. It is ultimately what makes your product attractive to your ideal customer. A value proposition expresses what your business does better than anyone else does and why someone should do business with you or buy your product.

A compelling value proposition meets the following criteria:
- **It's specific:** What are the specific benefits your target customer will receive
- **It is pain-focused:** How will your product fix the customer's problem or improve their life?
- **It is exclusive:** How is it both desirable and exclusive? How well does it highlight your competitive advantage and set you apart from competitors?

Your value proposition should focus on the benefits that potential customers get, not the product. Rarely is your value proposition the product itself or its features. Instead, it has the way the brand or product fixes a meaningful pain point, improves the lives of your target audience, and the way it makes them feel or the satisfaction to be derived from using the product or service.

A good value proposition uses the voice of the customer to describe the product, for example, how does it improve their lives? How do they describe your company? Why do they choose to associate with your brand?

Talk to your existing or potential customers or send out a survey to better understand how they speak about you, both to other people and to themselves. Pay attention to common words and phrases they use. Record and keep track of responses and phrases in a separate document.

Your customers should see themselves in your value proposition. Use language that can help shape their perspective. You can also spend some time looking at value proposition examples of your competition. What are they doing right? What could they improve?

You must ensure your value proposition is clear. When evaluating your draft, ensure it answers the following questions:

- What product are you selling?
- Who should buy your product?
- How will buying your product improve the visitor or their life?
- Why should the visitor buy from you and not your competitors?
- When and how will the value be delivered?

Your value proposition should be relatively short—two or three short sentences, maximum. Every word should improve clarity or make your main selling point more compelling; otherwise, it needs to be cut.

ACTIVITY 4: VALUE PROPOSITION EXERCISE (30 minutes)

Divide the team into groups. Let each team go through the following steps.

Step 1: Develop a Value Proposition.
Facilitator should give the teams names of two locally found competing and comparable products.
Each team should develop a value proposition for their chosen product.

Step 2 : Discuss what a value proposition is
Think of any products and try to answer the following questions
- **What makes the product unique**
- **Why should a person buy your product?**
- **Why should a person pay the amount you are charging?**

Step 3: Value for different customer segments.
Facilitator should encourage the teams to consider how customers differ and adapt the propositions accordingly.
Ask the teams to develop a value proposition for each of the following groups
- Those who have never used the product
- Those who already prefer the chosen brand
- Those who prefer the competing brand
- Those who do not like the product category

UNIT 5: The Business Model Canvas

Materials	Printed A0 paper with BMC
Time	60 minutes

Introduction

The Business Model canvas is business design tool that is used to understand your business model and even that of your competitors. The business model canvas gives details of the fundamental elements of a business or product. It also helps visualize the core elements of the business.

The right side of the canvas focuses on the customer or the market (external factors that are not under your control) while the left side of the canvas focuses on the business (internal factors that are mostly under your control). In the middle, you get the value propositions that represent the exchange of value between your business and your customers.
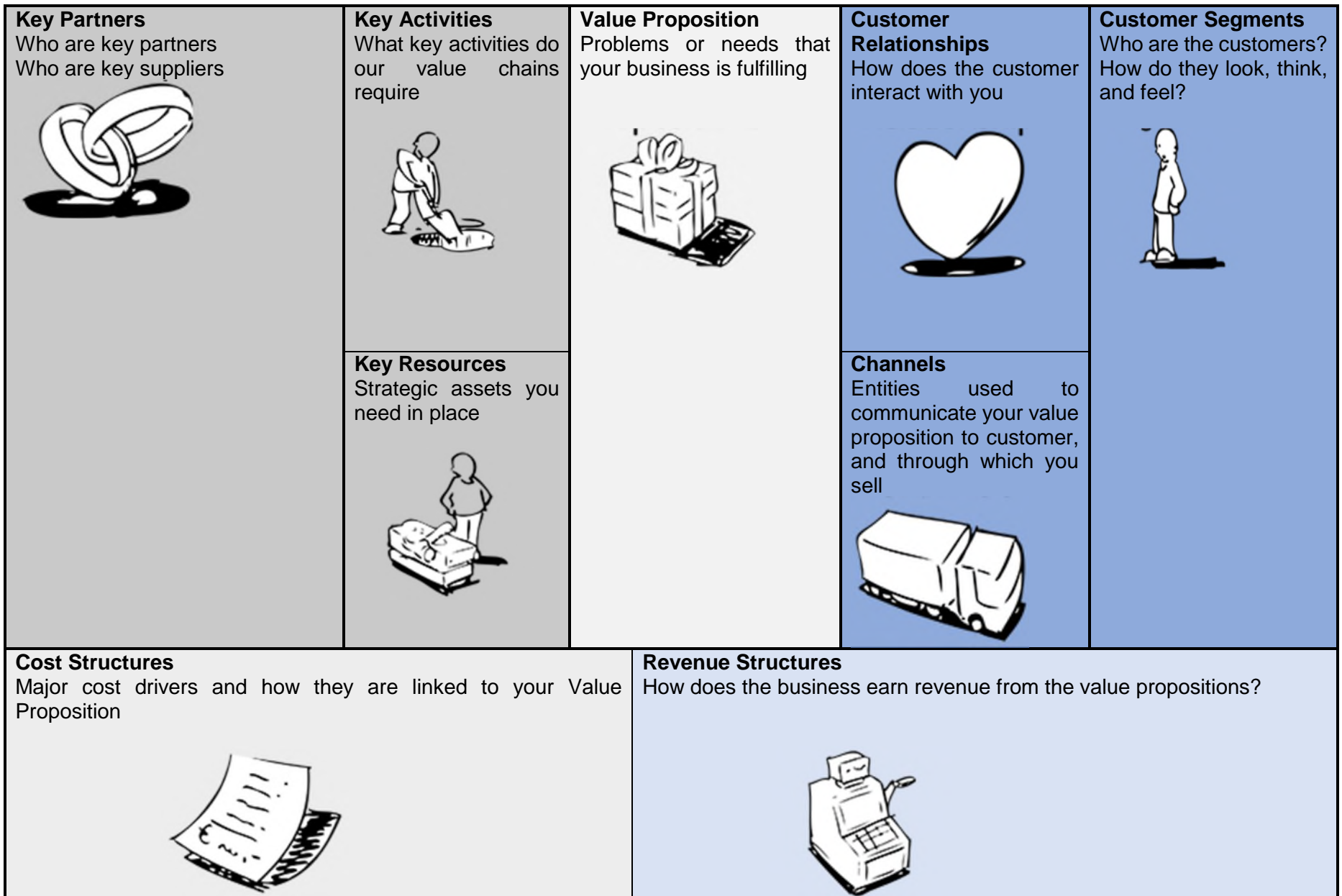
Why Use the Business Model Canvas?

- To quickly draw a picture of what the idea entails.

- It allows us to get an understanding of the business and to go through the process of making connections between what your idea is and how to make it into a business.

- It looks at what kinds of customer decisions influence the use of your systems.

- It allows everyone to get a clear idea of what the business will likely be.

How to Use the Business Model Canvas

- **Value Proposition:** The Value Proposition is basic to any business or product.
- **Customer Segments:** Customer Segmenting is the practice of dividing a customer base into groups of individuals that are similar in specific ways, such as age, gender, interests and spending habits
- **Customer Relationships:** This is how a business interacts with its customers. For example, do you meet with them in person? Or over the phone? Or is your business predominantly run online so the relationship will be online too?
- **Channels:** How will your customers get to know about the product or service
- **Key Activities:** These are the key actions that the business undertakes in order to achieve the value proposition for the customers.
- **Key Resources:** What unique strategic assets must the business have to compete?
- **Key Partners:** What can the company not do so it can focus on its key activities? Those who can perform those things are the key partners.
- **Cost Structures:** What are the business' major cost drivers? How are they linked to revenue?
- **Revenue Streams:** How does the business earn revenue from the value proposition?

EXAMPLE: Chawanangwa Farms produces vegetables and sweet potatoes. The business has an idea to sell custom packed organic local sweet potatoes. Facilitator to guide the filling of the canvas.

Key Partners	Key Activities	Value Proposition	Customer Relationships	Customer Segments
Who are key partners Who are key suppliers	What key activities do our value chains require	Problems or needs that your business is fulfilling	How does the customer interact with you	Who are the customers? How do they look, think, and feel?
	Key Resources Strategic assets you need in place		**Channels** Entities used to communicate your value proposition to customer, and through which you sell	

Cost Structures
Major cost drivers and how they are linked to your Value Proposition

Revenue Structures
How does the business earn revenue from the value propositions?

End of Module Assignment

ACTIVITY 4: BUSINESS MODEL CANVAS (40 minutes)

Let them team break into groups.
Facilitator to provide writing materials to each team.
Let the teams draw up a business according the BMC approach for aby business idea of their choice.

Key Partners	Key Activities	Value Proposition	Customer Relationships	Customer Segments
Who are key partners Who are key suppliers	What key activities do our value chains require	Problems or needs that your business is fulfilling	How does the customer interact with you	Who are the customers? How do they look, think, and feel?
	Key Resources Strategic assets you need in place		**Channels** Entities used to communicate your value proposition to customer, and through which you sell	

Cost Structures	Revenue Structures
Major cost drivers and how they are linked to your Value Proposition	How does the business earn revenue from the value propositions?

MODULE 2: FINANCIAL LITERACY AND NUMERACY

Duration	16 Hours (Split into four sessions)
Learning Outcomes	By the end of this module learners should be able to: 1. Manage personal and business finance 2. Set financial goals 3. Distinguish between business and household expenses 4. Create a personal budget 5. Keep business records 6 Calculate loan interest
Contents	• Unit 1: Personal Finance management • Unit 2: Business Income and Expenses • Unit 3: Making Seasonal Calendars and Budgeting • Unit 4: Savings • Unit 5: Record Keeping • Unit 6: Debt Management Debt Management
Method	This module will use the following approaches: • Group discussions • Case Studies • Role Play • Group exercises • Individual tasks
Resources	Markers, flip chart paper, note books, pens
Evaluation	Each unit will have an exercise to gauge learner's understanding and an overall after module quiz

Introduction to Financial Literacy

Financial Literacy is having the knowledge, skills and confidence to manage your finances wisely for you and your family's benefit

Financial literacy will help you achieve the following-
- o to plan and live within a budget
- o save money for the future
- o borrow money responsibly
- o Invest wisely and make informed decisions.

Basic concepts

Table 1: Basic Concepts

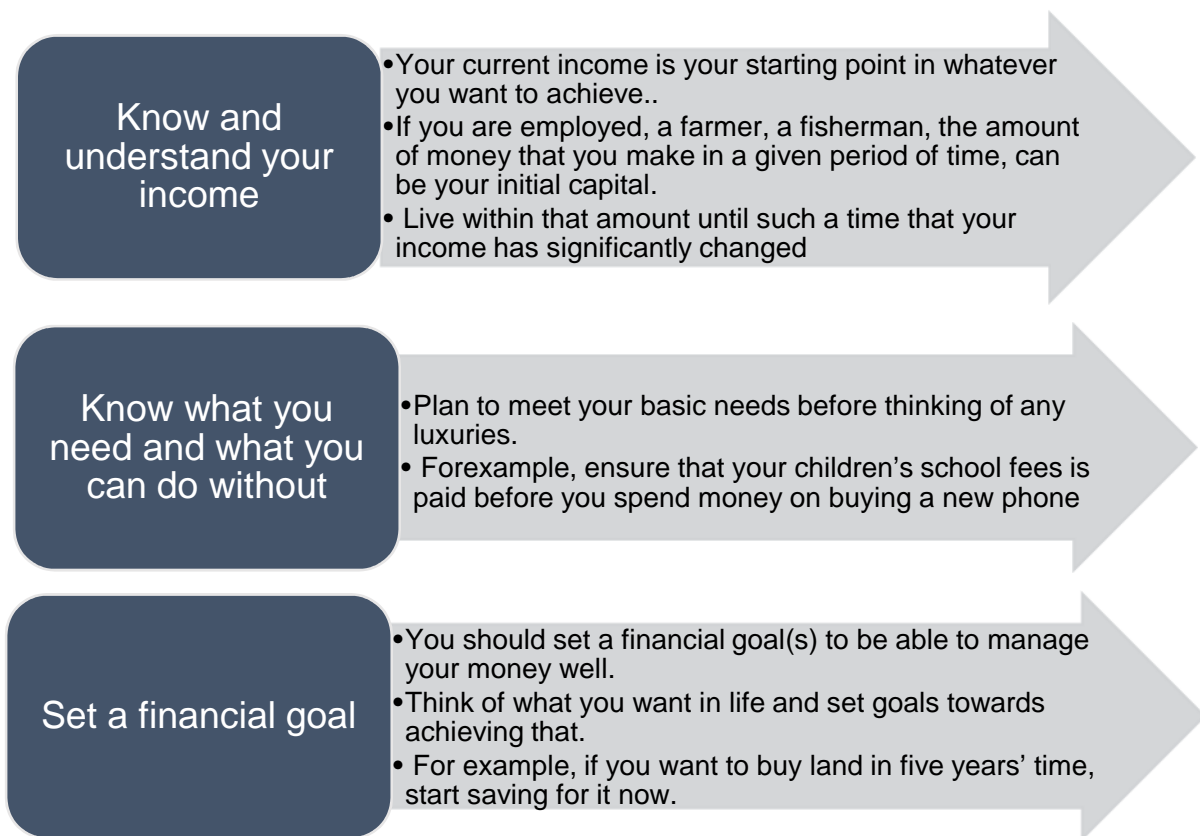| Concept	Description
Asset	An asset is any physical item one owns. For example, cash, money people owe you, animals, a bicycle, hoe, radio etc.
Fixed cost	Is a cost that does not change with an increase or decrease in the amount of goods or services produced or sold
Income	It is money that is earned through different activities
Interest rate	Is the percent that is applied to the amount of your savings?
Expenses	Is that cost of operations that an enterprise incurs to make money? They are costs incurred in conducting one's business.
Variable cost	Are expenses or costs that change depending on the volume of activity. The costs increase as the volume of activities increases and decrease as the volume of activities decrease
Surplus	Amount of resources remaining after a period of usage

Unit 1: Personal Finance Management

Duration	75 minutes
Resources	Flip chart and Markers

Introduction

Personal Finance Management (PFM) means efficient and effective utilization of money. It involves making wise financial decisions in allocation of family or personal financial resources. It does not depend on how much one gets or receives in a particular period – daily, weekly, monthly or annually. It is a practice that everyone must develop and nurture in order to transform from one economic position to a better position.

Steps to follow in Financial Management

Know and understand your income
- Your current income is your starting point in whatever you want to achieve..
- If you are employed, a farmer, a fisherman, the amount of money that you make in a given period of time, can be your initial capital.
- Live within that amount until such a time that your income has significantly changed

Know what you need and what you can do without
- Plan to meet your basic needs before thinking of any luxuries.
- Forexample, ensure that your children's school fees is paid before you spend money on buying a new phone

Set a financial goal
- You should set a financial goal(s) to be able to manage your money well.
- Think of what you want in life and set goals towards achieving that.
- For example, if you want to buy land in five years' time, start saving for it now.

Setting a Financial Goal
What is a goal?

A goal is something you want to achieve

Think about your top five financial goals

When setting goals, it is important to make them *SMART.*

S: Specific

M: Measurable

A: Actionable/ Attainable

R: Relevant

T: Time bound

Examples of SMART Goals-

- Jacob's wants to buy a bag of fertilizer at the end of the year
- Sarah is saving money to buy 50 chickens and pay school fees for Mary her second born daughter by March 2023
- Tereza wants to buy 2 acres of land before the next rainy season

Timeframes Linked with Goals

Figure 1: Types of goals
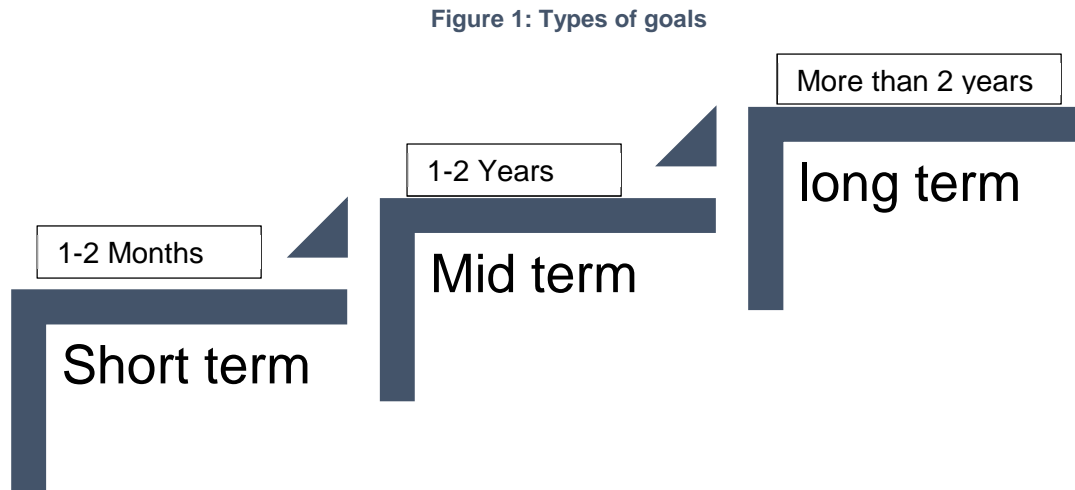
Goals have time frames depending on when (the week, month or year) they will be achieved: short-term, mid-term and long-term.

- o Short-term goals are the things we want to achieve over the next 1-2 months.
- o Medium-term goals refer to things we want to achieve over the next 1-2 years. These goals could involve a significant change in our lives.
- o Long-term goals are things that we want to accomplish sometime in the future. They are our dreams that will take more than 2 years to achieve.

Activity

Individual Assignment (10 Minutes)

- Think about your financial goals
- Set five SMART goals

Understanding Needs, Wants and Priorities

Needs

It is something needed to survive. A need is something you have
to have for example, food, water, medications and shelter.

Wants

It is something that people desire to have that they may or not be
able to obtain for example, a television, tea from a tearoom.

One person's want may be another person's need. For John who
sells vegetables door to door a bicycle may be a need while for
Matilda, who stays close to a market and does not run any business, a bicycle may be a want.

Needs and wants may change over time.

By identifying your needs and wants and knowing
your priorities, you can manage your money well

Activity 1

Group discussion :20 Minutes

In groups of 2, discuss the following-

1. How needs are different from wants

2. The importance of identifying your needs and wants

Introduction to group work: 5 minutes

Discussion and visualization (on paper): 5 minutes each task

Participants hang up results and walk around to check other's results: 10 min

Summary of results in plenary: 5 min

Activity 2

Individual assignment: 15 minutes

1. Mark each of the items as need or want
2. Mark them according to their importance (priority)
3. Exchange your responses with your partner

	Need or want	Priority (1,2,3)
Food		
Iron sheets		
Transport		
Dress		
Airtel units		
Tomatoes		
Sugar		
Bicycle		
Handbag		
Fertilizer		

Unit 2: Business Income and Expenses

Duration	90 minutes
Resources	Flip chart and Markers

Introduction
Financial Literacy is the ability to understand how money works. This helps in knowing what is important and deciding how to spend money.

Income

An income is the money that is earned from selling goods, providing services or employment

Expense

An expense is the money you spend

- Tracking what you earn over a aspecifc period of time, such as a week, will help you know how much you will earn in future.

- Money management involves understanding how much money is earned and how you spend your money.

- A good way to start is to record your income and expenses over a short period of time. This will help you determine if you need to cut on some costs thus reducing your spending or afford certain things you plan to buy.
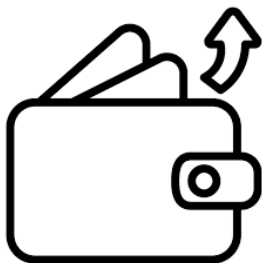
Expenses can be categorized into household and business expenses-
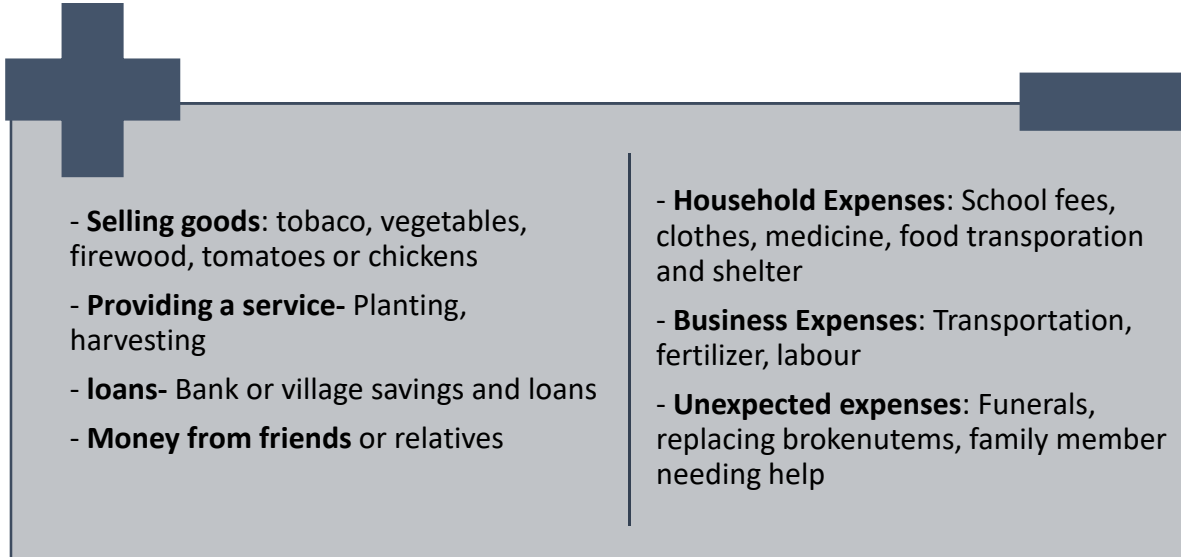
1.   Household Expenses
What are household expenses: It is money that you spend. Any money that you use to run the household. For example, school fees, buying of farm inputs such as seed or fertilizer, transport food, soap, clothes, house rent etc.

2.   Business Expenses

It is important to separate household and business expenses. This is because business expenses are often seasonal.

Examples of **income** and **expenses**-

- **Selling goods**: tobaco, vegetables, firewood, tomatoes or chickens

- **Providing a service**- Planting, harvesting

- **loans**- Bank or village savings and loans

- **Money from friends** or relatives

- **Household Expenses**: School fees, clothes, medicine, food transporation and shelter

- **Business Expenses**: Transportation, fertilizer, labour

- **Unexpected expenses**: Funerals, replacing brokenutems, family member needing help

Activity 1

Group Discussion: 40 minutes

🞣 Distinguish the household and business expenses

- Introduction to group work: 5 minutes
- Discussion and visualization: 15 minutes
- Participants present results (up to 3 groups): 15 min
- Summary of results in plenary: 5 min

What you want to know about your business

Income	•How much money am I bringing in?
Expenses	•How much am I spending?
Sales -Expenses	• Is my business making money?
Assets	•What do I have in my business?
Liabilities	•How much does my business owe to others?

Business expenses make up the cost structure, these costs can be categorized into *fixed* and *variable* costs.

Variable costs

These are costs of actual production, the more volume of production, the larger the variable costs. Variable costs occur only if something is produced. They do not occur if nothing is produced. For example, raw materials, piece labour, delivery and packaging costs.

Fixed costs

The fixed costs apply to the business as a whole. Fixed costs are costs that do not change with changes in production size/ volume. Fixed costs remain the same regardless of the output. Even if there is no output, there will still be fixed costs for example, land rentals, salaries, and loan repayments need to be repaid whether or not the business produced more goods and made profits.

Activity 2

Individual Assignment: 30 minutes

1. Introduction to task: 5 minutes
2. Individual work: 10 minutes
3. Participants present results (up to 3 presentations): 10 min
4. Summary of results (5 min)

Describe your business by listing your business assets and costs-

Assets	
Fixed costs	
Variable costs	

Unit 3: Making Seasonal Calendars and Budgeting

Duration	90 minutes.
Resources	Flip chart and Markers

Season

A season is a period of the year characterized by particular conditions of weather, temperature or events. For example, harvest season, hungry/lean season, the rainy season, holidays/festive season. All these seasons have different requirements and therefore different expenses. When one thinks about the different seasons helps them manage their money.

Seasonal calendars become very helpful as they show when there is a surplus or less income in the year and how one can plan and save to cover the lean times of the year.

An example of a seasonal calendar-

Mary is a mother of two children, Grace who is in form 2 and Malani who is in standard 7. She pays school fees for Grace every January, May and September. She is a Tobacco farmer and grows vegetables for her home. She plants in between November and early December, harvest s in March-April and sells it to Kanengo Auction floors early April- May. Mary also has family celebrations in December, since she is the first-born in her family, she is expected to contribute more than the rest of the family members. She therefore spends a lot of money during these family celebrations. Mary has a garden behind her house; she grows vegetables (rape and tomatoes) for her home. Here is Mary's seasonal calendar-

Dry Season						Rainy Season					Dry Season	
School		Harvest						Lean/Hungry				
Jan	February	March	April	May	June	July	August	September	October	Nov	Dec
								Vegetables			Tobacco planting

When preparing the seasonal calendar, it is important to use the seasons that are applicable to your area as well as the appropriate months for each season

	School		**Harvest**								**Planting**	
	Jan	**February**	**March**	**April**	**May**	**June**	**July**	**August**	**Sept**	**Oct**	**Nov**	**Dec**
Income	xx	Xxx	xxxxxxxx									
Expenses	xxxxxx	Xxx	xxxxxxx									
Savings												
Loans	xxxxxx											

Activity 1 and 2

Making a seasonal calendar in plenary: (30 Minutes)

The facilitator and the participants will prepare a seasonal calendar on a flip chart including forecast/estimation of income, expenses, savings and loans

Facilitator varies the given example and adapts it to the trainees needs

Individual Assignment: (45 minutes, alternatively this task may be given as homework and results are presented during next session)

Participants prepare their own seasonal calendar on a flip chart including forecast/estimation of income, expenses, savings and loans.

Up to 4 participants are asked to present their seasonal calendars.

Resources needed: Flip chart paper, marker pen

Definition

A budget is a summary of estimated income (money in) and expenses (money out) for a specific period of time (week, month or year) It helps you understand how much money you make and spend at a specific period of time. In budgeting, you should separate household and business/farm budget. A budget is useful for everyone regardless of income level or financial situation. A budget can help you make wise choices and manage your resources.

Why do we budget?

o Give you a sense of control over how you spend your money
o Help you accumulate assets
o Reduces worry over meeting basic needs
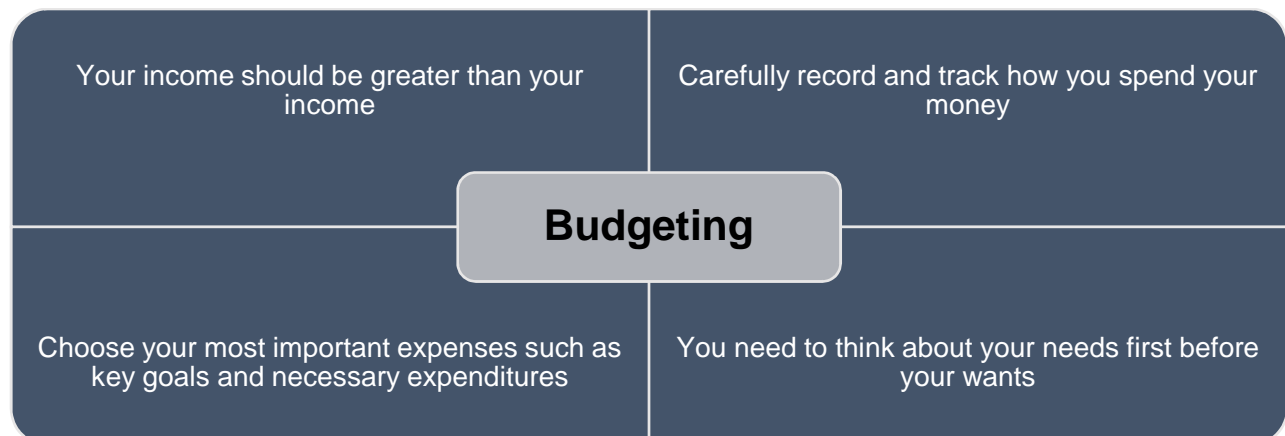o Helps in prioritizing your needs over your wants.

When budgeting, you are looking at how much money you make after you have sold your harvested crops or livestock; the amount of money that you make; the items your family will need between now and the next harvest.

Anticipating Challenges

Questions you need to ask yourself when budgeting-
o What challenges do I face when trying to spend within a budget?
o What can I do to address these challenges?
o What strategies can I use to spend within a budget
o Who can help me stick to my budget

Your income should be greater than your income	Carefully record and track how you spend your money
Budgeting	
Choose your most important expenses such as key goals and necessary expenditures	You need to think about your needs first before your wants

Activity 1

Individual Assignment: 30 minutes

Using the template below, let the participants develop their own personal budgets. Facilitator to select three participants at random after the activity to present their budgets in the plenary

Drafting My Budget

Items for personal or family use		
Income		
Selling Firewood		
Selling Chickens		
Selling Vegetables		
Total Income		
Expenses	**How much I plan to spend**	**How much I spent**
Food		
Airtime		
Fees for Joana		
Transport		
For additional expenses		
Total Expenses		
Total amount spent		
Surplus	Total Income - Total Expenses	Total Income - Total Expenses

Unit 4: Savings

Duration	85 minutes
Resources	Flip chart and Markers

Introduction

Saving involves keeping some money aside for a specified period, such as, a week or on a monthly basis. It can help someone meet different financial needs at a future date, for example buy a bicycle or stand against unforeseen circumstances such as death of a loved one

In saving, you need to record and track your expenses each month. This will give a proper picture of where you spend. It helps identify the things that are not important and aim at saving more by avoiding this purchase

When thinking about savings one need to consider the following-

Table 2: Things to consider when saving

Liquidity	This is how easy it is to change a physical asset into cash. The most liquid asset is cash since it can be used immediately. When the assets are not in the form of cash, for example, you have a goat, bicycle or radio, you need to sell them first to transfer its value into cash.
Risk	Risk includes things such as theft, breaking, losing value etc. Some assets are riskier than others depending on what they are as well as where they are kept. For example, keeping an animal can be difficult because it may die, keeping cash in a house is subject to theft or misuse, and a radio kept can get damaged or broken.
Cost	Savings is a service that include some costs. You need to consider how much it will cost you to save your assets. If using a bank to save, there will be charges, if the bank is far away, you spend money for transport. You need to ask yourself what are the costs associated with the assets you have.
Profit	How much do you earn from your savings? There are interests accumulated on the money saved at the bank

Activity 1: Plenary Discussions: 20 Minutes

1. List all the difficulties you face whey trying to save
2. Select one difficulty/constraint and look for solutions to overcome it.

Types of Savings

Table 3: Types of Savings

Formal	Informal
•Formal savings are regulated by the government and include commercial banks, microfinance institutions (FINCA, Vision fund, MUSSCO, credit unions, savings banks etc. These organizations are licensed and authorized by government to operate. They have different fees, for example, transaction fee, withdraw fees or deposit fees.	•Savings at home. Money saved at home has risks such as theft or spoilage. •Saving in assets such as jewerly, livestock or grain. The risk of this is that the value may have gone down by the time you are selling the asset for money

Examples of Informal savings

Rotating Savings and Credit Associations (ROSCA).

These are groups where each member contributes a specified amount of money at agreed intervals, such as on a monthly basis. Each person takes home one month's contribution each time the group meets until everyone has received their savings. Group members can only allow access their savings when it is their turn to get the money.

Accumulating Savings and Credit Associations (ASCAs)

These are groups that allow savings to accumulate from meeting to meeting. A group of people that trust each other, accumulate savings together, share experiences and take small flexible loans from the group's funds for businesses or emergencies. An example of ASCAs is a village savings and Loans Association (VSLs)

Village Savings and Loans Association (VSLs)

A Village Savings and Loan Association (VSLA) is a group of people who meet regularly to save together and take small loans from those savings. The activities of the group run in cycles of one year, after which the accumulated savings and the loan profits are distributed back to the members. The purpose of a VSLA is to provide savings and loan facilities in a community that does not have easy access to formal financial services.

Risky ways of saving:
- Saving in a tin
- Under the mattress or in a pillow
- In a pit
- Saving with another person

Activity 1

 Group Discussion:35minutes

In groups of 3, share your experiences of the ASCAs and ROSCA available in your community, their advantages and disadvantages. After the discussion present the findings

Introduction to group work: 5 minutes

Discussion and visualization: 10 minutes

Participants present results (up to 3 groups): 15 min

Discussion and summary of results in plenary: 5 min

Unit 5: Record Keeping

Duration	70 minutes
Resources	Flip chart and Markers

Introduction

As a business owner, you should keep records. Record keeping is important because it helps with information about your income, expenses, customers, profits among others. It helps you in planning for the future and most importantly, when applying for a business loan, a lender may want to consider your business records, such as income generated

Record Keeping Tools

Paper Based	Computer

Record Keeping Example

Thete poultry farm records and profit calculation is presented below-

Thete Poultry Farm Record for July,2022			
Date	Description	Money in (Inflows)	Money out (outflows)
3/07/2022	Savings from VSLA	MK 50,000	
01/07/2022	Loan	MK 60,000	
05/07/2022	Chicken feed		MK 30,0000
10/07/2022	Chicks		MK 50,000
11/07/2022	Labour		MK 4,000
15/07/2022	Transportation		MK 6,000
16/07/2022	Chickens	MK 100,000	
17/07/2022	Vaccine		MK 10,000
22/07/2022	Chicken feed		MK 30,000
Total		MK180,000	130,000

Total Revenue = MK 180,000- Money Out: MK130,000

Profit: MK50,000

Activity 1: Individual Assignment: 40 minutes

Using the template below, let participants fill out their business transactions made last month. In case they are not in business, let them use their household transactions for the same period.

Randomly select four people to present their transaction sheet in plenary.

Working on the transaction sheet: 15 minutes

Presentation in the plenary: 20 minutes

Summary: 5 minutes

Date	Description	Money in (Inflows)	Money out (outflows)
Total			

Unit 6: Debt Management

Duration	110 minutes
Resources	Flip chart and Markers

Introduction

It is very normal and common for people borrow money from friends, relatives of money lending institutions. People borrow money to invest, consume or to respond to an emergency such as Illness of a loved one or a funeral.

Basic Borrowing terminology

1. **Loan**: A loan is something that you borrow for use and promise to repay within a certain timeframe. It can be cash or goods such as seeds, fertilizer, or other agricultural inputs. The loan principal is the original amount of the loan apart from the interest.
2. **Lender**: Is a person or institution that provides loans.
3. **Borrower**: Is a person or institution that received the loan.
4. **Interest**: it is the cost of borrowing. The amount of money that the borrower pays to the lender for the use of the loan. It's an addition to paying back the loan amount
5. **Loan principal**: Is the amount you are repaying
6. **Loan repayment period**: Is the period between when one borrowed cash/goods to the day they will repay.
7. **Collatera**l: It is a form of security that the borrower provides to the lender
8. **Guarantee**: Is a form of collateral, a guarantee when one person promises to pay a *debt* if the person that borrowed the money fails to pay.

Advantages of Debt

- It is a source of capital to start up or expand a business.
- It helps supplement one's income and money for investments
- With debt instead of venture capitalism, you stay the full owner of the business while you service the loan

Money Lending Institutions

There are different money lending institutions with different requirements. Here are examples of money lending institutions and their requirements.

Characteristics	ASCA	Commercial Banks (NBM, NBS)	Micro finance Institutions (Finca & Vision Fund	Development Finance Institutions (MAIIC & NEEF)
Interest	20%	20-23%		11%
Requirements	Be a member	Bank statements, collateral, account with the bank, business plan and financial records	Guarantor, Collateral, registered business, bank statements	MAIIC- Collateral, registered business, bank statements, financial records NEEF- Group/Individual, national ID, collateral
Collateral	None	Land, buildings, vehicles	Sofa, TV, Bicycle	

Calculating Interest

Case Study

John wants a loan of K100,000 from Finca. The loan will need to be repaid in 12 months with an interest of 2% per month. How much will he pay back in total after the loan period? How much will they have to pay back each month?

Step 1: to know the value of the interest = 2/100 = 0.02

Step 2: 0.02 (interest) X 100,000 (loan amount) X 12 (number of months) =24,000

This is to calculate the total amount of interest that will be paid back by the end of the loan period. Multiply the interest rate by the loan amount by the number of months of the loan.

Step 3: 24,000 + 100,000= **MK124,000**

Add the total interest (24000) to the principle amount borrowed (100,000)

Answer: Total due will be **MK 124,000**

Each month, John will pay **K10,333**

Loan Repayment

A loan can be repaid in the following way-

Equal Installments

•Amount borrowed is paid in installments of equal amounts
☐repaying back k5000 every month for 6 months.

•Balloon Payment

•Payment is done once, as a lumpsum at the end of the loan term
•If someone borrowed k30,000, they repay k30000 plus interest at the end of 6 months

Challenges and Implications of Debt

Excessive debt and inability to repay can bring frustration, can affect your behaviour, and harm your physical or emotional well-being. It can also lead to upset of relationships, loss of personal property by the lenders or result in court penalties

It can also limit you from borrowing from other moneylenders based on a report from the **Credit Reference Bureau**. The CRB collects and store credit histories on individuals and institutions and they use this information to help their customers (money lending institutions) decide whether to approve a loan application or not.

Activity 1

Role-playing borrowing and lending (2 role plays): 30 minutes

Introduction to task: 5 minutes (Assignment of players, role of observers, etc.)

Preparation of role play: 5 minutes

Role plays: 10 min each

Reflections and discussions: 10 minutes

First Scenario: You are the lender, meet with at least two borrowers. During each meeting, conduct the loan interview to determine which borrowers would be a good borrower, using the following questions-
1. What do you need this loan for?
2. How much money do you need to borrow?
3. How much do you make each month (what is your monthly income)?
4. How much of a down payment do you plan to make?
5. How many years will it take you to pay this back?
6. Tell me if you have borrowed money before

Activity 2

Plenary Discussions: 20 minutes

Read the case study below and answer the following questions-

Kondwani wants to buy chicks and chicken feed in December this year. He went to the bank and asked for a loan of k200,000. Kondwani got the loan at 5% interest per month for 2 years. How much will Kondwani pay back in total after the loan period? How much will she have to pay back each month?

Activity 3: Individual Assignment: 20 Minutes

Do you have a business idea you would like to realize?

Think about the amount of money that you would need to borrow to implement this idea.

Then think about and answer the following questions? -

Where will I get the loan?

Is this my best option to borrow?

What other options do I have to borrow this money?

Do I have the money to repay the money?

What are the consequences if I fail to repay?

What is the repayment schedule? (Weekly, monthly etc.)

What is the repayment amount for the principal?

What is the repayment amount for the interest?

How much will I need to repay each time?

What sources of income or saving will I use to repay the loan?

Do I need to pay collateral for the loan?

What collateral do I have?

End of Module Exercise 60 minutes

1. Last year Jane got a loan of K150,000 from NEEF that helped her start her honey business. She got the loan from NEEF at an interest of 8% per month for 24 months. How much will Jane pay back in total after the loan period? How much will she have to pay back each month?

2. Use the planner below to record some of the specific things you want to save for (business, family or other). After filling in, you will keep it to guide your savings-

Saving Goal	Total to be saved	I can save every……. week. month/year	It will take me …. long to save enough	Source of income to be saved
1. Example: Start a broiler chicken business	MK100,000	I can save every month	It will take me 1 year to save	Firewood sales
2.				
3.				
4.				

3. Develop a season calendar and then use the table below to determine which months will have more or less **income** and **expenses**

	School		Harvest				Lean/Hungry				Planting	
	Jan	February	March	April	May	June	July	August	Sept	Oct	Nov	Dec
Income												
Expenses												
Savings												
Loans												

MODULE 3: MARKETS AND MARKETING

Duration	*280 minutes*
Learning Outcomes	By the end of this module learners should be able to: 6. Understand the importance of marketing to business 7. Decide the type of market that fits their product/service 8. Know how to price their product/service for the market and their profit 9. Design a clear marketing plan 10. Understand the benefits and potential challenges of contract farming
Skills Developed	i. Communications skills ii. Analytical skills iii. Systemic thinking
Contents	• Unit 1: What is marketing? • Unit 2: Types of market? • Unit 3: Product Costing • Unit 4: Developing Market Strategy
Method	This module will use the following approaches: • Group discussions • Case study analysis • Role play • Plenary discussion
Resources	Markers, flip chart paper, sticky notes, sticky stuff, flipchart stand, brown paper, timer
Evaluation	Each unit will have an exercise to gauge learner's understanding and an overall after module quiz

UNIT 1: What Is Marketing?

Materials	Printed sheets and markers for the individual assignment placed on the desks and timer
Time	40 minutes

Introduction

Business is the production of goods and services to meet the needs of people in exchange for making and maximizing profits. Marketing is the process through which the producer informs the people with needs of the goods or services he/she produces. Every businessperson should know how this process works because understanding this process helps them know how they can make the most profit. Marketing is a process that goes on for the entirety of the business' life.

Description/ Definition of Key Terms

Marketing has a language and in it are key terns; for example, customer. To have a good understanding of marketing, one must know these key terms and what they mean

Figure 2: Key Marketing Terms

Product	**Customer**	**Market**
Price		**Promotion**
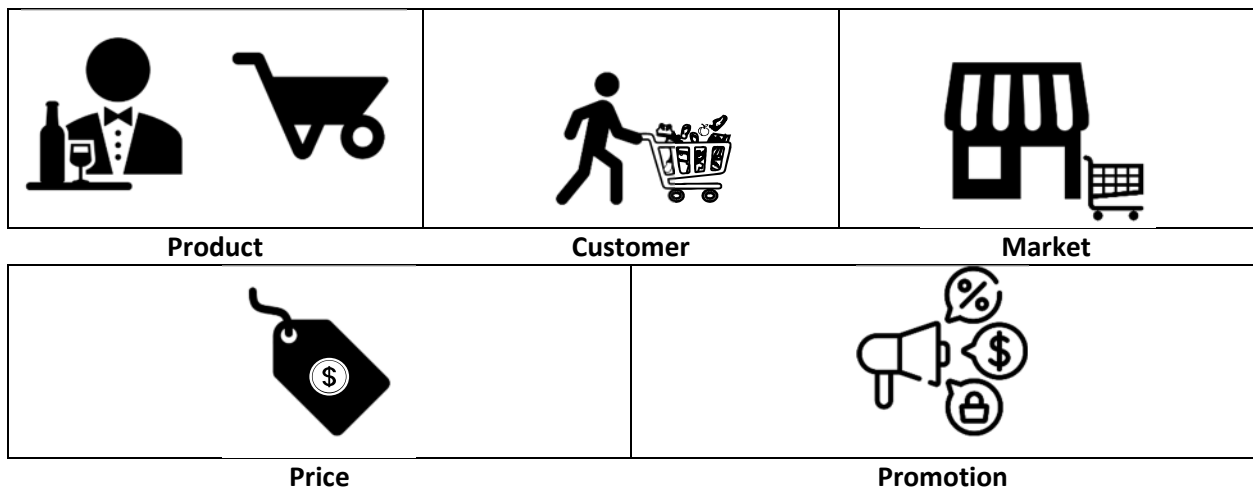
- **Produc**t: this is any item or service sold to a buyer to meet their needs.
- **Customer**: These people need or want a product or service. They are the ones who buy the product.
- **Market**: a place where buyers and seller meet to exchange their commodities or products or services for money. A commodity is a raw material for example groundnuts, whereas a product is a finished product, for example groundnut powder. Examples of services are irrigation installation for farmers, marketing farm produce for farmers at a fee etc.
- **Price**: The amount of money charged for a product or service that buyers pay the seller for the product
- **Promotion**; these are all the activities that go into telling consumers about the product and trying to persuade consumers to buy it.

Every individual should think about their product or service with the definition of marketing in mind and answer the following questions;

My Market Plan	
What need have you identified in your neighbourhood/ city/district/country?	
What is your solution to the need? (Your goods/service)	
Who will buy this product?	
Where will you sell your product?	
How much will you charge for this product?	
How will you get the customers to buy your product?	

The facilitator should pick 3 business plans from the students and allow them 2 minutes of presentation followed by 3 minutes of questions.

UNIT 2: Types of Markets

Materials	Printed sheets of the individual work on each desk and timer
Time	50 Minutes

Introduction
We learnt in unit 1 that a market is a place where buyers and seller meet to exchange their commodities. There are different types of markets and the list keeps increasing with changes in technology. It is therefore important for a businessperson to keep an open mind and consider the advantages and disadvantages of each type of market, even the newer ones, if they are to make good profits.

Types of Markets

1. On Farm Markets

On farm markets are where the farmer sells goods directly to the customer from their farm. These customers can be the neighbours, aggregators, vendors and sometimes processors.

These markets do not require the farmer to transport their goods which means there are no additional costs to the farmer.

2. Local Primary Markets

These are the local trading centres within the locality of the farmer. These local trading centres offer a variety of goods and services to the locality and are commonly organized at a central place or beside a road.

In most rural or peri urban areas these markets have a specific day when the market is vibrant and farmers can bring the bulk of their produce.

3. Wholesale Markets

These are places where retailers (who sell directly to customers) and other businesses normally buy their supplies. These wholesale markets are stocked by large-scale farmers or aggregators because they normally require goods in bulk.

These are usually found in towns and cities.

4. Retail Markets

These are shops that are directly targeted at the consumer. They include supermarkets, small retail shops and hawkers.

Retails shops are quite restrictive to farmers especially when it comes to volumes and prices. They can also be quite specific with the quality they look for.

5. Online Platforms

With advances in technology, suppliers are able to directly communicate with their customers online using platforms like Facebook, WhatsApp and Instagram.

These platforms allow the customers to speak directly with the supplier without having to leave their homes.

Market Segmentation

Business people should consider all markets/customers available to them carefully before choosing the one/ones that work best for them. Each market has its own advantages, requirements, disadvantages and cost implications. However, before looking at each market, it is important for the businessperson to consider the market plan, in particular where their customers usually buy their products and what they look for before buying.

It should be noted that a businessperson should have more than one customer. This is what is called market segmentation. Market segmentation is the process of identifying all the different types of customers that are interested in the product based on their characteristics.

For example;

- Newly married couples
- Older women
- Children

Once that is determined, they can look at the advantages of each market in relation to their customer and decide on the best markets for their produce. To segment your market, you start by listing all the customers you have or you plan to sell to then put them in categories based on their common characteristics. Then you list the markets that these categories most likely interact at and all the advantages and disadvantages of those markets. Select the market with the best advantages and focus your marketing activities on that target market.

Identify the customers who buy your product, categorize them according to similar characteristics then identify the right market for them.

1. **List your customers**

_____

_____

_____

_____

2. **Market Segmentation**

	Example	**Category 1**	**Category 2**	**Category 3**
Common characteristics	- *Buys in bulk once a month* - *Likes to buy at lower prices* - *Requires transport for the bulk materials*			
Customers	*Small scale retailers*			
Market	*Wholesale*			

UNIT 3: Product Costing

Materials	Flip charts and markers, Timer
Time	60 minutes

Introduction

Now that we know the need in the market and have developed a solution for that need, we need to figure out how much we will charge the customer for the solution we have developed. That is called product costing.

In product costing, a business person looks at all the costs associated with the production of a service or a product. Costs indicate all the money that goes into the process of creating a product or developing a service.

Costs

There are four types of costs that businesspeople incur. We will use the example of a peanut butter production business to illustrate the meanings of these costs

1. Material costs

These are all the costs of materials used to manufacture a product or provide a service.

In this case peanuts, sugar, salt and vegetable oil would be the raw materials

2. Labour costs

This covers all the labour that goes into every part of the process of getting a product to the customer.

It covers things like casual labour on the fields, manufacturing labour, marketing costs, loading and offloading costs etc.

3. Overhead costs

These are costs that a business incurs that cannot be linked to the direct process of manufacturing a product or delivering a service. Examples of this are rent, utilities etc.

4. Hidden costs

Are unforeseen expenses added on to purchases and can be things like, water shortages needing the purchase of water, soil degradation leading to low yields etc.

ACTIVITY: Mention any hidden costs you can think of in your line of business

Pricing Methods

Value Based Pricing

- ✓ Depends on the customer's perception of the value of your product or service.
- ✓ Good for businesses that offer unique products or services and not for goods or services that are common in the market.
- ✓ Focuses on the customer and what they think.

Market Penetration Pricing

- ✓ Pricing works best for new entrants into the market and for products whose prices change often like bread.
- ✓ The new entrant charges lower than the competitors to gain market share then increases it slowly in the future.
- ✓ Requires that the seller introduces another variable like excellent customer service to maintain customer loyalty once prices go

Cost Plus Pricing

- ✓ Calculates the sales price for a product or service by calculating the full cost price using all the three costs above and adding a percentage mark-up for a profit.
- ✓ Does not take external factors into account for example; competitors,

Competition Based Pricing

- ✓ based on the prices that competitors charge for similar products or services on the market.
- ✓ The focus here is the market and what is happening with the prices on that market.
- ✓ Mostly used when the product or service is common on the market.

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Cost Plus Pricing Working Example

Linda buys tomato seed at K500 and pays her gardener K2750 to work on the farm. He tills the land, sows the seed and uses water amounting to K1200 to water the seed. He also uses mulch that she bought from her neighbour at K200 and manure that was sold at K875.

When the tomatoes are almost ripe, she starts to put pictures on social media, drives around talking to supermarkets and hotels, all of which costs her K1350. What Linda wants is to make a profit of 15% from her sales. How much should she sell the tomatoes for?

Gross Margin Calculation

Every business has to make a profit if it is to remain running. This is why business people must calculate the gross profit to guide them with choosing a pricing methodology. To determine whether a business will make/ or is making a profit or a loss, simply subtract the costs (Money-out) from the total income collected from sales of the product (Money-in).

$$Gross\ Margin\ (Profit) = Revenue\ (Money\ in) - Costs\ (Money\ out)$$

Example:

Amina spends MK3500.00 to buy a crate of 30 eggs. She also spends MK9000.00 to buy cooking oil to fry the eggs and MK1000.00 firewood. She wants to fry the eggs and plans to be selling them at K1200.00 per egg because all fried egg sellers sell at that price. Will she make enough profit to sustain the business?

Solution:

Total money out = Eggs + Cooking oil +Firewood = 3500 +9000 +1000 =**13,500.00**

Total Money in = 1200 * 30 = **36,000.00**

Gross Profit = Total Money in - Total Money Out = **36,000.00** -**13,500.00** = **22,500.00**

If these are the only costs of the business, Amina will still make enough money to cover her expenses.

Make groups as instructed by the facilitator and fill the form below with examples of the pricing strategies discussed in this unit. Each group has 25 minutes to complete the table after which three groups will present for 2 minutes with the group commenting for 3 minutes.

	Your Understanding of What it is	Examples
Value Based Pricing		
Competition Based Pricing		
Market Penetration Pricing		
Cost Plus Pricing		

UNIT 4: Developing Market Strategy

Materials	Print outs of the exercise and timer or Flip charts and markers
Time	70 minutes

Introduction

Armed with the knowledge of what marketing is, its components, the types of markets that exist and the different ways in which we can determine the price for the business' products/services, a businessperson can create a strategy for entering or performing on the market.

A market strategy looks at how a business can concentrate its limited resources on the greatest opportunities to increase sales and achieve a sustainable competitive advantage.

Types of Market Strategies

1. **Market penetration**
    This is a strategy mostly used for existing products in an existing market. For this strategy, there is not a lot of research required, as the seller already knows both the product and the market.
    The goals of this type of marketing are;
    *   Increasing the loyalty of existing customers so that they are not vulnerable to loss to competitors,
    *   Attracting competitors' customers,
    *   Increasing the frequency of product use, and
    *   Converting nonusers into users.

PRICING STRATEGY — PRICE ADJUSTMENT — PROMOTIONAL ACTIVITIES — IMPROVING PRODUCTS — IMPROVING TECHNOLOGY — DISTRIBUTION CHANNELS — AFTER-SALES SERVICE — COMPANY IMAGE
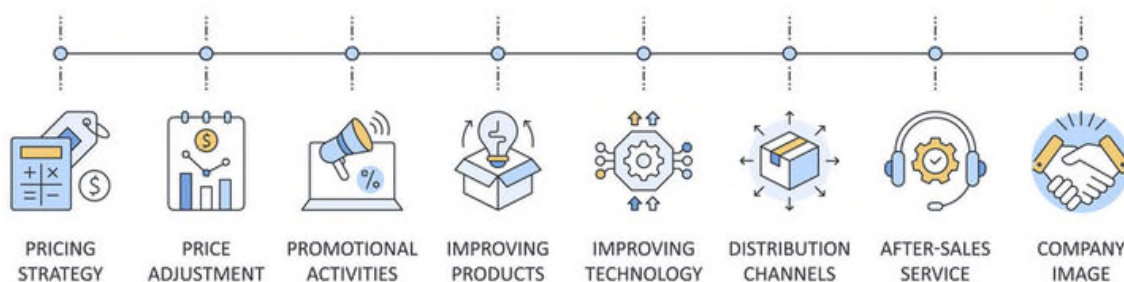
Terms	Description
Pricing strategy	Since the market is already known and the price is known, the marketer has to decide on whether they will maintain the pricing, change it to suit a different category or add incentives at purchase to attract new customers
Price adjustment	If price adjustment is necessary, the marketer adjusts the price
Promotional activities	Since the goal is to attract new users to an existing product in an existing market, the marketer decides on and carries out promotional activities to raise awareness
Improving products	If there is need to improve the product for the new target market that is done at this stage. This is based on the feedback from the promotional activities

Improving technology	Sometimes what is required is to improve the technology around the product creation or promotion.
Distribution Channels	This depends largely on the new target market. If the distribution channels used for the current market would not work for the new market, there would be need to identify and cultivate new distribution channels
After sales service	The goal is maintaining the new market, an after sales service achieves that goal. By following up on customers, getting feedback and providing any assistance.
Company Image	By doing all these, the company's image is built and maintained.

2. Market Development

This is when a businessperson wants to sell their product to a new market. These new markets can be within the same geographical area or across borders. This requires some research and may include some modifications to the product for it to effectively meet the needs of the new market.

Term	Description
Market Research	Conduct research of the market- find what their needs are, their willingness to spend, the competitors, the partners, the type of products the market usually buys and the kind of messaging they respond to
Brand Strategy	From the findings of the research, develop a brand strategy that defines how you will position the product and how you will present it to the market
Insight Generation	This involves analysing the strategy using available data to come up with insights on the best ways to proceed.
Campaign Evaluation	Here you test your planned campaign and evaluate the responses of the test group
Data analysis	Analyse all the data collected from each of the researches conducted
Customer Engagement	Implement the strategy and start engaging the customers

3. Product Development

This involves developing new products to serve an existing market. It is usually a product of seeing unmet needs within the existing market, researching the right solution and developing a product to meet those needs. This strategy relies on leveraging the existing relationships with customers.
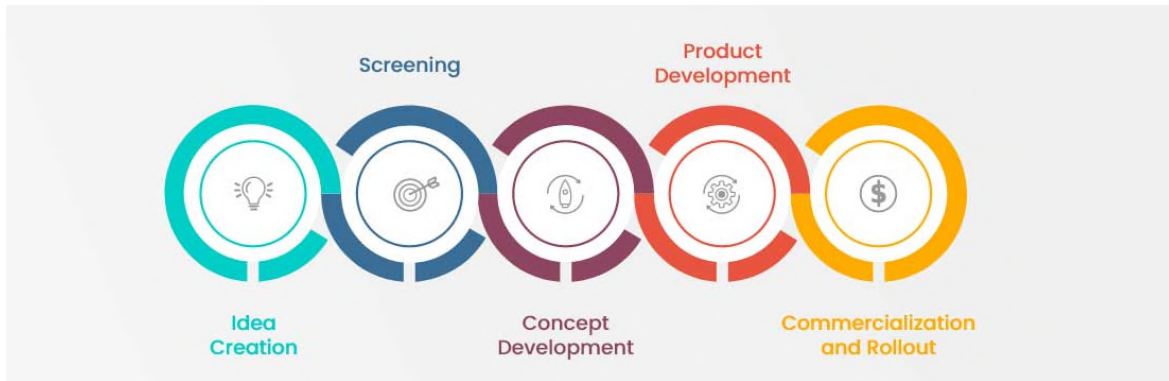
Term	Description
Idea Creation	This involves identifying a need and creating different ideas to meet that market need
Screening	This stage involves screening the ideas for the one that is the best fit for the market.
Concept Development	Develop a concept for the development of the product and test it on the market. At this point a product roll out plan is developed together with the concept of the product
Product Development	Develop the product
Commercialization and rollout	Implement the rollout plan and sales plan for the product

4. **Diversification**

   This is about developing a new product for a new market. It is both risky and expensive and will usually take longer to implement. It requires research on the customer needs and habits as well as on the type of product that can meet those needs.

The first step in this marketing plan is to come up with product ideas then conduct a market analysis. After the market analysis, develop a concept for the ideas that best fit the market need. Screen the concepts and pick the best one to develop the product. Once the product is developed, rollout the implementation of the concept.

Exercise 4: Market Strategy Development (Group exercise) 30 minutes

Form a group of four people and read the case studies presented then identify the type of strategy required and outline the steps that should be taken.

  a. *Timvane grows bananas and sells them to a trader. He is thinking about signing a contract with the trader to expand his production.*
  b. *Emma's company used to buy Soya from farmers for sale in town. However, he has recently started growing groundnuts on his own farm to sell to a factory nearby.*

Case	Type of strategy	Steps
A. Timvane		
B. Emma		

End of Module Exercise (60 minutes)
Quick Wins

1. What is marketing?

Select all that apply.

   a) Convincing people to buy things they don't really need at high prices
   b) Making people buy things so that they don't look poor or feel left out
   c) Finding out only male customer needs and satisfying these needs at a profit
   d) Finding out only female customer needs and satisfying these needs at a profit
   e) Finding out male and female customer needs and satisfying these needs at a profit.

2. Select material and labour costs from the list below

   a) Agrochemicals
   b) Seed
   c) Ground tillers
   d) Hoes
   e) Land clearers
   f) Farm security

3. Mention three pricing methods and give an example for each.

4. Why is market segmentation important?

5. Tinyade grows maize for sale to her friends in the village. She has started keeping chickens, which she feeds with some of her surplus maize. She sells the eggs to the same friends. What type of marketing strategy is this?

   a) Market penetration
   b) Product development
   c) Market development
   d) Diversification

6. Mention three factors you should consider when deciding where to sell your product?

7. Match the question with the correct item

QUESTION	ITEM
Should we sell our product in the market or to local restaurants?	Product
Should we negotiate for payment upon delivery?	Promotion
Should we sell leafy vegetables as well as tomatoes?	Price
Should we put the name of the farmers' group on the crates we use?	Market/Price

Design your marketing strategy

Find people doing a business that is either the same or similar to yours and form a group with a maximum number of four. Each of you should pick a market strategy and design activities associated with that strategy using your real-life business.

_____

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MODULE 4: FARMER ORGANIZATIONS AND CONTRACT FARMING

Duration	215 minutes
Learning Outcomes	By the end of this module you should be able to Describe characteristics of farmer organizations Identify farmer organizations in each category Apply principles of building farmer organizations Develop skills of negotiation
Contents	Unit 1: Introduction to Farmer Organizations Unit 2: Forming Farmer Organizations Unit 3: Contract Farming Introduction
Method	Approaches will include Role play Debate Group discussions Group exercises Plenary discussions
Resources	Markers, flip chart paper, sticky notes, flipchart stand, brown paper, timer, printed exercises
Evaluation	Each unit will have an exercise to gauge learner's understanding and an overall after module quiz

UNIT 1: Introduction to Farmer Organization

Duration	100 minutes
Materials	Flip chart papers, markers, print outs of individual exercises

Introduction

Farmers groups or organizations are member-based organizations that are created to address various interests of farmers. These groups range from formal groups that are recognized by and registered at national level to informal groups formed to help the members without any official registration. These groups function at different levels, they can be local groups within an area comprising of people who live close to each other, groups across villages, district-based groups, regional, national and sometimes international groups. In addition to the differences in composition, farmer groups can also differ in size and in services they provide to the farmers. Examples of differing services include; savings groups, marketing groups, producer groups, education groups etc.

Characteristics of Farmer Groups

1. **Autonomy from external influence:** Farmer organizations are free or independent from governments and other civil societies. They are private organizations and as such must have freedom to make their own choices regarding how they will operate.

2. **Membership based:** Farmer organizations have a clearly and formally defined membership criteria. Since groups are different, the membership requirements also vary accordingly. These requirements can range from simply being a farmer to regular payment of membership fees or the participation in agreed activities. For example, a maize farmers' cooperative may limit its membership to farmers with a minimum of 2 acres of land.

3. **Democratic participation**: All members of the farmer organization are free to join and leave the organization as they please, without fear of backlash or pressure or outside influence from the community or other members of the organization.

> **Activity 1: Plenary Discussion (10 minutes)**
>
> 1. Name other characteristics of farmer organizations that you know of.

Categories of Farmer Organizations (FO)

As discussed earlier, FOs vary in size, function and level of functionality, which can make it difficult to categorise them. However, broadly all farmer organizations fall within the four categories described below:

General Interest Groups

- These groups represent agricultural and economic interests of farmers.
- They focus on representing farmers in policy formulation platforms.
- They integrate mutual interests of farmers and coordinate actions to address these interests.
- Provide information to farmers on national or international events that may influence farmers.
- Promote networking of farmers from different backgrounds.
- Examples include: Farmers Union of Malawi, NASFAM etc.

Cooperatives

- These are independent business organizations jointly owned and democratically controlled by farmers or producers.
- They focus on meeting the members need for agricultural services (storage, aggregation of produce, distribution, value addition etc.) and creating a demand for their produce.
- They have open and voluntary membership with profits being shared between members according to a pre-established guide.
- They also offer education, training and informationn services to their members.

Commodity Groups

- These specialise in a single commodity or related products with the goal of bringing together different farmers, producers and markets in the particular value chain.
- Farmers belonging to these groups operate as individuals and make profits as individuals, unlike the case of cooperatives.
- These groups provide advocacy and negotiations on trade issues.
- Provide specialised training to members.
- Provide market and other information to farmers/members.
- Promote production of quality and adequate quantiti of produce to meet the market need.
- Examples include: cotton council of Malawi, Coffee Association of Malawi, Tea Association of Malawi, Malawi Milk Producers Association, National Rice Development Trust.

Savings and Credit Groups

- Can be formal or informal.
- Main focus is to help its members save money and get loans.
- Examples: VSLAs, Banki Nkhonde, SACCOS

Advantages of Farmer Organizations

For a group to function well, every member must feel and know that they benefit from being a part of that group. This benefit can come in the form or profits, reduced production costs or access to better and bigger markets. Examples of some of these advantages of benefits are listed below;

1. **Access to cheaper inputs:** By putting resources together and buying in bulk, the group can negotiate for discounts from suppliers and share transport costs.

2. **Access to Agricultural and Advisory Services:** Extension agencies and many other organizations are often willing to serve groups, but not individuals. Farmers can also share the costs of getting these services.

3. **Improved capacity:** Most of these groups can easily share information and learn from each other. New ideas also spread quickly through meetings, training and working together.

4. **Access to financial services:** An individual farmer may not have enough money to open a bank account or qualify for a loan. However, groups have a better chance of getting such financial services.

5. **Get better prices for products:** By marketing or selling as a group, farmers can share the storage, processing, transport and selling costs. Selling in bulk also attracts new customers and allows for easier negotiation.

6. **Get empowered:** Groups can express their interests more effectively than individuals. They make it possible for members to negotiate, demand services, and lobby for policy change.

Activity 2: Individual Exercise (10 Minutes)

1. Characteristics of Farmer Organizations: Match the characteristics with their applications

Autonomy	Everyone must buy at least 1 share
	The ministry of Industry does not dictate how leadership is selected
Democratic Participation	Mr. Phiri decided to sell his shares to buy a new tractor and move to Mzimba
	There was no consultation between the Kaphiri Cooperative and our cooperative on the rules that will run the cooperatives.
Membership Based	We cannot select a new chairman until 75% of the members are present.
	Once a month we have a training for every member on how democratic leadership works.

Once participants are done, have the facilitator share the correct answers and allow for questions or clarifications from the participants

Activity 3: Group work (35 minutes)

1. The facilitator should have the people sit in groups of 5
2. Give each group a flip chat paper and markers
3. Have the groups give 5 examples of General interest groups that they know and 5 examples of commodity groups
4. The groups should not be allowed to talk to each other

After listing the examples, give each group the opportunity to present them and the rest of the team the opportunity to reflect on the examples.

UNIT 2: Forming Farmer Organizations

Duration	130 minutes
Materials	Flip chart papers, markers, print outs of individual exercises

Introduction

Looking at the advantages of farmer organizations, the logical conclusion is to either form or join a farmer organization or group in order to benefit from the advantages. There are factors to consider when forming a farmer organization or farmer group and that will be discussed in this unit. It should be noted that this unit will focus on local level groups also known as self-help groups and not large-scale associations.

Principles of Group Formation

While these principles are important, they should be seen as a guide when creating a group. The following are the principles to consider:

1. **The group should be small:** while there is no ideal number of people for every kind of group, it is important that you ensure the size of the group is manageable. For guidance, anywhere between 8 and 30 is a good size, especially for a new group.
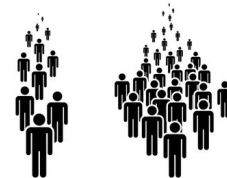
2. **The group should be economically homogenous**: It is important for the group to be made of people in the same or similar economic conditions. This will help reduce conflict and will ensure that the group has the same or similar thinking. While it is important to introduce other types of knowledge from people of different economic conditions, this should be done with an agreement that those who are added will participate equally and not be exploitative.

3. **The group should have similar interests**: All the members should be interested in the same thing. For example; if it is a marketing group, the members should be interested in marketing. This is the reason cooperatives are usually made of people doing the same thing – for example a milk cooperative. If a chicken farmer joined a milk group, it would be hard to fully pursue the objective. Having the same interests also contributes to the deepening of knowledge in the field.
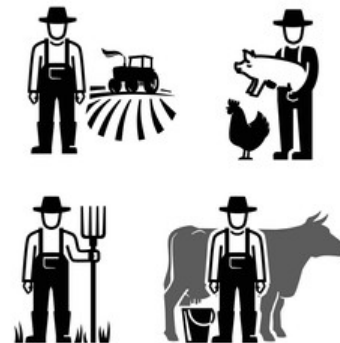
4. **The group should have clear objectives:** similar to having similar interest, the group should agree to a limited set of objectives. The coming together of the people should have a purpose and goals they are driving at.

5. **The group should be voluntary and democratic**: Every member should be able to decide who can join the group, who gets to lead them, the rules they will follow, the activities they will undertake and the way money is used in the group. The group should strive to make decisions by majority vote.

Building Blocks of Successful Groups

Groups do not succeed by just existing. For groups to succeed, there are some things that need to be enforced.

2. **Participation**: each member should be an active participant because every group relies heavily on the commitment and participation of the members.

1. **Leadership**: every successful group requires leaders in order for it to function well. Each group should decide on the leadership positions it wants to have and democratically elect leadership for it.

5. **Governance**: Each group should decide on how it will run itself. This can be done by drawing up a constitution, by-laws or rules that guide the day to day running of the group. Having these rules also helps reduce internal conflicts and clarify the responsibilities of the members.

4. **Regular meetings**: every group must plan for meetings throughout the month whose attendance should be enforced. These meetings offer a platform for the group member to offer their thoughts and opinions thereby improving the running of the group.

3. **Record-keeping:** these records should be accurate, transparent and reliable. These records are mostly minutes from meetings that highlight the decisions made and the activities to follow. They are important for monitoring the group's progress.

6. **Financial Management:** the group will have to manage money well if they are to grow or be sustainable. An accountant is an important position for the team to fill because there will be need to ensure that financial records are accurate, transparent and reliable.

Activity 4: – Group Exercise (30 minutes)

1. Write an example that describes the building blocks of successful farmer groups (15 minutes)

Building Block	Example
Record Keeping	Tsanzo Cooperative has three files in the administrator's office. One file contains the minutes from the meetings, another has records of the bags of maize that each member brings and the third one has all the records from each voting session.
Participation	
Leadership	
Governance	
Financial Management	

2. Have the groups present their example to the rest of the group (15 minutes)

Factors affecting farmer organizations

Farmer organizations do not operate in isolation, they exist in an open environment with multiple contexts. Farmer organizations face various challenges imposed by external players such as governments and the private sector, as well as internal challenges arising from the organization and its members. These challenges can influence the successful operation of farmer organizations and prevent them from thriving and addressing the needs of their members.

Internal factors

These are some of the challenges rising from the organization and its members:

1. **Underdeveloped systems**: all organizations require strong systems in order to be sustainable. Systems in this case refer to financial management systems, human resource systems, leadership systems and production systems. Poorly developed systems affect the accountability of leadership and the members.

2. **Overdependence on external assistance:** Many organisations lack the capacity to raise enough funds for their day-to-day activities and rely heavily on funding from external donors or governments. The challenge with this is that external funders attach conditions to their support and can sometimes influence the agenda of the organization.

3. **High levels of illiteracy**: this makes it difficult for farmers to articulate their needs, follow through on the information presented by extension services to improve production and fully implement a democratic system.

4. **Ineffective leadership and management:** few farmer organizations choose leaders based on merit and skill which results in a leader who might not understand leadership or how the organization should be run. Poor leadership of an organisation can affect issues such as governance, internal management, democratic control and transparency.

External Factors

The external environment has a big influence on the operations of FOs and it includes factors ranging from the political and economic environment to the social and cultural conditions in which the organisation operates.

1. **Government policies and political interference**: there are some crops that are known as political crops, for example maize. These are more prone to government and political interference but aside from such crops, governments also do implement policies that may affect the farmer organizations negatively.

2. **External Support Systems:** external assistance and donor funding is often very important to building the capacity and the growth of farmer organizations. However, government or external funders often impose their own agendas and political motives on the organizations which can hinder their ability to meet their members' needs

3. **Private sector involvement**: Farmer organizations can benefit greatly from partnership with the private sector as business and enterprises can assist with investment and specialised skills that can improve the productivity of small-scale farmers. The private sector can also play an important role in building the technical skills of farmer groups. However, there is usually a degree of mistrust between private sector and farmer organizations due to the perception that private sector takes financial advantage of farmer groups.

Activity 5: Debate - Group Exercise 40 minutes

1. Have the participants sit in the same groups from the last session.
2. The facilitator should divide the groups into two camps, one that believes internal factors are what destroy farmer groups and one that should argue that external factors are what destroy farmer groups.
3. The teams should draw from the factors presented in this session but are free to expand and add other factors in support of their points.
4. Have the teams on one side meet together to consolidate their points and pick a spokesperson.
5. Then have a debate with each side presenting their best points.

UNIT 3: Contract Farming (CF)

Duration	85 minutes
Materials	Flip chart papers, markers, Print outs

Introduction

Contract farming is a contractual arrangement between producers and buyers of a farm product. The contract can be either oral or written, and will specify one or more conditions of production and marketing of an agricultural product. Contract farming commits the farmer to produce a commodity by a certain time for an agreed price and, in return, the contractor agrees to buy the commodity.

Types of Contracts
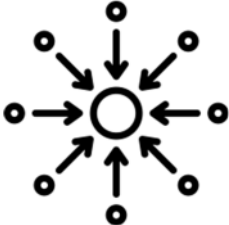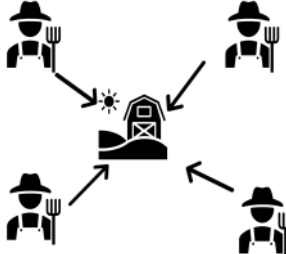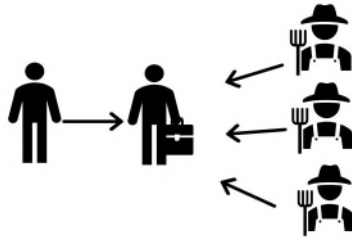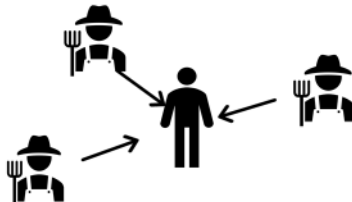
1. **Market specification (or marketing) contract:** This contract is done before harvest between producers and contractors (Buyers). It specifies the time and location of the sale of the product (crop or animal) as well as the expected quality. This type of contract brings with it production specifications for the farmer but those are left to the farmer to decide on. The farmer therefore bears the most risk since they are required to produce a quality without actual guidance on the how.

2. **Production management contract**: The farmers delegate a substantial part of decision rights over production/ harvesting practices to buyers by agreeing to follow buyer's farming specifications. The contractor specifies and inspects production processes and bears most of the marketing risk.

3. **Resource providing contract**: The buyer provides inputs as in-kind credits with costs being recovered upon product delivery. This is the most common kind of contract as it specifies both the quality, production practices and inputs used. The risk here is shared between the farmer and the buyer.

> **Activity 6: Plenary Discussion (20 Minutes)**
>
> Have a discussion on the types of contracts highlighted above. Give a list of advantages and disadvantages of each. Consolidate the points raised and hand out printouts of the list to the participants in the next class

Models of Contracts

MODEL	DESCRIPTION
Centralized Model	- In this model a buyer buys from several smallholder farmers. - Quality and quantity are tightly controlled and determined at the beginning of the growing season - It is typically used for products that require processing e.g. milk, soya, coffee
Nucleus Estate Model	- The buyer in this model also has his own estate in addition to the several farmers. - Usually the estate is used as a model village and carries out research on best practices and holds demonstrations for the rest of the farmers. - The farmers under this model are called satellite farmers. - In recent years, this model has come to be known as the out-grower model and is being pushed by donors who see it as valuable to the smallholder farmers.
Multipartite model	- This model is where the buyer is a joint venture between a private company, financial institution and a statutory body. - Contract may have credit, extension service and inputs as part of the arrangement - The farmer- buyer relationship in this model may be affected by the political interests of the partner.
Intermediary model	- The buyer in this model subcontracts a collector or aggregator or farmer organization that either enters into a formal or informal contract with farmers. - This model is a combination of the nucleus and informal model. - This model has no direct link between buyer and farmers, there are no proper incentives for quality or quantity from each farmer.
Informal Model	- This model has no real structure and therefore has a high default risk on both the buyer and farmer. - Is an informal seasonal production contract usually between smallholder farmers and small firms? - Success of this model depends on the availability of supporting services, which, in most cases, are likely to be provided by government agencies.

Benefits of Contract Farming

For Farmers	- More stable income through higher yields and reduced losses
	- Improved access to inputs through direct provision by buyers
	- Reduced input costs due to procurement in bulk by buyers
	- Reduced credit risk in case of banks which can accept forward contracts as collateral
	- Reliable and stable market access (traditional and new markets)
	- Improved access to non-financial services (e.g. technologies, extension, training)
	- Reduced production risk through access to inputs, extension and new technologies
For Buyers	- Lower investments/ operational costs for own production (land, machinery, staff)
	- Reduced staff costs through outsourcing production/ subcontracting intermediaries
	- Reduced post-harvest losses due to more efficient post-harvest transport and logistics
	- Sustainable supply of required volumes and qualities at required delivery dates
	- Reduced supply risks compared to spot market procurement
	- Reduced disease/ weather induced supply risks through geographical diversification
	- Reduced marketing risk owing to better alignment of supplies and customer requirements
	- More consistent supplies through better control over production processes and quality
	- Improved reputation and public relations owing to inclusiveness of CF business model

Considerations in Contract Farming

Farmers must clearly understand the terms and conditions of contracts before they agree to sign a contract. Following is some advice that could keep farmers away from contractual disappointments:

- Make sure the contract is read and understood, including all clauses in fine print. It is the farmer's right to ask questions or ask the buyer to translate the contract into the local language.
- Do not accept inputs out of desperation because some contractors may take advantage of such desperation to exploit farmers.
- Understand contractual obligations and assess ability to fulfil them. If you cannot fulfil all obligations, negotiate for help or leave the contract alone.
- Understand buyer requirements and ensure that they deliver on their side of the contract.
- Try to get information about market trends, prices, and risks before signing a contract.
- Try to find out more about buyer trading history and reputation before signing.
- Be wary of buyers who always bring their contracts and inputs late in the season.

Negotiation Points in Contract Farming

Although contract farming normally has restricting terms and conditions, farmers can still negotiate for better terms before signing the contract. Some of the things a farmer can negotiate for are:

1. **Price**: What price will the buyer pay for which type of product? When will the price be fixed – at the start of the season, when the contract is signed, at the time of sale, or after the time of sale?

2. **Quantity**: What amount of the product will the buyer take? How will this be measured – by weight or volume? In kilograms, sacks, truckloads? Will each bag be weighed? Who will provide the scales? What if there is excess or shortfall?

3. **Quality:** What quality requirements does the buyer specify? What production methods should the farmers use (for example, avoiding the use of pesticides, or drying for a certain period)? What are the grading specifications? What certifications (fair trade, organic, shade-grown etc.)? How should the product be sorted – by size, colour, maturity, visual appearance? Who should do the sorting? How will the quality be checked?

4. **Delivery place and transport**: Will the buyer pick the product up at each farm, or at a central location? Or do the farmers have to deliver it to a particular place? Who will pay for transport, loading and unloading and storage?

5. **Packaging:** How should the product be packaged who will supply the packaging?

6. **Payment conditions:** When and how will the payment take place? Immediately on exchange of the product? After a delay (of how long)? In cash, by check, by bank transfer, or via mobile phone payment?

7. **Timing:** When will the sale take place? On what date and at what time will the buyer come to pick up the product? Is this a one-off sale, or does the buyer require a regular supply throughout the season or over several years?

Characteristics of a Good Contract

Activity 8: Role Play (50 Minutes)

Divide the participants into groups of 5. Share a contract with each group and have the analyse it to determine whether it is a good contract or if it is not. Each group must write down two lists, one showing the good points and one showing the bad points of the contract. Based on the lists, each group should make a final determination on whether the contract is good or bad. 20 minutes)

Each group should be given an opportunity to present their findings with the rest of the group. (5 minutes/group)

For a contract to be considered good, it should:

- Be written down. Contracts that are not written down are difficult to enforce, although they are considered as binding.
- Be enforceable in a court of law. For contracts to be enforceable, they should not contain clauses that contradict the law.
- Clearly define the parties that are involved as seller-buyer, producer-processor, or supplier-purchaser.
- Clearly specify the product under consideration (quality and quantity).
- State the time of delivery.
- Clearly state prices, payment obligations, and other financial terms.
- Indicate mutual obligations, specifying the responsibilities of each party.
- Indicate duration.
- Refer to a mediation mechanism for settlement of disputes.
- Have a signature clause.

.

Activity 9: Role Play (40 Minutes)

Divide the participants into groups of 5. Write down the areas of negotiation on pieces of paper and have the teams pick out an area they will role-play.

Once they pick an area, allow for 5 minutes of discussion on how they will play it out. Give each group 5 minutes to do a role play.

If the groups are too many, the facilitator should make a judgment group on the right size and number of groups for the time allotted

END OF MODULE ACTIVITY (60 minutes) - Group exercise

1. Using the principles of building farmer organizations, describe the process you would follow to build a farmer organization in your community.
2. What are some of the systems you would put in place to protect your organization from dying before it grows? How would you implement these systems?

MODULE 5: COMMUNICATION

Duration	*550 minutes* *Split into 4 sessions*
Learning Outcomes	By the end of this module learners should be able to: 1. Understand the importance of listening and actively listen to others 2. Distinguish between hearing and listening 3. Distinguish between verbal and non-verbal communication 4. Interpret non-verbal communication 5. Understand problems in communication 6. Understand basic writing strategies 7. Develop basic negotiation skills
Contents	• Unit 1: Communication Process • Unit 2: Verbal and Non-verbal Communication in Professional settings • Unit 3: Listening • Unit 4: Engaging the Audience • Unit 5: Written Communication • Unit 6: Role of Communication in Negotiation
Method	This module will use the competency-based training approach: using the following training methods: • Group work • Case study analysis • Role play • Presentations
Resources	Markers, flip chart paper, sticky notes, timer
Evaluation	Each unit will have an exercise to gauge learner's understanding and an overall after module quiz

Unit 1: Communication

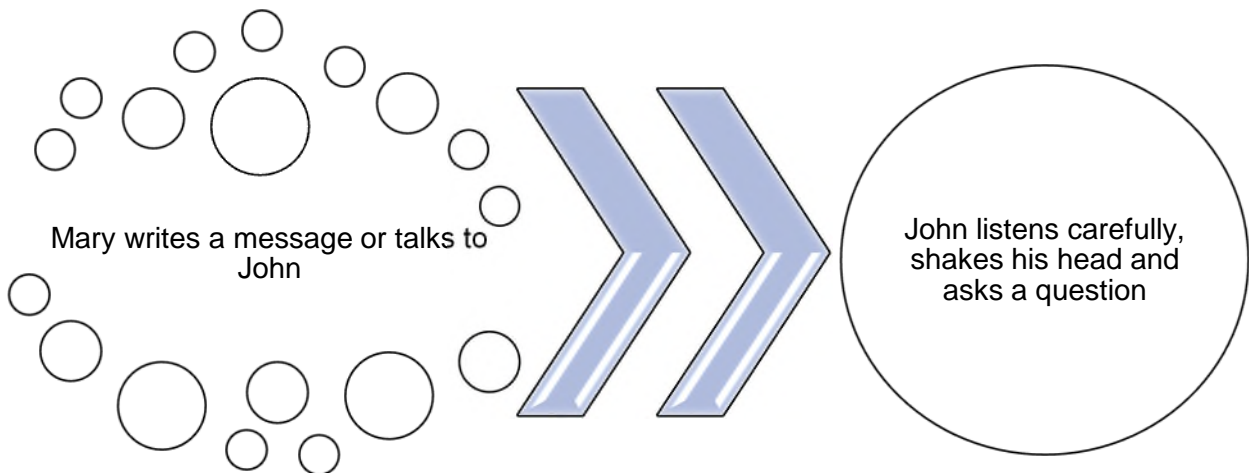| Duration	110 minutes
Materials	Flip chart papers, markers, print outs of individual exercises

Introduction
Definitions

Communication is the act of transferring information from one person to another.

It is a two-way process, which involves sending information to a person (the receiver) through a channel (medium), who reacts by giving feedback (a response).
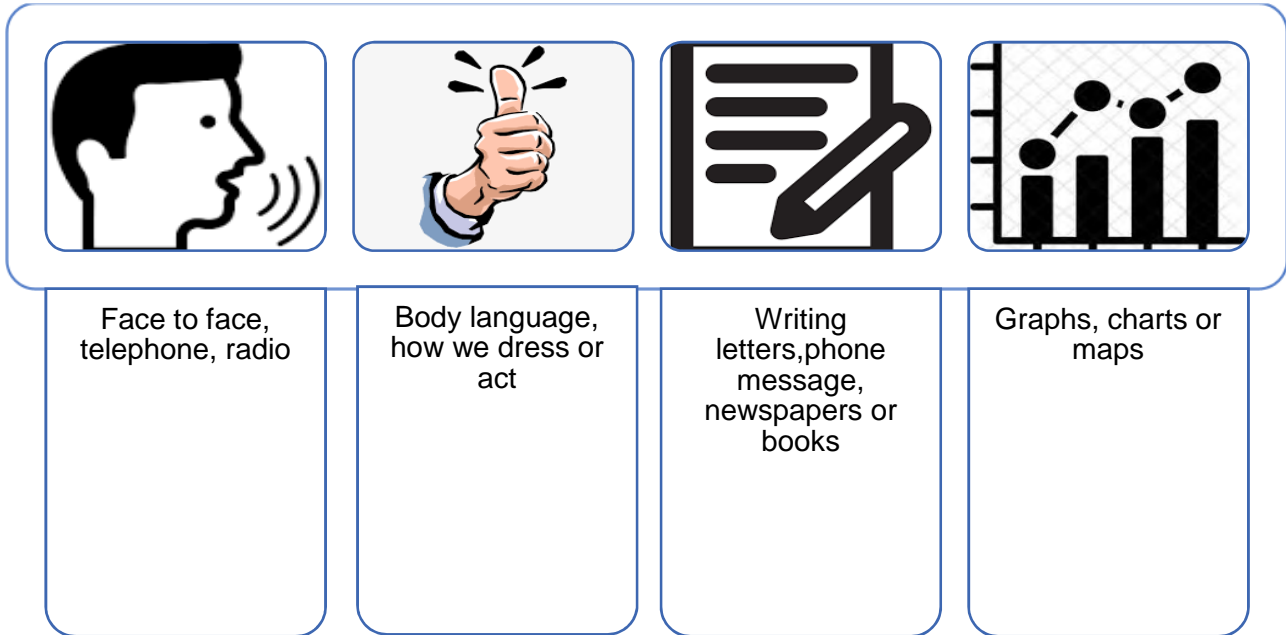
Sender of information   **Receiver of information**

Mary writes a message or talks to John

John listens carefully, shakes his head and asks a question

Two-way communication occurs with feedback and is more desirable and appropriate.

Channels of Communication

Face to face, telephone, radio	Body language, how we dress or act	Writing letters, phone message, newspapers or books	Graphs, charts or maps

Activity 1: Individual Exercise: 10 Minutes

1.   Think of the channel of communication you often use and why?

2.   What are the advantages of the communication channel you normally use?

Process of Communication

> **Example of the process of communication**
>
> 1. *A person has desire to communicate: A son is experiencing problems with his friends at school and needs to tell you.*
> 2. *Encoding: The son has to consider how much he wants this problem solved and decided to talk to you after he comes back from school*
> 3. *Channel: The son talks to you face to face*
> 4. *Decoding: You hear about the issues your son is having with his friends at school and understands why it is bothering him*
> 5. *Feedback: You give your son a response as an indication that you have received the message and understood what he wanted to tell you*

Elements of Communication

Sender: The person who wants to send a message to another person

Encoding: The process of turning thoughts into communication. For example, ***if someone wants to show a visitor that he/she is welcome at their house he/she can greet the visitor with a smile.*** The way a message is encoded determines if the receiver will understand the message or not

Communication channel: The person who is sending a message choose a channel for sending the information, for instance face-to-face conversation, telephone calls, emails, messages, letters speak or acting a certain way

Receiver: Is the person who receives the message, understands the message

Decoding: The process of turning communication or the message received into thoughts to understand it convert the message

Feedback: A response from the receiver to the sender of the message. It allows the sender to know, whether the message has been received and understood.
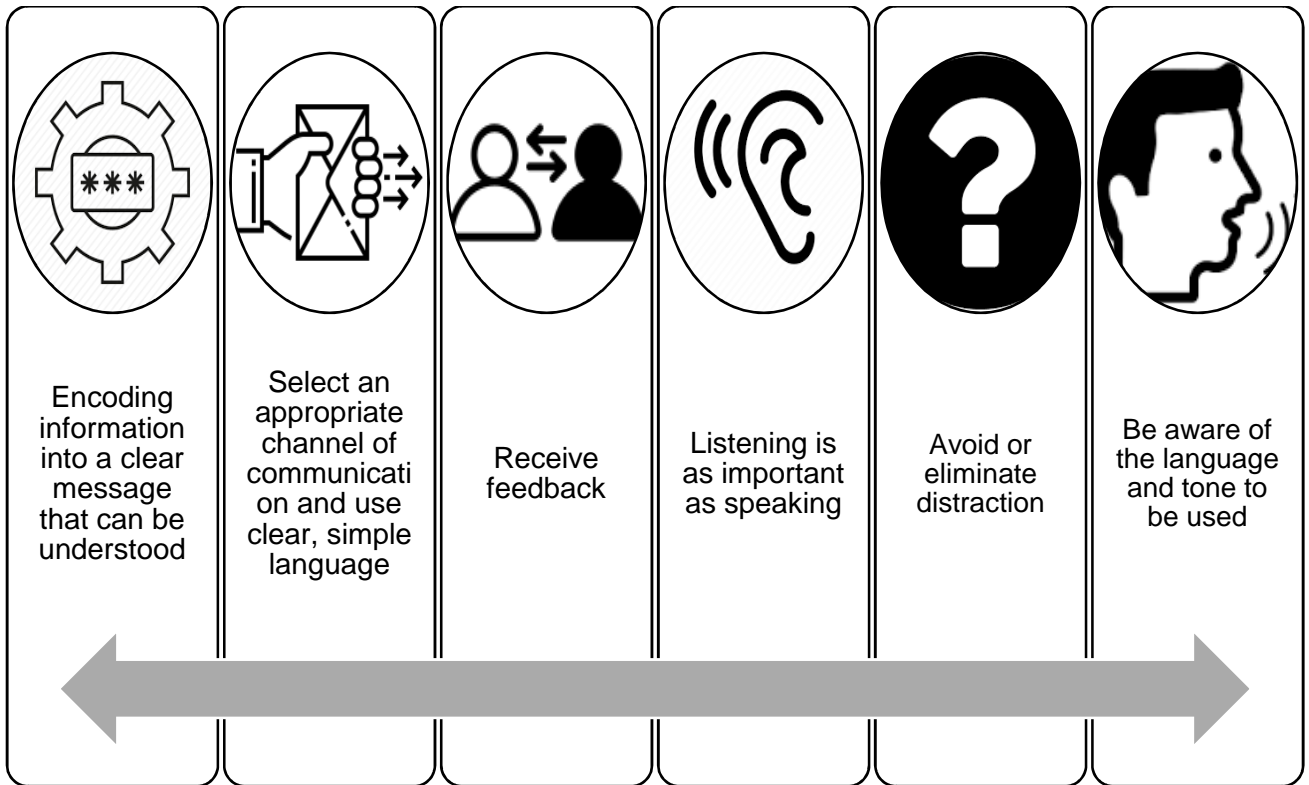
Context: Every communication takes place within a context. Context is a combination of circumstances that influence communication. The factors that influence a context are physical surrounding, emotions and reactions of people to whom the communication is sent, their attitudes, and opinions

Noise: Anything that disrupts or interferes with the transmission of a message
Noise may include; other people talking as you are communicating; failure of the phone used when communicating; or emotions, attitudes or language barriers

Activity 2: Group Discussion:30 Minutes

- Explain the process of communication
- Present a scenario and show the different elements of communication in that scenario

Effective communication

Encoding information into a clear message that can be understood	Select an appropriate channel of communication and use clear, simple language	Receive feedback	Listening is as important as speaking	Avoid or eliminate distraction	Be aware of the language and tone to be used

Barriers to Communication

Physical barriers; selective hearing, perception; emotional barriers; cultural barriers; language barriers and gender differences (how society sees women and men based on culture)

Models of Communication

One-Way Model

Communication that goes to one person with no expectation of feedback. For example, when you listen to the radio, the presenter does not know if you receive the message or not.

Two Way Model

Communication moves from sender to receiver and people are both senders and receivers. Feedback is given. On person sends a message at a time. There is feedback provided. Which makes it an interactive process. The sender may become a receiver and the receiver may become the sender.

Example: *Your daughter may ask you where the house keys are and you may point to the table.*

Activity 3: Role Play: 30 minutes

In groups of 3-5, participants should act out different scenarios using the two models of communication.

One group should role-play on the linear model and another on the non-linear model.

Unit 2: Non-Verbal Communication in Professional Setting

Duration	70 minutes
Materials	Flip chart papers, markers, print outs of individual exercises

Introduction
Non-verbal communication is a process of sending meaning using behaviour other than words.
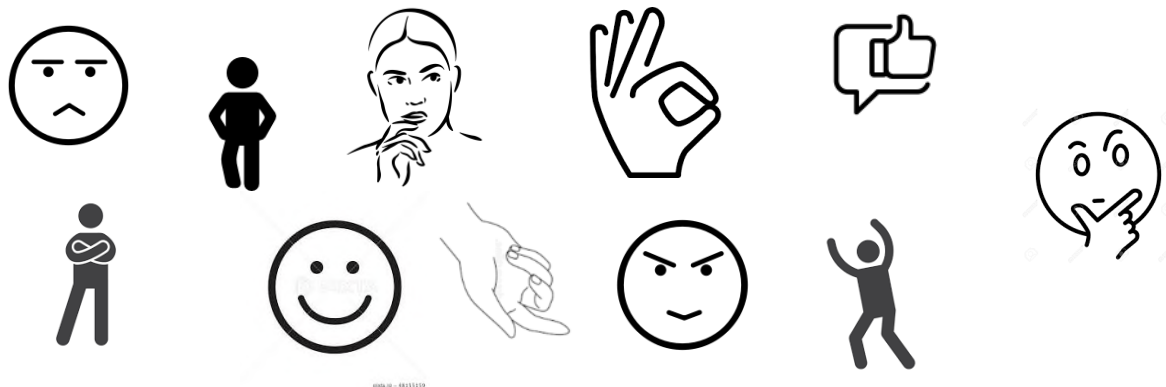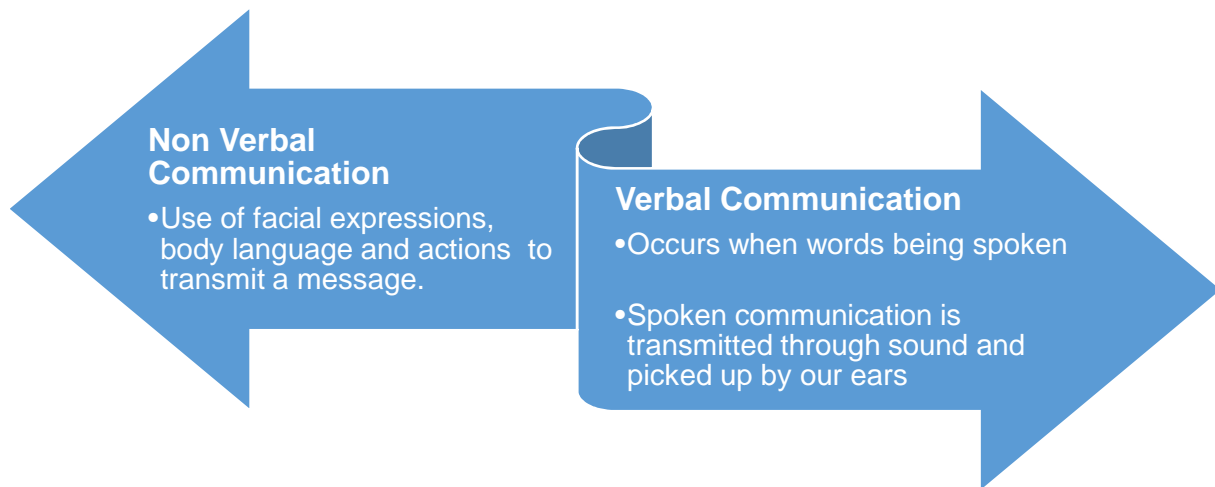
Functions of Non-verbal Communication

1. Non-verbal communication carries meaning: It either emphasizes, substitute or opposes verbal communication.

Example 1: *You tell Jane to leave the house quickly and you point to the door as you talk to her.*

Example 2: Smiling while telling a funny story or crying while telling a sad story

2. Non-verbal communication is a primary tool for communicating with others how we are feeling. Love is an example of an emotion we express non-verbally through behaviours such as spending a lot of time together or looking at someone for a long time.
3. Nonverbal Communication expresses our Identities
Non-verbal expresses who we are (our culture and interest). We send a message to others about ourselves non-verbally, through the clothes we like to wear, the tone of our voice, how we handle ourselves and our posture.

The Difference Between Verbal and Non-verbal Communication

Non Verbal Communication
- Use of facial expressions, body language and actions to transmit a message.

Verbal Communication
- Occurs when words being spoken
- Spoken communication is transmitted through sound and picked up by our ears

Common Forms of Non-verbal Communication

Form	How they are used
Facial Expressions	Facial expressions can communicate to someone that one is tired, excited, angry, confused, sad, shy, or bored.
Gestures	Use hands or other parts of the body such as the head, legs, hands, or fingers to communicate. For example, someone nodding the head shows that they are agreeing and lowering the head down shows negative feedback. Putting our hands on hips makes us look in charge, leaning forward on a chair whilst sitting down shows interest and attentiveness
Eye contact	Making eye contact can show that you are listening or you challenging someone. On the other hand, avoiding making eye contact indicates that you do not want to talk to someone

Activity 4: Individual Assignment: 20 minutes

Take time to reflect on your personal presentation, style of dress, and analyse some of the nonverbal signals that your personal presentation sends. What do they say about who you are? Do they create the impression that you desire?

Activity 5: Group Work: 30 Minutes

Wordless Acting

Instructions:

1.   Find a partner. One will be participant A and another Participant B.
2.   Participant A will read out words from a piece of paper (with a list of emotional reactions such as "I am in a hurry, I am really happy, I am feeling bored, tired, angry and guilty) and communicate them to the partner in a nonverbal way.
3.   Participant B will have to guess what emotion the partner was feeling

Unit 3: Listening

Duration	105 minutes
Materials	Flip chart papers, markers, print outs of individual exercises

Introduction

Listening is the ability to accurately receive and interpret messages in the communication process

Listening is key to all effective communication, without the ability to listen effectively messages are easily misunderstood.

Listening

- *Is not just about being quiet while someone else is speaking*
- *Listening is more than hearing; it involves hearing sounds and using the mind to understand and make sense of the sound*
- *A good listener pays attention to the non-verbal communication of the speaker*
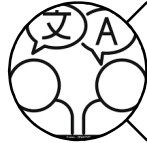.

Process of Listening

Receiving → Understanding → Remembering → Evaluating → Feedback
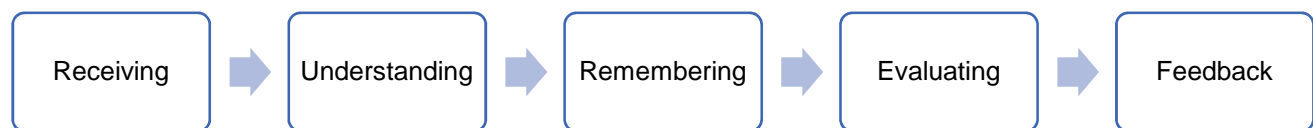
Basic Types of Listening

Active listening means you are giving attention to what the speaker is saying. It involves more listening than talking . , you understand the view point of the other whether you agree or not

Selective listening means you only remember selective portion. What the speaker is saying is not to your liking

Empathetic listening means you seek to understand how others are feeling empathetic, you actually feel what they are feeling.
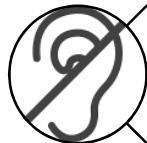
Ignoring listening means not listeining at all

Active listening

In active listening, you are able to do the following -

- Paraphrase: Say the same information using different words
  For example- "What I am hearing is." or "if I am hearing you correctly."
- Clarifying: Ask the speaker to explain more
  For example- "Can you say more about?"
- Reflecting: You say what was said back to the speaker to show you understand
  For example- "So you are saying that you were feeling afraid ..."
- Summarizing: identify and connect what you heard
  For example- "it sounds like there are two things that are important for you…"

Importance of Actively Listening
- We show that we are serious
- We display respect to other's view point
- Helps us to learn
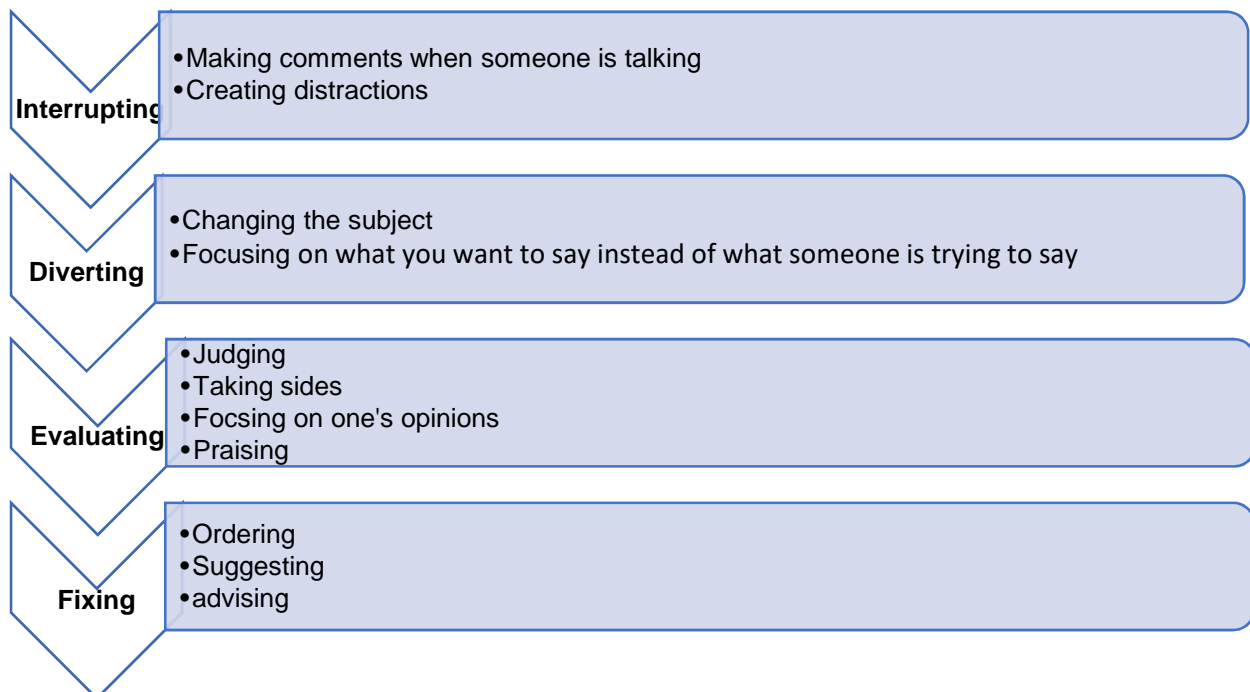- Helps us to adapt and understand

Activity 6: Role-play: 30 minutes

1. In groups of 3, present a scenario which shows active and ignoring listening
2. After the role-play, the group should discuss what went well and what could have been done differently in the role-play.

Active Listening Do's and Don't's

Do's	Don't's
Listen more than you talk	Take over the conversation
Let the speaker finish before you respond	Interrupt the speaker
Attend to what is being said	Finish the speaker's sentence
Manage your own emotions	Become argumentative
Give verbal and non-verbal messages that you are listening	Jump into conclusions

Challenges to Good Listening

Interrupting
- Making comments when someone is talking
- Creating distractions

Diverting
- Changing the subject
- Focusing on what you want to say instead of what someone is trying to say

Evaluating
- Judging
- Taking sides
- Focsing on one's opinions
- Praising

Fixing
- Ordering
- Suggesting
- advising

Activity 7: Group Work: 30 minutes

Role-plays to demonstrate ineffective communication skills and good communication skills.

Instruction:

Think about two situations, in the first role-play, you should demonstrate poor listening and speaking skills. Examples include

- a) Angry or defensive tone of voice,
- b) Interrupting the speaker,
- c) Lack of eye contact/rolling the eyes,
- d) Poor body language
- e) Lack of clarity in expressing a position/opinion.

In the second role-play, both parties should demonstrate good listening and speaking skills. Examples include

- a) Making eye contact,
- b) Good tone of voice,
- c) Positive body language (sitting up straight, nodding head in agreement),
- d) Paraphrasing the speaker,
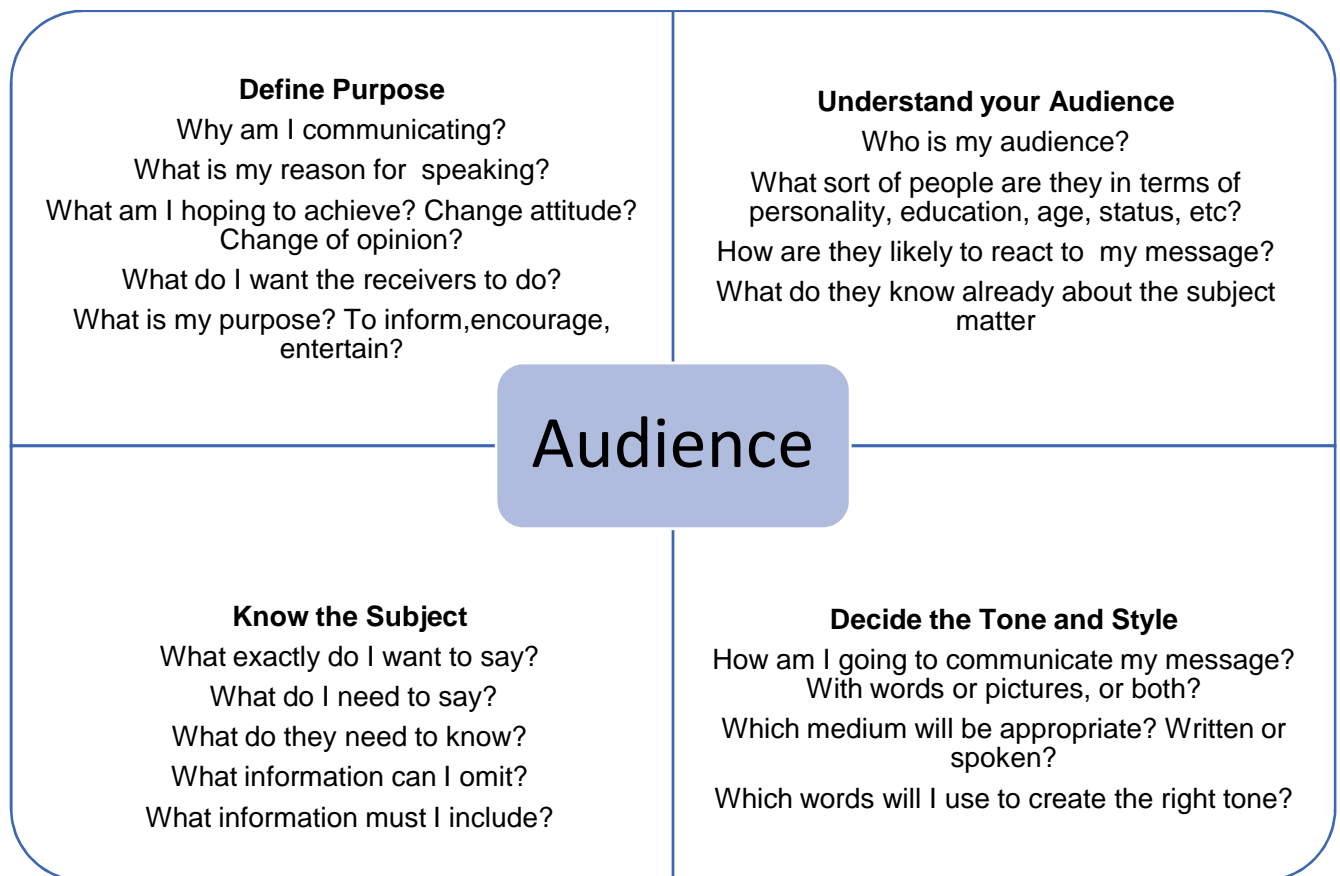- e) Not interrupting
- f) Asking for clarification

Unit 4: Engaging the Audience

Duration	105 minutes
Materials	Flip chart papers, markers, print outs of individual exercises

Introduction

An audience are **the people you want to communicate with**

When engaging an audience, it is important to do the following-

Define Purpose

Why am I communicating?

What is my reason for speaking?

What am I hoping to achieve? Change attitude? Change of opinion?

What do I want the receivers to do?

What is my purpose? To inform, encourage, entertain?

Understand your Audience

Who is my audience?

What sort of people are they in terms of personality, education, age, status, etc?

How are they likely to react to my message?

What do they know already about the subject matter

Audience

Know the Subject

What exactly do I want to say?

What do I need to say?

What do they need to know?

What information can I omit?

What information must I include?

Decide the Tone and Style

How am I going to communicate my message? With words or pictures, or both?

Which medium will be appropriate? Written or spoken?

Which words will I use to create the right tone?

Speaking to your Audience

Speaking to a group of people (audience) does not come naturally to everyone, but it is a skill that can be learned. When speaking to a group of people, it is important to-

- Make eye contact
- Read your audience as you are speaking and be sensitive to how they are acting or responding.
- Use questions to encourage interaction and know what they are thinking.
- Clear your mind of all distractions.
- Use clear language.
- Pause and think about what you want to say when moving to the next point

Voice

Think of your voice as an instrument to communicate your message to the audience

- Speak loud enough to be heard.
- Slow down when making important points.
- Stand rather than sitting to raise your voice.

Activity 8: Group work: 40 Minutes

In groups of 3-5, let the participants explain the importance of each of the following in communicating to an audience:

- Purpose

- Audience

- Structure

- Style

Let the group present the outcomes of their discussions in plenary

Activity 9: Self-Introduction: 30 Minutes

At rand, select participants to introduce themselves. Use the following as guiding points:

- Take a minute to think about what information you want to share
- Introduce yourself to the group. You can include the following in your self-introduction-
- Your name
- Where you're from
- What business you are doing
- How long you've been doing that business
- Any personal experience with running your business

The participants should discuss the following questions for each participant's self-introduction

a) Did the sender look directly at the audience?
b) Did the sender use a proper tone of voice?
c) Did the sender chose her/his words carefully, use short sentences, and speak clearly?
d) Did the sender use appropriate body language?

Unit 5: Written Communication

Duration	100 minutes
Materials	Flip chart papers, markers, print outs of individual exercises

Some of the examples of the written communication are letters, reports, minutes and so on.

Advantages and Disadvantages of Written Communication

Advantages	1. It provides evidence of what was communicated. 2. It helps in remembering important points on whjat was discussed, what you need to do, a meeting you need to attend. 3. It is appropriate for sensitive messages.that cannot delivered verbally 4. It can be kept as reference for future gatherings or meetings 5. Able to communicate with someoen who is far away
Disadvantages	1. It takes time to plan, prepare and transmit the message. 2. It can be expensive for example,printing or sending a letter I. 4. The reader might not understand the message as intended by the sender the message. 5. The receiver may not give feedback riht away. 6. When it has been sent, the message cannot be changed

Types of Business Written Communication

		Example
Instructional Writing	Instructional business writing provides the reader with information needed to complete a task. The information may be used immediately or later for reference	An example would be a production manual-Banana production manual, or a poultry manual with simple steps to follow in growing bananas and rearing chickens or a business memo
Informational writing	Recording business information accurately to know the state of the business, what will happen in the future, as well as when applying for business funding	Reports (monthly or quarterly), business plan, financial records
Persuasive Writing	The goal of this written communication is to convince/impress the reader to choose you among many others.	Letters, grant proposals or marketing posters

An example of a **Memo** at Tsanzo Farm

To: **All fruit pickers**

From: Farm Manager

Subject: Fruit Handling

Date: 3rd August 2022

I am writing to inform you that we have provided new baskets for fruit picking. As such every fruit picker is advised to carry with him or her a basket so that not fruits lie around on the ground. This will ensure that our fruit is blemish free and attractive to buyers.

As we work to improve our quality standards, I hope everyone will comply so that we attain our goal

Thank you for your cooperation.

An example of a letter outline

<div style="text-align: right">

Tereza Phiri
P.O Box 70
Salima
12th June,2022

</div>

The Secretary
Mazinga VDC
P.O Box 156
Salima

Dear Sir/Madam

- Introduction
- Main point of the letter
- Conclusion of the letter

I look forward to hearing from you

Your Faithfully

(*Signature*)

Tereza Phiri

Writing Letters

1. Writer's address should be in the top right-hand corner.
2. Date should be written below writer's address
3. Recipient's name and address should be written below that on the left-hand side
4. Use the correct opening, for example, Dear Sir / Madam,
5. Use formal ending, such as Yours Sincerely or Yours Faithfully

An example of **an agreement** between a farmer and a contract worker is presented below-

---

AGREEMENT

This AGREEMENT is entered into this _____ day of ____, between _____(Farmer's name) and _____(Contract worker's name)

Where _____ (Name of contract worker) has been employed to work on the farm belonging to _____(employer) on a temporary basis.

_____ (Name of contract worker) will work 3 days every week and will receive a pay of K15,000 on the 30th of every month.

This agreement will run for 1 year, starting from _____ [date of signing] and will expire on the _____

By Signing below, the parties agree to the terms of this agreement.

Farmer_____
Signature_____
Witness_____
Signature_____

Contract worker_____
Signature_____
Witness_____
Signature_____

Activity 10: Group Work: Duration 30

Poster Design (Advertising)

1. Break into pairs
2. Come up with a poster advertising a product of your choice (actual products offered by the businesses)
3. Come up with a word that best describes your product and incorporate it into the poster message
4. Present your poster to the group

Activity 11; Group Work: 30 minutes

Business Memo Writing

1. Have the team break into groups of three or four people each
2. Let every group think about the regular business communications that are made in their businesses.
3. Let them also think about a time when they made a mistake in their work due to missed communication
4. Let each group write memos that address these communications. Maximum word length for the body 100 words.
5. Let each group write the memo on a flip chart paper and present to the group

Unit 6: Role of Communication in Negotiation

Duration	60 minutes
Materials	Flip chart papers, markers, print outs of individual exercises

Introduction

Negotiation is a process in which two or more people reach an agreement or solve a problem through communication

When and where do we negotiate?

At work, in business or at home

Purpose of negotiation

The purpose of a negotiation is to get the best deal possible for your business or family. In doing so, you are by able to increase your profits. For example, if you are able to reduce your transportation costs though negotiating, that money goes straight to your profits.

Negotiation can be categorized as soft or hard

Hard:

Participants are enemies and the goal is to win or lose

Soft:

Participants are friends and the goal is to agree
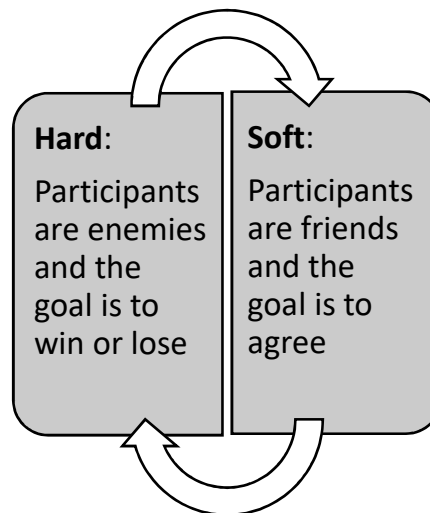
Negotiations Includes	Core Skills
• Active listening • Ability to identify the interests of both sides • Persuasion • Give-and-take, • Finding alternatives to solutions • Building and preserving relationships	• Observation • Listening, • Asking questions • Identifying needs and priorities • Responding to questions and arguments

Process of Negotiation

Research

Know your interest

Know the stregth and weaknesses of your position

Prepare and Planning

Come up with altenatives for your needs- a Best Altenative to a Negotiated Agreement (BATNA)

During negotiation

State the problem and identify needs of both sides

Present possible solutions and decide on the best solution.

Focus on interests not gains

Reach an agreement

Be prepared to walk away if the gareement is not reached

BATNA: Is what a person will do after a negotiation fails and no agreement between the people negotiating was not reached

Having Productive Negotiations

Preparing for the negotiation	Actively listen, listen, learn and take notes
State your offer firmly	Remember to focus first on your needs, not on your wants.
Try not to interrupt the other person as they speak, listen, learn and take notes	See things from the other person's view point
Ask good questions	Do not simply state your position; explain it
Be willing to make compromises	Do not attack the other person, focus on the problem at hand
Put the offer in writing	Weigh the short-term and long-term consequences

Remember…

- Do not dwell on people or gains.
- Stick to the interests at hand.
- Do not close doors. Be fair.
- The agreement should be acceptable to both parties.

Activity 12: Role-play: 30 minutes

1. You have recently hired a security guard for your shop. When you hired him, you offered a monthly payment of k20,000. He accepted this because he needed the money. However, on Monday this week, he told you he wants an increase in his salary. Discuss this issue with the security guard.
2. Break into pairs and act out this scenario. One person should be the employer and the other one an employee
3. After the role play, let the group review the activity using the following questions-
   - Did the people communicate effectively?
   - During the Activity, what communication skills did you use effectively?
   - During the activity, what communication skills could you have used to improve performance?

MODULE 6: ATTITUDE

Duration	*6 hours 30 minutes*
Learning Outcomes	By the end of this module learners should be able to: 8. Differentiate between negative and positive attitudes 9. Identify the bad attitudes they need to work on 10. Identify the sources of their attitudes 11. Begin to develop a plan for changing their attitudes
Skills Developed	i. Communications skills ii. Analytical skills iii. Adaptation skills
Contents	• Unit 1: What is Attitude? • Unit 2: How are attitudes formed? • Unit 3: Developing a positive attitude
Method	This module will use the following approaches: • Group discussions • Plenary discussions • Case study
Resources	Markers, flip chart paper, sticky notes, sticky stuff, flipchart stand, brown paper, timer
Evaluation	Each unit will have an exercise to gauge learner's understanding

UNIT 1: Introduction to Attitude

Duration	90 minutes
Resources	Flip chart and Markers

What is an attitude?

Some people have said that your attitude determines your altitude or how far you will go in life. But what is an attitude? And why does it have that much impact on the future? Does it really have impact on the future or is that just something people say?

An attitude is defined as:

- *an individual's way of looking at a situation, an object, an activity or way of life*
- *It is the mental state of an individual, which prepares him to react or make him behave in a particular pre-determined way*

It is a mixture of beliefs and feelings that people have about situations, specific ideas or other people. This means that an attitude is learnt through the course of one's life as they interact with situations, ideas or people. Ideals

Characteristics of Attitude

▶ **Attitudes are tendencies**

Attitudes are a way of seeing in a positive or negative light that have formed overtime through different experiences

▶ **Attitudes are not values**

Attitudes are how we feel, whereas values are the things we stand for.

▶ **Attitudes are assessing statements**

Attitudes show how we have assessed a situation, object or person. They are summaries of the judgement we make.

▶ **Attitudes have different strengths**

All attitudes are not equal, some are stronger than others.

▶ **Attitudes are learnt**

No one is born with an attitude. It is learnt through social interactions and experiences

▶ **Attitudes have an object**

Attitudes are focused on something. An attitude is always developed towards a situation, person or thing

▶ **Attitudes are long-term**

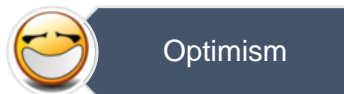Attitudes are not limited to a moment, they are a long-held view towards something
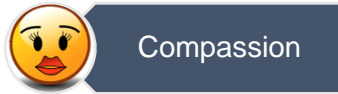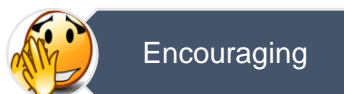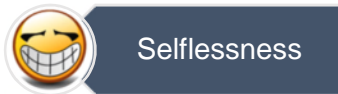
▶ **Attitudes influence behavior**

All attitudes have an impact on how you behave whether negatively or positively

Truths About Attitude

1. Attitudes have the power to lift up or tear down a team.
2. **An attitude compounds when exposed to others**: For example, when a team member shows a strong work ethic and begins to have a positive impact on the other team members. When someone in the team is humble and likes to learn new things, others are more likely to display that same characteristic. People take the attitudes of those they spend time with.
3. Bad attitudes compound faster than good ones.
4. Attitudes are subjective.
5. Rotten attitudes, left alone, ruin everything.

Activity 1 : Identify Your Attitudes – individual exercise (20 minutes)

Selflessness	Encouraging
Compassion	Optimism
Empathy	Resiliency
Positivity	Confidence
Patience	Hope
Cooperation	Calmness

List your top 5 attitudes from the list and put them below:

_____

_____

_____

_____

_____

				List your top 5
	Negativity		Apathy	**attitudes from the list and put them below:**
	Criticalness		Discouragement	
	Rebellion		Presumption	
	Defiance		Arrogance	
	Impatience		Self-Centeredness	
	Uncooperative		Rudeness	

Activity 2: Homework (30 minutes)

Take the same list of attitudes home to your closest relative or friend and have them write the top 5 attitudes from each list and give it to you for sharing in the next class.

Share your list and the list your closest friend/ relative made of the attitudes.

Follow up questions:

1. Why is there a difference?
2. Which one should you believe more?

Exchange in plenary about these questions.

UNIT 2: How are Attitudes Formed?

Duration	130 minutes
Resources	Flip chart and Markers, printed sheets for activity 4

Introduction

We have looked at what an attitude is the characteristics of attitudes and examples of positive and negative attitudes. We have also learnt that attitudes are developed over time. This unit will detail how attitudes are formed to aid you in understanding the process of attitude formation and give insight on how to change it.

Process of attitude formation
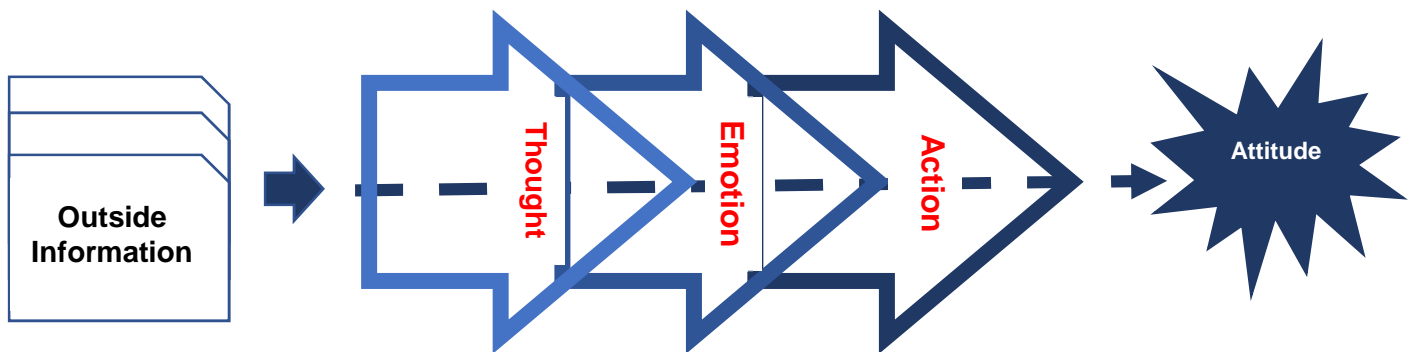
STEP 1. The process begins with interacting with outside information. This can be how people speak to you, what they do, a difficult situation, a happy situation, something you read or watched etc.

STEP 2: The experience travels into your thoughts where it is processed. This processing of information evokes an emotion in a person in Step 3

STEP 3: Once an emotion is evoked it is associated with the experience until such a time as new information overrides the current information.

STEP 4: Emotions always prompt an action. If one is sad, they may cry or distance themselves from what made them sad. If they are angry, they may choose to fight what has caused the emotion. If they are happy, they may choose to embrace and repeat that experience.

The end result is an attitude, a disposition or inclination to behave or respond or produce the same actions every time they interact with that information. It is important to know that attitudes are reinforced every time the individual interacts with the outside information and therefore become stronger the more the interactions occur.

Example:

Orange is rich in vitamins, good for the skin and it tastes good. – **Thought**

I like oranges – **Emotion**

I eat an orange daily - **Action/behaviour**

Case study

Jane and Maria are friends who want to go into business together. They have brought money together and are thinking about the type of business that would be profitable for them to start. Jane suggests that they should order fish from the fishermen who sell at the docks, package it and sell it to the shop. Immediately, Maria's face changes. She passionately disagrees with Jane's idea and pronounces that the idea would not work because people do not like fish.

Use the steps shared in the lesson to come up with an explanation of how Maria may have formed her attitude towards fish.

Information - what information did Maria receive?

_____

_____

_____

Thoughts- What did she think after the information came?

_____

_____

_____

Emotions – How did Maria feel about the information she received?

_____

_____

_____

Action – What did Maria do about how she felt?

_____

_____

_____

After the participants have filled the spaces, have each group present their process to the rest of the team. Allow for discussions.

Factors Affecting Attitude Formation (30 minutes)

Attitudes do not develop in isolation; they are influenced by our interactions with things. Some of the factors that affect how we form attitudes are social factors, direct instruction, family, prejudices, personal experience, media, educational and religious institutions, physical factors and economic status and occupations.

1. Social Factors

These are the social roles and norms that are present in our environment. Social roles are how people are expected to behave in a particular role or context and social norms are what society has accepted as appropriate behaviour.

2. Direct Instruction

This refers to the information directly taught from people that have a place of authority. These people can be teachers, parents, mentors, etc. It also refers to conforming or emulating the attitude of a person that you like or look up to.

3. Family

The family is the most powerful source for the formation of attitude. The parents, older siblings are usually the first point of contact for much of the information for many things. How that information id delivered affects the attitude you develop, whether positive or negative? Attitudes formed this way are powerful and very difficult to change.

4. Prejudices

This refers to making a judgement about an issue, object or person without considering all the evidence. An example of this is *Macholowe*. Many people considered him a thief even though they had never actually seen him stealing. Hearing that name automatically brings to mind someone who steals even before you see any evidence of his theft.

5. Personal Experience

A person's own experience forms the basis of an attitude. These are experiences that cause a very strong emotional response. Situations that involve emotional responses normally create stronger and more long-lasting attitudes. An example of this could be heartbreak and the attitudes it can create in the person whose heart has been broken.

6. Media

Mass media such as television, radio, social media platforms has a major influence in shaping people's opinions and beliefs. Media portrays the kind of life one should aspire to, the kind of thoughts one should think and the type of things one should like. It plays a subtle role of being an authority in people's lives.

7. Educational and Religious Institutions

Educational and religious institutions are the first institutions most people encounter after the family. They lay the foundation of understanding and moral concepts within the individual. Both institutions help build the understanding of what is good and what is bad in the individual.

9. Physical Factors

Physical health conditions can also form attitudes especially where adjustment is required. For example, if one has a disease that cripples them or an accident that dismembers them, that physical impact can cause serious attitudes and behaviours to form.

8. Economic Status and Occupations

The economic condition of an individual's occupation also has a large influence on their attitudes toward life, or future, occupational opportunities they can aspire for and choice of associations.

Activity 4: Match the Influencing Factor- Group Exercise (30 minutes)

Have people sit in groups of five and hand out the printed papers for this exercise. Allow them to discuss the assignment below and match the statement in B with the influencing factor in A. (30 minutes)

A	B
Social Factors	"My friends and I practice *Kungfu* every Thursday after the video show"
Direct Instruction	"Everyone knows that all liars will go to hell"
Family.	"I never want to live in Mzuzu, I have heard the sun never shines there"
Prejudices	"As far as I am concerned, all men are dogs."
Personal Experience	"Women should not talk if there are men in the group."
Media	"I want to work as hard as my uncle does."
Educational and Religious Institutions	"Every Sunday after church is reserved for games with the children"

After they have matched, have the groups present their findings to the rest of the class and allow for discussions.

UNIT 3: How to Develop a Positive Attitude

Duration	70 minutes
Resources	Flip chart and Markers

Introduction

We have looked at how an attitude forms and some of the factors that influence the formation of an attitude. With that knowledge, you may be asking, what if I do not like an attitude that was developed due to a childhood experience? Can attitudes be changed or are they set in stone? The good news is attitudes can change, the bad news is it requires some work.

The process of changing attitudes can be long and difficult. This is because attitudes are usually deep rooted and require that deeper things be addressed before they can be changed. Normally people change negative attitudes to positive attitudes.

What is a positive attitude?

Activity 5: Examples of positive Attitude – discussion (15 minutes)

Think of a recent example of someone you encountered with a positive attitude. What "told" you the person was positive?

A positive attitude is a state of mind that imagines and expects favourable results. It is a positive way of looking at situations, people or things. A person with a positive attitude sees the good more than the bad and opportunities more than challenges. Having a positive attitude is not dependent on circumstance, rather it is a decision by an individual to act in a positive manner despite the circumstance.

Characteristics of a Positive Attitude

1. **Spreading Joy:** People who possess this attitude are easier to get along with, are happy, and they spread joy around them

2. **Learning from Past Mistakes:** People with a positive outlook, view life, challenges, and the situations they go through, with confidence and are sure they can deal with them

3. **Overcoming Obstacles:** People with a positive attitude will not let failure or obstacles stand in their way, and will always try to find ways to overcome them

4. **Confident:** People with a positive outlook, view life, challenges, and the situations they go through, with confidence and are sure they can deal with them

Positive Attitude Principles

Developing a positive attitude starts from the inside. It is not always possible to control the type of information an individual receives but it is usually possible to control the kind of thoughts that are allowed to occupy one's mind. Below are the principles of positive attitudes that can help in the process of developing a positive attitude.

Think Positive Thoughts
- Check the things you read, watch and interact with. What do you feed your brain?
- Think positively about your abilities.
- See opportunities more than challenges.

Be Proactive
- Take the initiative to change or do things.

Be grateful
- Be grateful for the people around you, the opportunities that come your way and the lessons you learn.

Dont take things personally
- Understand that not everything is about you. Sometimes people behave out of their own problems.

People
- Be understanding, helpful, respectful and interested in people.
- Surround yourself with other positive people.
- Become a greater listener.

Build your self esteem
- Stop criticizing yourself.
- Always be learning.

Be organized
- . Organize your life, develop a to do list, maintain a balance, organize your work space and work towards maintaining balance.

Be flexible
- . Be willing to change and make changes.

Choose Your Responses
- . You don't always have to respond with fight or flight, you can compromise.

Know yourself
- Evaluate your present attitude and ask for honest feedback from people you trust.

Activity 6: Change your attitude -group work (30 minutes)

- Have the participants from into groups of 5. Each person must share an example of a situation that challenges their attitude. This could be from work, home or interactions with life and friends.
- Let the group brainstorm on how each of the situations can be navigated using the principles of positive attitudes
- Have the team write key action points for their team member to act on once they are presented by the situation.

Example:

Challenging situation: Long traffic queues

Principles for navigation:

- Think positive thoughts- I could read a happy book in the bus;
- Be grateful – At least I am not walking everywhere. I can take a bus and get home faster;
- People- I could travel with a friend and use this time to get to know some fun things about them

Action points

- Talk to Mary, Peter and Frank about going home together
- Buy a book for the days when I can't travel with Mary, Peter and Frank
- Write down all the reasons to be grateful for the bus

MODULE 7: MOTIVATION

Duration	*6 hours 15 minutes*
Learning Outcomes	By the end of this module learners should be able to: 12. Explain how motivation works 13. Differentiate between the types of motivation 14. Develop strategies to motivate themselves and others using the hierarchy of needs
Contents	• Unit 1: What is Motivation • Unit 2: Types of Motivation • Unit 3: How motivation works • Unit 4: Using Motivation in Business
Method	This module will use the following approaches: • Group work • Self-Assessment • Presentations • Individual exercises
Resources	Markers, flip chart paper, sticky notes, timer
Evaluation	Each unit will have an exercise to gauge learner's understanding and an overall after module quiz

UNIT 1: WHAT IS MOTIVATION?

Duration	1 hour 45 minutes
Materials	Flip charts and markers

Introduction

Motivation is an inner state that causes a certain behaviour or course of action. It is what causes a person to want to repeat a behaviour. For example, when someone eats food to satisfy their hunger, or when a student does his/her work in school because he/she wants a good grade.

Motivation often explains why a person performs at a particular level.

Ability **X** Motivation= Performance

Importance of Motivation

It pushes action for people working in a business or household

It improves performance of team members

Leads to achievement of company /organizational goals.

Leads to stability of team members

Motivation Process

Motive → Tension → Action → Achievement → Reduced Tension
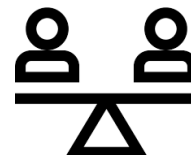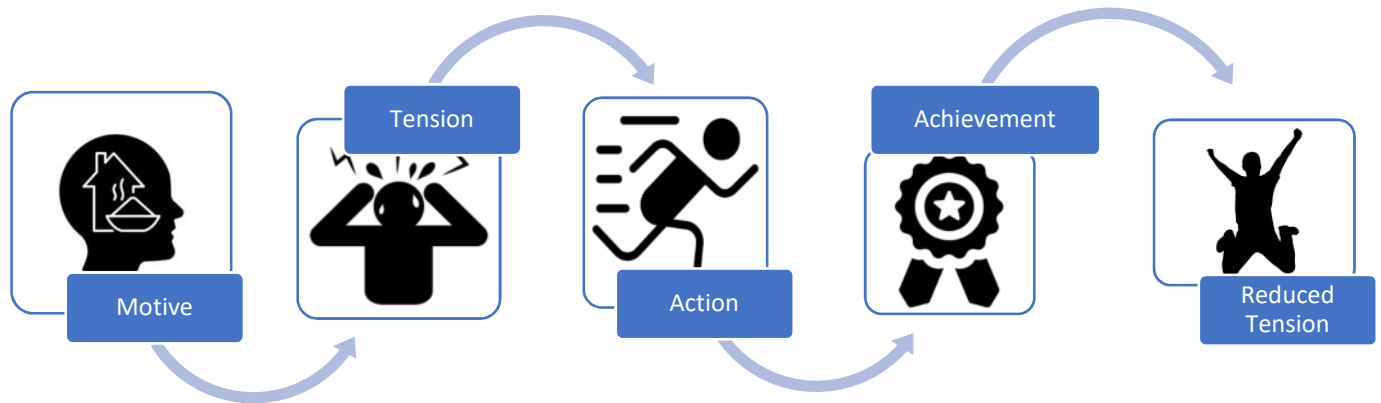
01 The process of motivation begins when there is an unsatisfied need in a human being. This unsatisfied need can be activated by internal stimuli e.g. hunger or external stimuli e.g. an advertisement of a shoe

02 These unsatisfied needs create tension in the person. This tension can be physical or psychological and sociological. This tension causes a person to look for ways to find ways to satisfy the need.

03 The individual acts after they find the best way to satisfy the need.

04 The action leads to the accomplishment of goals either through reward and punishment. If the tension was hunger related, the person is rewarded with food. If it was anger related, the offender is punished.

05 The action once carried out is evaluated within the individual to see if it has Adequately satisfied the need. If it has, the tension reduces.

Components of Motivation

Motivation is more than just the desire to accomplish or achieve something. If you have ever tried to accomplish anything; for example, start a business, or lose weight or learn a new subject, you know that it takes more than the desire to achieve to stay motivated. The desire is a starting point but there are mechanisms that maintain motivation. These are: activation, persistence, and intensity.

1. **Activation** is the decision to initiate a behaviour; an example of this is starting a business by going to buy the goods you want to sell

2. **Persistence** is the continued effort toward a goal even though obstacles may exist. An example of this is continuing to market your product even though you have not made a profit yet

3. **Intensity** is the concentration and vigour that goes into pursuing a goal. An example of this is continuing to market your product even though you have not made a profit yet

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Activity 1: Group Discussion – 30 minutes

Facilitator should have the people sit in groups of 5. Each group should pick a scenario below and create a role play to perform before the rest of the class.

Role play discussion: 10 minutes
Role play performance:10 minutes
Reflection/Discussion: 10 minutes

Options for role play scenarios
1. Persistence
2. Intensity
3. Activation
4. Process of motivation

UNIT 2: TYPES OF MOTIVATION

Duration	70 minutes
Materials	Print out of exercise, Flip charts and markers

Introduction

There are some people want to work on a project just for its own sake or because they enjoy it, others want to do well at something so they can prove their abilities. These two groups of people describe the two types of motivation; internal or intrinsic and external or extrinsic.
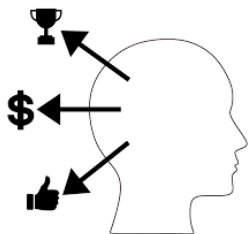
Internal and External Motivation

Internal Motivation

Intrinsic motivation comes from within. Intrinsic motivation is the desire to do or achieve something because one truly wants to and takes pleasure or sees value in doing so. Intrinsic motivation is about personal growth, sense of responsibility and purpose

External motivation

External motivation comes from outside. It refers to the behaviour of individuals to perform tasks and learn new skills because of external **rewards** or **avoidance of punishment.** The desire to do or achieve something not for the enjoyment of the thing itself, but because doing so leads to a certain result. It is about financial rewards, status and public recognition.

Intrinsic Vs Extrinsic Motivation

Internal	External
Playing sports because you enjoy how they make you feel	Going to work because you want to earn money
Staying longer at work because you believe in your work	Staying longer at work because you want the boss to notice you
Working in a team because you enjoy collaboration	Helping others because you hope for praise
Volunteering because you want to help others	Volunteering because it looks good on a resume
Traveling because you want to explore different cultures	Going to new places because you want to post it on social media
Studying because you are curious about the topics	Pursuing a certain degree because you want to make your parents proud
Starting a business because you believe in the product's ability to solve problem	Starting a business because you want to make money

Activity 2: Plenary Discussion (20 Minutes)

1. Give examples of internal and external motivation you experience in day-to-day life
2. What kind of motivation is most important? Is it motivation that arises from outside the individual (extrinsic), or motivation that arises from inside the individual (intrinsic)? Why do you think so?

Facilitator to explain the importance of both internal and external motivation. Both external and internal motivation play a significant role in life and both are necessary. What is important is to understand when to use which motivation.

Activity 3: Home Work Follow with presentations for 20 minutes in the next class

Which of these activities are intrinsic and extrinsic motivation?

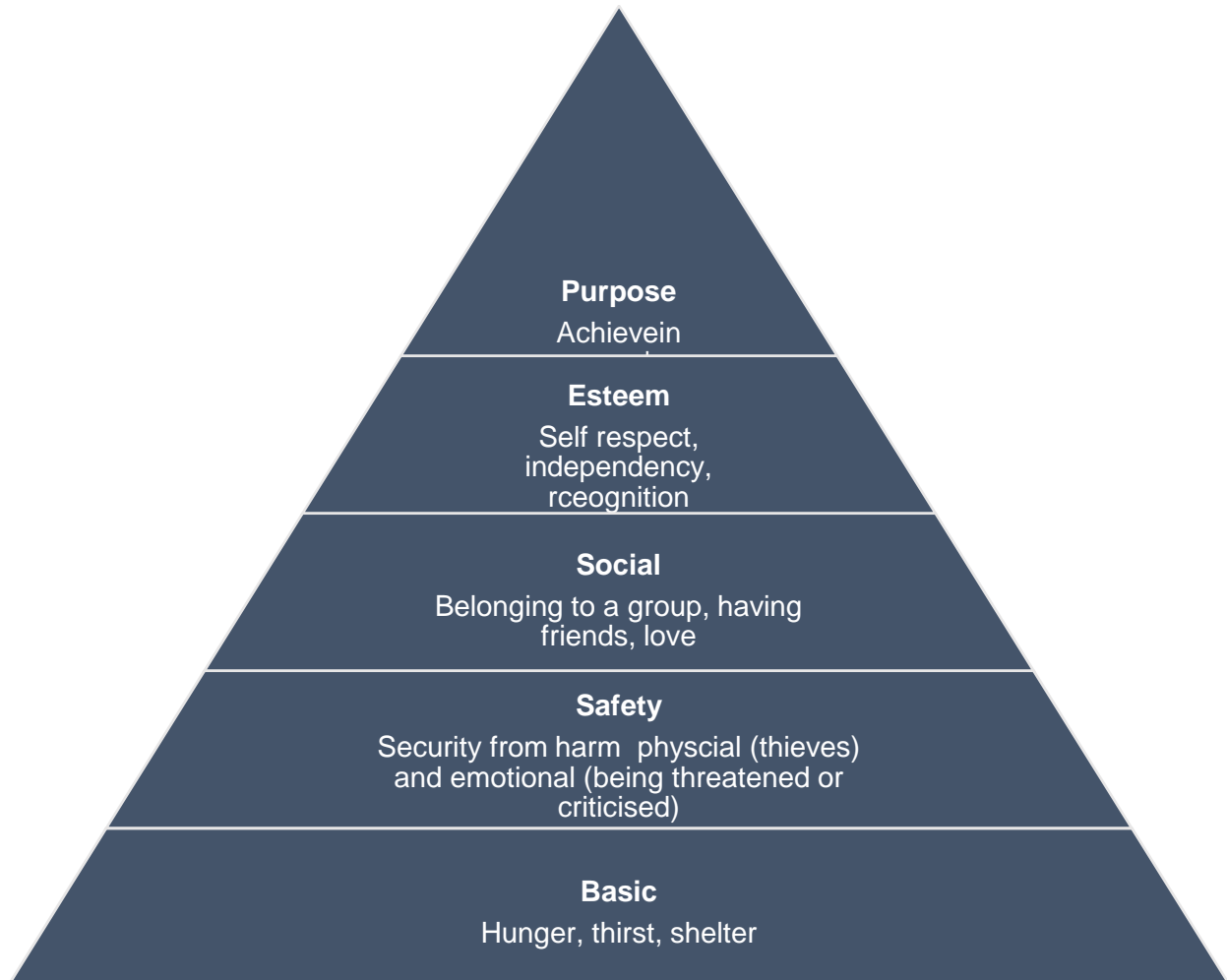| Activity	Type of Motivation
Starting a business because you want to make some money	
You heard that someone said bad things about you and you don't go to shout at them because you want peace	
Helping your neighbour because you want them to praise you	
Paying market fees at the market because you don't want a fine	
Sending your child to school so she can help you financially in future	
Working with other because you like collaboration	
Sending your child to school so they can become independent	
Closing a shop late because you believe in your business	
Playing with your children because it makes you happy and laugh	
Playing cards to win money	
Taking a loan for your farm because you want more income	
Cleaning your house because you don't want to get a cough	

UNIT 3: HOW MOTIVATION WORKS

Duration	40 minutes
Materials	Print out of exercise, Flip charts and markers

Introduction

From the second unit, we can see that motivation works through either external rewards and punishments or our internal need for independence and competence. From the first unit we see that motivation starts with a need. To understand how motivation works, we will refer to lessons from both as we understand needs and how they are met using the hierarchy of needs.

Maslow's Need Hierarchy

This explains that in each human being, there are needs that need to be met. The desire to meet these needs are what motivates us to do what we do on a daily basis-

Purpose
Achievein

Esteem
Self respect,
independency,
rceognition

Social
Belonging to a group, having
friends, love

Safety
Security from harm physcial (thieves)
and emotional (being threatened or
criticised)

Basic
Hunger, thirst, shelter

The most basic level of needs is usually met before the individual will strongly desire (or focus motivation upon) the other needs up the level. This means that each individual is first motivated by meeting the lower need before they move up the pyramid.

Understanding how motivation works will help you know when to appeal to internal motivation in yourself, your team and those you are mentoring. When a person's most basic needs have not been met, it is difficult to motivate them with a sense of self-respect. Similarly, if a person has all their basic needs met, it is difficult to motivate them with food.

Activity 3: Individual Assignment – 20 minutes

1. Fill the table below

Mention activities you do daily.	Why do you do these activities	Which level of needs is met by you doing these activities

How can you be motivated to do the activities listed above better?

_____

_____

UNIT 4: USING MOTIVATION IN BUSINESS

Duration	60 minutes
Materials	Flip charts and markers

Introduction

Motivating others means "getting people to do their job willingly and well" and various surveys tell us that highly motivated people have a vital role to play in the success of an organization to succeed in its mission.

There is a statement "you can take a horse to the water but you cannot force it to drink; it will drink only if it's thirsty – **This is true with people**. People will do what they want to do or are otherwise motivated to do.

In order to get the results that you want, every businessperson or employer should know methods of motivating their people.

Promoting Intrinsic Motivation

Method	Description
Respect and Fairness	Treating people fairly
Meeting needs	Satisfying employees needs
Curiosity	Encouraging learning or become good at something
Challenge	Setting work/business related goals. People will want to do great things than normal or achieve great things than they have based on the set goals
Recognition	The desire to be appreciated and for others to recognize your efforts leads to inner satisfaction
Cooperation	Working with others lead to a sense of belonging and inner satisfaction

-

Promoting Extrinsic Motivation

Money is a powerful motivator- High salary, promotions, rewarding team members that are doing well

Allowing team members to take holidays

Recognizing those that are working hard and respect them publicly

Give verbal praise. Everyone likes to be told that they are doing a good job. Praise does not cost anything and has a positive impact on an individual or a group.

Activity 4: Motivating your Team- Group Work (30 minutes)

1. Split in groups of 3
2. From your experience, discuss some of the things that motivate the people you work with
3. List at least 5 things you can use to motivate your team members/ the people you work with or your family to achieve set goals
4. Make presentations to the group

MODULE 8: TEAM BUILDING

Duration	*275 minutes* Divided into three sessions
Learning Outcomes	By the end of this module learners should be able to: 15. To set up effective teams 16. Implement the principles of collaboration 17. Sharpen the skill of delegation 18. Develop a deeper understanding of how emotions affect behaviour
Contents	• Unit 1: Introduction to Teamwork • Unit 2: Characteristics of Effective Teams • Unit 3: Team Formation Stages • Unit 4: Skills for Team Building • Unit 5: Emotional Intelligence
Method	This module will use the competency-based training approach using the following methods: Group discussions • Role play • Case Study • Questionnaire
Resources	Markers, flip chart paper, sticky notes, sticky stuff, flipchart stand, brown paper, questionnaire, timer
Evaluation	Each unit will have an exercise to gauge learner's understanding and an overall after module quiz

Unit 1: Introduction to Teamwork

| Duration	45 minutes
Resources	Flip chart and Markers

Introduction

A team is a group of people formed to achieve a goal. Each individual in the group shares responsibility, so the team as a whole can take advantage of all of the combined talent, knowledge, and experience of each team member.

Team building is an organized effort to improve team effectiveness. It is an effort to identify and motivate individuals to form a team that stays together, works together, and achieves together. Great teams function like well-oiled machines, with each member knowing exactly what is his/her responsibility and what they are required to contribute in order to make the goal happen.

Key Characteristics of Teams

There are different types of team but each functional team has the following characteristics in one form or another:
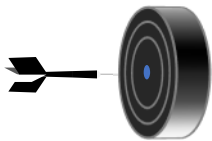
Defined Goals   **Roles and responsibilities**   **Great communication**

Mutual respect   **Acceptance**   **Different skills**

Accountability   **Leadership**   **Free expression**

Objectives of a Team

1. Problem Solving - Teamwork aims to achieve thorough problem solving.
2. Encourage Cooperation - Working in a team requires people to work towards a common goal. Teamwork's objective is to help employees learn skills like patience, trusting each other, listening and trying to find common ground.
3. Improve Team Productivity - There can be many tasks which are too complex or time-consuming to be undertaken by a single person but once a team takes it on, they are easier to accomplish.

Activity 1: Group Discussion (20 Minutes)

Form groups of four to five people and read the case study below. Once you have read, fill the table below.

Case Study

Bryan was the leader of a medium sized group consisting of ten different people. He had trouble keeping up with every member personally and getting all of his work done, but knew he needed to stay updated on the team's progress. He also wanted to keep their level of friendship high and encourage teamwork. He began calling weekly meetings, where everyone had the chance to share how they felt the team was doing, how their work was going, and discussing new strategies or processes. The meetings were a huge success, helping everyone by introducing new ideas that would not have come up if the team members had been left on their own.

Assignment: identify the key elements of leadership from the story above and fill the table below with examples from the case study. A presentation from select groups to follow.

Element	Examples
Defined goals	• Brian had two goals; keep level of friendship high and encourage teamwork
Roles and responsibilities	
Great communication	
Mutual respect	
Acceptance	
Different skills	
Accountability	
Leadership	
Free expression	

Unit 2: Characteristics of Effective Teams

Duration	30 minutes
Resources	Printed Matching exercise

Introduction

Most people have both negative and positive experiences with teams. This is usually because teams bring together different people with different personalities, abilities and skills. An effective team helps to improve quality, facilitate the completion of projects and increase productivity and efficiency. In order for a team to be effective, it needs to develop to where each member brings his or her talents and skills and contributes to the overall success of the group.

Characteristics of Effective teams

1. Clear Vision or Purpose	6. Celebrate Individual and Team Success
2. Shared Commitment	7. Concern for group tasks and processes
3. Clear roles and Responsibilities	8. Openness about challenges
4. Trust	9. Make Decisions as a Group
5. Mutual Accountability	10. Regular Communication and Feedback

1. **Clear vision or purpose** – A vision is a clear short statement of purpose that produces involvement and commitment; provides a force that can make a team move toward making the dream happen and builds motivation in the people who hear it.
2. **Shared commitment** – Each member of the team is motivated to work for the vision and works to their full ability to make sure that the group achieves success.
3. **Clear roles and responsibilities** – Each team member knows what to do and knows the roles of other members and how they all interact to form the whole.
4. **Trust** – With clear commitment and roles, each person can rely on the others. It allows the team to face challenges and support others.
5. **Mutual accountability** – The collective responsibility of the team toward producing results and achieving success; performance of the team improves with mutual support and cohesion
6. **Celebrate individual and team success—** Every time individuals win or achieve something in the organization, it is important to create moments of celebration.
7. **Concern for group tasks and process**– Team members pay attention to group tasks and processes and ensure that all specific task issues and team or process issues that arise are solved in time for the team to continue functioning well.

8. **Openness about challenges**– The team tries to maintain a sense of openness and to solve problems creatively.
9. **Make decisions as a group** – Effective teams allow an appropriate level of group participation in decision.
10. **Regular communication and feedback** — Team members give and receive feedback effectively.

Activity 3: Character Matching Individual Exercise (10 Minutes)

Participant should draw lines across the page to match the characteristic with its meaning from the examples given.

Characteristic	Example
Trust	A father brings his wife and children together every Friday to present to them the money they have for spending and choose what they will buy with it.
Celebrate individual and group wins	Aa group of farmers meets every third Tuesday of the month to hear from the leaders and the treasure on how the group has worked that month and how much money has been made and spent. Each farmer is allowed to ask questions.
Shared commitment	A husband and wife save money to buy a tractor so they can improve the production on their farm.
Regular communication and feedback	Richard works for farmer Rose. Farmer Rose asked Richard to sell 15 bags of maize at the market every week. At the end of the month she checked her records and found Richard had sold 20 bags each week. She decided to give Richard one bag of maize and two chickens for his family.
Clear vision and purpose	A group of farmers get together and agree to be contributing one bag of rice to their group to help them have seed for the next planting season.
Make decisions as a group	Simbani has a farm with 60 cows but he also goes to work. He told his sister to stay on the farm and take care of it while he is at work.

After the people have matched the answers, the facilitator should read out the correct answer and ask at random how many the people got correct.

Unit 3: Team Formation Stages

Duration	50 minutes
Resources	Flip chart and Markers

Introduction

When groups of people come together to form a team, they typically go through a number of developmental stages. This process can take a few days or six months or longer. The stages can play out at the same time or in can take a different order from what will be discussed, so it is important to be aware of the signs and signals of each stage. It is important for the leader to know that teams rarely jump straight to "perform". The leader must instead facilitate the group through this process to ensure the team comes out of the four stages successfully. The leader is therefore expected to help resolve issues and move the team toward performance if it gets stuck at any point.

Stages of Formation

1. Forming

When people first come together, they are initially polite. They find out about one another and the work to be done. This stage has in equal parts excitement because of the newness and fearful or timid responses since the newness can represent change. At this stage, leaders should:

- o Introduce people to one another with an orientation of how everyone will work together.
- o Allow opportunities for people to socialize.
- o Clearly communicate the vision and goals of the work to be done to help the team understand what is to be achieved.
- o Do not overwhelm people with too much detail or expect "perform" behaviour at this stage.
- o Engage all team members and bring the quiet ones to engage.

2. Storming

As the politeness fades and people start to work, tension forms around things that were unclear or left unsaid in the last stage. Conflicts may arise about roles or processes and members may appear confused and dissatisfied. Output is generally low. This stage can be very strong if roles or objectives are unclear; the team faces external challenges, or if there is competition for formal or informal leadership. Leaders at this stage should:

- o Assert his/her role as leader to surface and resolve differences.
- o Review and clarify goals and individual roles and responsibilities
- o Not to let disputes continue to block team cohesion.
- o Use the stage to develop new methods for collaboration and addressing conflicts.

3. Norming

If the storming stage is navigated well and personal conflicts are sorted out, the focus returns to the task and what needs to be done. Objectives are clarified and the detail of work is laid out. Group rules develop, people start to collaborate as a team and team identity emerges. Leaders at this stage should:

- o Provide opportunities for group members to take responsibility for people and for work.
- o Plan work toward goal accomplishment. This is more productive as people feel comfortable with the objectives and in their roles.
- o Allocate more responsibility to team members take more responsibility for forging group norms and behaviours.
- o Begin creating a "family" environment and create opportunities to socialize.

4. Performing

At stage 4, the optimal level of performance is achieved. The team works interdependently and feels like a family. There is a strong sense of team achievement and pride. Mutual accountability is maintained, and personal differences are largely kept under control. Leaders at this level should:

- o Increase delegation of responsibilities as the need for direction decreases.
- o Introduce and consistently use social activities and celebrations of success as support functions for the team.
- o Focus on sustaining high performance. An ongoing balance is needed between task and support functions to keep both achievement and motivation high.

Activity 4: Role-play (30 minutes) Group exercise

Have the participants return to their groups for this exercise. Each group should have a card with one of the stages printed on it. Each team should spend some time thinking about how to explain the stage using role and create a short role play based on the card. They should take turns acting out the role-play with the rest of the participants guessing which stage is represented.

Unit 4: Skills for Team Building

| Duration	90 minutes
Resources	Flip chart and Markers

Introduction

The world has embraced the idea of teams as a great way to achieve many things in record time without using too many resources. As has been discussed in previous units, building teams is a process and requires some time. In addition to the time, there are skills that help make the process of building teams easier. These skills are expected in both the leaders and team members.

A skill is defined as the ability to do something well. Practicing a skill is the process of choosing, using, and applying knowledge in different circumstances. This also takes some time, commitment and a willingness to keep going even when it seems hard.

How to develop skills

The good thing about skills is that they can be developed. If one finds that they are not yet good at a certain skill required to be an effective member of a team or to create a team, they can always learn, improve and become great. It takes being intentional, consistent and a lot of practice.

An example of the process of developing skills can be the skill of cooking. No one is born with the ability to cook. They develop it over time through instruction, practice, receive feedback on the taste of the food, get more instruction and practice some more.

Get training → Practice → receive feedback → (cycle)
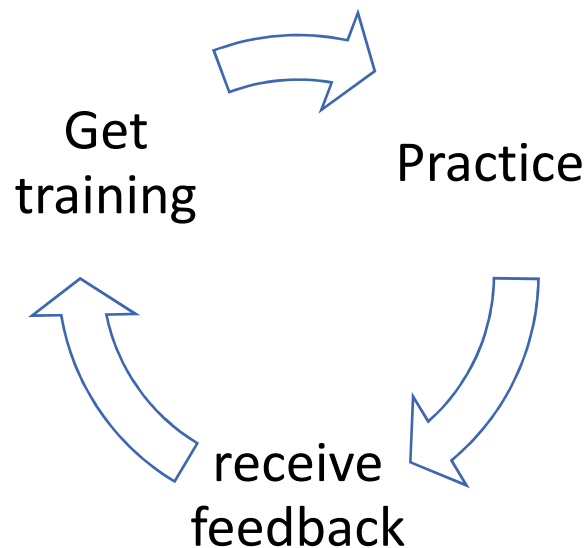
This is a continuous process because even after you have gotten good at a skill, there is always room to improve.

What skills are necessary for team building

1. Communication

Communication is the foundation of effective teamwork. It is important to talk openly and honestly with your group members about expectations, deadlines, and responsibilities. Establishing open lines of communication promotes trust and makes for a positive team environment. While disagreements might occur, being upfront and respectful in your communication with other team members will help you resolve issues quickly.

2. Time management

Time management is vital for the achievement of goals. For a team to achieve its goals each member must contribute their part and do so at the time required. Teams work like chains, if one part of the chain does not hold to the next by finishing a task on time, the chain breaks causing the entire team to fail.

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3. Problem-solving

Every team meets challenges at different stages of working together. When a team meets a challenge, each member should go beyond assigning blame and focus on finding solutions to the problem. Effective problem solvers are able to think outside the box when challenges or issues arise. Rather than focusing on negative outcomes, they stay calm and help their teamwork towards a solution.

4. Listening

When working in a group, it is important to keep an open mind. Recognize that your team members may see things from another perspective, and hear them out. Listening to other points of view can help you see multiple sides of an issue, including ones that you have never considered before.

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5. Critical thinking

It can be tempting to follow along with whatever the group decides, or what one team member believes is the best course of action, but sometimes a different approach or a new idea can help achieve better results. Thinking critically is examining all sides of an issue, reflecting on past experiences, and listening to what other group members have to say. It can help the team make a decision that moves it forward in new and exciting ways.
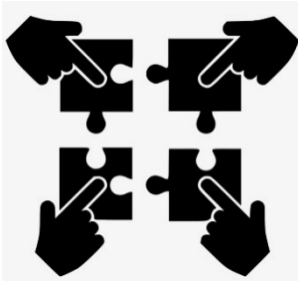
6. Working Together

This is when team members work together to achieve the same business goals. Every member of the group has different skills and can bring those skills to help solve problems and find new ways of achieving goals. When they do that, it is called working together or collaboration.

7. Leadership

Every team needs someone to set the direction and make sure that goals are being met. That person is the leader. It is also important to know that leadership is a skill that can be applied in the group but also in everyone's life. Every member of the group is expected to lead themselves because only by doing that can they be an effective member of the group.

Activity 5: Build a tower (40 minutes)

Divide participants into groups of 3 to 4 people per group. Tell them to build a tower using materials to be found within the classroom. The groups should compete to build the tallest tower. This should be done within 20 minutes. Assess which group has built the tallest tower.

Pick two of the groups that have produced the highest tower and ask them the following: (5 minutes)

1. What was the first thing they did?
2. How did they decide on the materials to build with?
3. How did they decide on the size of the tower?
4. What roles did each member play?

Let the groups do the exercise again but now tell them that the group, which builds the tallest tower, will be given a gift. Give them 10 minutes to build the tower. After they have built, ask them the following question: (5 minutes)

1. What made them build the tallest tower?
2. Did the promise of a gift change anything? What did it change?
3. Did they learn anything from the first round?
4. What did they learn?

Activity 6: Homework (20 minutes) Individual assignment

Look through the list of skills above and find the one you are not very good at. Think about five ways you can use to develop the skill, write it down and come prepared to share with the class.

Presentation

Take 20 minutes in the next class to have the people present on the homework. Ask relevant questions to help them shape their thinking.

Unit 5: Emotional Intelligence

Duration	40 minutes
Resources	Flip chart and Markers

Introduction

Emotional intelligence is the ability to understand, use, and manage your own emotions in positive ways. It is recognizing, understanding and managing your own emotions as well as being able to understand and influence the emotions of others. It is being aware that emotions drive behaviours and impact people either positively or negatively.

Emotional intelligence helps in navigating working in a team because it shapes how you give or receive feedback, navigate change, meet deadlines, work through failure and deal with challenging relationships.

Importance of emotional intelligence

Understanding and managing your emotions and those of your team mates helps you avoid situations where you can act without thinking. It helps you:

- Have difficult conversations without hurting others' feelings
- Manage your emotions when feeling stressed or overwhelmed
- Improve relationships with others
- Resolve conflict
- Coach and motivate others

Characteristics of Emotional Intelligence

Knowing yourself

If you are self-aware of what you are going through, you would be in a better position to understand others, and affect people around you. It also means you know your strengths and weaknesses. An example is when you experience anger, pause and think what made you so angry.

Controlling and adjusting your emotions

This is when you think before speaking. This will impact others in a positive way rather than in negatively. This requires that you keep calm when a negative circumstance is happening before you react. It helps you choose how you will behave. Here you find the balance between expressing your feelings and avoiding unnecessary tension.
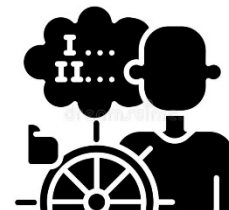
Motivating yourself

You must learn to motivate yourself because you cannot depend on others to do it for you. To build motivation work towards a cause, don't compare yourself to others, make the effort to not give up and refuse to live in your past failures or successes. Motivating yourself requires positive thinking. Even if you are faced with a challenge try and find something good about the situation.

Putting yourself in other people's shoes

This is when imagine what it would be like to experience another person's situation and the feelings you might have. For example, if your teammate has lost a child, you might feel sadness for their situation. You may not feel the level of grief they feel, but by imagining what that grief would feel like, you will be able to respond in a way that is sensitive to what they may be experiencing.

Developing skills to communicate and interact with others

We communicate every day and do in different ways including verbal, nonverbal, written and visual. It is important to train yourself in all the different ways of communicating. Learn to use the other characteristics in each of the ways of communication. Doing so will help you communicate more effectively and efficiently and, as a result, help you build, maintain and grow relationships.

Activity 7: Positive Appreciation (20 minutes)

Use the same groups that have been working throughout this module for this exercise.

Get the people in each group to form a circle and provide a sheet of paper to each person. Explain that each person should think about the person to their left and write on their papers based on the following:

Something positive: This should be in the form of a positive observation about the actions of the person to the left of them.

Appreciation. This is an appreciation on the impact of actions of this person on them as a result of those actions. The focus should be on results of such actions. This appreciation could be related to the same actions considered in positive affirmation or it could be new ones.

Allocate 10 minutes for this part.

Ask a volunteer to start the second part of the exercise. Ask the volunteer to turn to the person on the left and say something positive. The volunteer should not read from paper and instead should simply deliver the praise from heart.

The person who has been praised should gracefully accept the compliment. The compliment should not be undercut, dismissed or shrugged.

Ask the volunteer to deliver an appreciation. Again, the person who has been praised should gracefully accept it.

Allocate 10 minutes for this part.

Discussion (10 minutes)

How do you feel now that you have expressed your feelings about others?

How do you feel about yourself now that you have been praised?

Were you surprised on what people praised you on?

What does this suggest?

END OF MODULE EXERCISE 20 minutes

1. **Case Study**

   Ms. Ubuntu is very proud of her cooperatives finance team. It is offers quick support and does things according to the group's policies and procedures. The team's reports are always accurate and on time.

   As a result of a new grant from OVOP, the team expanded its team with two new positions. To recognize the good work of her staff, Ms. Ubuntu promoted one staff member to team manager and added two new junior team members to fill the gaps. As expected, everyone was very happy with this development at first. But now Ms. Ubuntu's day is filled with petty arguments among her staff. Some complain that the new team manager has become proud in his new role and thinks he is superior to his former peers. Others complain that the new members are the cause of reporting delays. To top that off, her trusted bookkeeper has started calling in sick frequently. She wonders what is happing to her team.

   Discussion Questions

   1. In what stage of development is this team?

   2. What characteristics of effective teams are either present or missing?

3. If you were Ms. Ubuntu, what would you do?

_____

_____

_____

_____

4. If you were a staff member, what actions could you take to best support your department?

_____

_____

_____

_____

MODULE 9: CONFLICT RESOLUTION

Duration	*300 minutes* Split into three sessions
Learning Outcomes	By the end of this module learners should be able to: 19. To recognize the source of conflict 20. Describe the positive and negative consequences of conflict 21. Determine when and how to use different conflict management styles 22. Reflect on the ways in which they should respond to conflict 23. Describe the type of conflict resolution
Contents	• Unit 1: Understanding Conflict • Unit 2: Causes of Conflict • Unit 3: Conflict Management • Unit 4: Conflict Resolution
Method	This module will use the competency-based training approach using the following methods: • Group discussions • Role play • Individual Assignment
Resources	Markers, flip chart paper, sticky notes, sticky stuff, flipchart stand, brown paper, questionnaire, timer
Evaluation	Each unit will have an exercise to gauge learner's understanding and an overall after module quiz

Unit 1: Understanding conflict

Duration	45 minutes
Resources	Flip chart and Markers

Introduction

Conflict is a normal, and even healthy, part of relationships. It occurs in any team, family, business, organization, after all, two people cannot be expected to agree on everything at all times. Conflict (dispute) is **avoidable, preventable, and necessary**. Since conflicts are normal in relationships, learning to deal with them in a healthy way is important. Although differences will occur, the outcome does not have to be negative.

Definition

Conflict is when two or more people disagree on something.

Some definitions or types of conflict include-
- Differences of opinion
- Disagreements on how to handle issues
- Complaints about other people's actions
- Money disagreements
- Criticism of behaviours or attitudes of others
- Fighting with one another
- A challenge to someone's power or position
- Communication breakdown

Conflict or disagreements are caused by differences in terms of values, interest, goals and wishes. Conflict arises when two people, each of them, feeling that their interest goals, values, wishes, wants or feelings cannot be met from the other side.

Levels of Conflict

Conflict happens at four levels: intrapersonal, interpersonal, intragroup and intergroup level because of differences in values, opinions and beliefs.

Level	Description
Intrapersonal Conflict	Conflict within a person; confusion or having opposing thoughts or views. You want to start a banana farm because you think its profitable, at the same time you heard that it is costly to start and labour intensive. So you have to decide whether you want to start a banana farm or another business
Interpersonal	Conflict between 2 people. You want to have a meeting with your friend on Monday because you do not work on Sundays. Your friend insists that she wants to meet on Sunday because that is when she is free.
Intragroup	Conflict that happens within a group. After retiring, a family disagrees on which area to move to. Everyone has a preference, the husband wants to move to Zomba, the wife wants to just go back to the village in Kasungu and the children want to stay in the same area.
Intergroup	Conflict between two different groups. A group of Standard 8 girls are in conflict with a group of Standard 7 girls over which group uses a classroom on Monday.

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Activity 1: Reflection 10 Minutes:

examples in a plenary session

1. Think of a conflict you have ever been involved in. What was your experience? And how did it make you feel? Share the experience with a partner.

2. Describe the level of the conflict you experienced. Was it interpersonal, intrapersonal, intergroup or intragroup?

3. Pick representatives to share examples in a plenary discussion

anger

Fear

Fighting

Pain

Hate

crying

Unit 2: Causes of Conflict

Duration	60 minutes
Resources	Flip chart and Markers

Introduction

Conflicts or disputes have many causes: personality differences, miscommunication/ misunderstanding, opposing values, goals and beliefs, limited resources, among others. These causes differ based on where it is happening: conflict happening among family members, in an organization or among friends. The common causes of conflict are presented below:

Cause	Description	Where it happens
Poor communication	The lack of communication or miscommunication causes misunderstandings, which lead to conflict. It creates the problem of distrust and conflict	Home, work, business
Personality differences	Conflicts can take many forms. The differences occur in the individual due to various reasons such as family background, values, attitudes, traditions, culture, education, and socialization process. Personality differences create conflict among people. It affects emotions of individuals. For instance, someone with a competitive personality has to collaborate with a co-worker with a more relaxed, personality, they will likely experience disagreements due to differences in personality and their work styles.	Home, work, business, teams
Different values	Conflicts are created when people have perceived or actual incompatible belief systems. Where a person or group tries to force its values on others conflict arises. While values may be non-negotiable, they can be discussed and people can learn to live peacefully alongside each other	Friendships, organizations or business
Scarce Resources	The common reason for the conflict is scarce resources. Limited resources or opportunity as well as organization structures often promote conflict behaviour	Business, community, country, organizations
Lack of trust	Is also one of the causes of conflict among teams working together? All individuals working in a group must have mutual trust to achieve common goals. Lack of mutual trust among group members creates conflict. It generates barriers to achieving goals	Family, business, friendships
Unfair treatment	Conflicts are also caused by oppressive behaviours towards others such as favouritism	Organizations, community, country, work

Consequences of conflict

While conflict can be difficult and uncomfortable, the end result after collaborating is usually a better decision. But when handled in a respectful and positive way, conflict is beneficial.

Positive Consequences	Negative Consequences
• Conflict provides and opportunity for growth • It strengthens the bond between two people • It challenges us to look for solutions • It makes us creative and search for altenatives	• When unaddressed conflict can result in breakdown of a group • Increased stress • When conflict is mismanaged, it can harm the relationship • It can lead to violence • It can reduce morale or productivity • It can lead to hurt feelings, disappointment, and discomfort

Activity 2: Individual exercise: 10 minutes + role plays (40 minutes)

A. **Two teammates are always arguing because one feels the other person does not speak well to others. The frustration is a result of**
1. Poor communication
2. Scarce resources
3. Personality differences

B. **Conflict is bad when**
1. It provides an opportunity for people to express themselves
2. It leads to change
3. It results in violence

C. **You believe that your friend insulted you and placed you in a bad light in the eyes of other people. You are angry. Is this constructive or destructive conflict? Why? How can you deal with it? Exchange in group/or with a partner**

Role play

Divide the participants into groups of 5 and have them role play scenarios that show:
1. Positive consequences of conflict
2. Negative consequences of conflict

Unit 3: Conflict Management

Duration	75 minutes
Resources	Flip chart and Markers

Introduction

Dealing with conflict is necessary for the development of an effective team and though it is often painful, it does not need to be destructive. When people understand the nature of the conflict and constructive methods to manage it, they are able to solve disputes and misunderstandings effectively on their own. Before a conflict gets worse and brings negative consequences, ***it can be prevented***.

Conflict Prevention

It refers to methods and mechanisms used to avoid or minimize potential conflicts.
- These are early mechanisms put in place for instance, interventions such as workshops to bring awareness or creating an environment where people talk about issues that concerns them.
- Conflict can also be prevented by long-term interventions that address root causes of tension and conflict.
- The focus is to transform key socioeconomic, political and institutional factors that if left unaddressed, could lead to conflict in a family, organization, community and country in the future.
- This includes- addressing inequality, exclusion and marginalization among groups of people; promoting unity between people, promoting socio-economic opportunities.

Examples of conflict prevention in a company include:
- **Ensuring equal opportunities for people**
- **Not showing favouritism**
- **Recruiting and promoting people based on merit not because of existing relationships**.
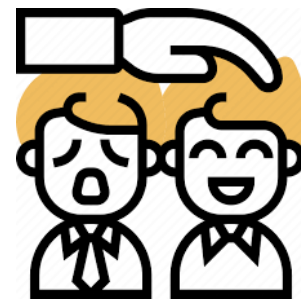
Early prevention initiatives like these seek to improve the relationship of parties before the outbreak of violent conflict, while late prevention involves the prevention of the recurrence of conflict.

Conflict Management

Conflict management is the process of identifying and handling conflicts fairly and efficiently. It helps to reduce the negative effects of conflict and enhance the positive outcomes for all parties involved.

Certain behaviours help in effectively dealing with a conflict among teams. Putting yourself in the other person's shoes and adopting the golden rule of "Do unto others …" makes a whole lot of common sense, in dealing with conflict.

Conflict Management Behaviours

Behaviours	Description
Be assertive, not aggressive.	Speak about your feelings and your reactions. Keep the statements focused on how you are behaving, thinking, and feeling rather than on how the other is acting. Try to take the emotions out of it and focus on the issue or behaviour that has caused the conflict.
Speak calmly, coolly and rationally	In this way, you will be listened to, and you will be able to maintain better control of yourself. Otherwise, the other person may take on a defensive attitude.
Avoid blaming	This will keep the communication flow going. It encourages understanding and empathy. It recognizes that for a conflict to exist there must be at least two parties who are affected by the conflict.
Create an atmosphere of cooperation	In an attempt to create an environment of cooperation, all parties involved must feel that they are being listened to and understood; that their rights are being respected. They must feel the desire to work things out and a commitment to the process of working out the problems.
Be willing to forgive	Forgiveness is a powerful tool. You have a chance for personal growth by forgiving others for their part in the conflict. At times, this is the only way to resolve a conflict.
Show respect for yourself and others	You will gain more in resolving a conflict by showing respect than by showing disrespect. Maintaining a respectful atmosphere is essential in resolving conflict.
Be willing to apologize or admit a mistake	It is necessary to admit to one's mistake and to apologize for one's behaviour when dealing with conflict. It takes courage and character to admit an error or lack of judgement, or a lack of concern or understanding.

Conflict Management Styles

There are different ways in which people deal with conflict, namely; avoiding, accommodating, competing, compromising, and collaborating. There is no single "correct" way of dealing with a conflict, each way represents a set of useful skills that should be developed. The more alternate styles you have to draw from, the better your chances for success.

Style	Description	Use when
Avoiding	Ignores or passes over issues. Denies issues are a problem. Differences are too minor or too great to resolve. Other attempts might damage relationships or create even greater problems.	The disagreement is trivial. The issue is too important - no chance of success. You need more information.
Accommodating	Agreeable, non-assertive behaviour. Cooperative even at the expense of personal goals. Differences exist, but can be put aside.	You are wrong. Peace is very important to both of you.
Competing	Confrontational, assertive, and aggressive. "Winning" is good; "losing" is bad. Survival of the fittest. Must demonstrate superiority.	Quick action is needed. One view is right on a vital issue.
Compromising	Parties seek quick middle-ground position that provides some satisfaction for both parties. Maintains good relationships. Aggressive, but cooperative. No one person or idea is perfect. There is more than one way to do anything. Both sides give up something.	Temporary solution is needed. Other efforts have failed.
Collaborating or Problem solving	Needs of both parties are important. High respect for mutual support. Assertive and cooperative. When parties openly discuss issues, a mutually beneficial solution can be found.	Decision is too important to compromise. Different views must be merged.

Activity 3: Individual (15 minutes)

Choose the right answer from the answers provided below-

A. **What are the three categories of approaches to managing a conflict**
1. Avoidance
2. Apathy
3. Indifference
4. Accommodating
5. Compromising

B. **Which conflict management style can be explained as the willingness to give up just about anything in order to preserve the relation with the other party?**
1. Collaboration
2. Competition
3. Accommodation

C. **Usually, the most effective conflict management style is**
1. Collaborative
2. Compromise
3. Avoidance
4. Competition

D. **Which conflict management style is more likely to result in unfavourable result for everyone? Exchange in group/or with a partner**

E. **Mary decided that their friendship with Joana was too important. She told Joana that she would rather let go of the grudge she has against Joana so their relationship can be preserved. What conflict handling strategy is this? Exchange in group/or with a partner**

Discuss results in plenary (10 minutes)

Please add role-plays here as well. The observations at the end should include whether the used conflict management styles were appropriate (60 minutes)

Unit 4: Conflict Resolution

Duration	90 minutes
Resources	Flip chart and Markers

Introduction

Conflict resolution is a positive process whereby individuals resolve issues in an informal or formal atmosphere, or where issues are resolved as part of the ongoing interaction between individuals.

Four key conflict resolution skills

The ability to successfully manage and resolve conflict depends on four key skills. These skills help in dealing with and resolving differences in ways that build trust and confidence.

Conflict resolution skill 1: Manage stress while remaining alert and calm:
The capacity to remain relaxed, calm and focused in tense situations is important in conflict resolution. If you don't know how to stay centered and in control of yourself, you may become emotionally overwhelmed in challenging situations.

Conflict resolution skill 2: Recognize and manage your emotions:
Emotional awareness is the key to understanding yourself and others. If you don't know how you feel or why you feel that way, you won't be able to communicate effectively or smooth over disagreements.

Conflict resolution skill 3: Improve your nonverbal communication skills:
The most important information exchanged during conflicts is often communicated nonverbally. Nonverbal communication includes eye contact, facial expression, tone of voice, posture, touch, and gestures. When you are in the middle of a conflict, paying close attention to the other person's nonverbal signals may help you figure out what the other person is really saying, respond in a way that builds trust, and get to the root of the problem. Simply nonverbal signals such as a calm tone of voice, or a concerned facial expression can go a long way toward solving a disagreement.

Conflict resolution skill 4: Listening

When we listen for what is felt as well as said, we connect more deeply to our own needs and emotions, and to those of other people. Listening in this way also strengthens us, informs us, and makes it easier for others to hear us. Listen to the reasons the other person gives for being upset.

Make sure you understand what the other person is telling you—from his or her point of view. Repeat the other person's words, and ask if you have understood correctly. Resist the temptation to interrupt with your own point of view until the when the other person is speaking.

When resolving conflict, it is important to deal with it in a collaborative manner other than see it as dealing with an enemy. The following table shows how conflict can be dealt with collaboratively-

Shifting from Adversarial to Collaborative way of dealing with conflicts

Adversarial	Collaborative
I win! You lose	Win/Win
We both cannot be satisfied	Both our interests can be met
My way is right and yours is wrong	We each have different perceptions on the issue
I must defend myself	I understand what you want. I also have needs
You caused this problem and must be punished	What are you feeling? I am prepared to listen
I must prove I am stronger than you are	I get stronger by making you stronger
We are enemies	We have a common problem which needs to be solved

Types of Conflict/Dispute Resolution

There are different methods of resolving conflicts are:

1. Negotiation
2. Mediation
3. Arbitration
4. Court process

Negotiation

It is a process where two parties in a conflict or dispute reach a settlement between themselves that they can both agree on. Negotiations are reached through discussions made between the parties or their representatives without an involvement of the third party.

For example, a husband and wife sit down to discuss the disagreement they had a week ago to resolve the issue.

Advantages of Negotiation:	Disadvantages of Negotiation:
- Flexibility: since negotiation is an informal process, it is relatively flexible. - Quick resolutions as compared to litigation/ court processes - It facilitates in maintaining a healthy relationship between the disputing parties. - Takes place in a private environment	- The parties to the dispute may not come to a settlement. - Lack of legal protection of the parties to the conflict. - Imbalance of power between the parties is possible in negotiation

Mediation

It means the process in which a neutral (means not supporting any one side) third party assists the parties in conflict to reach a solution. The third party is called the mediator and the mediator facilitates communication between the parties. The mediator manages communication process between the parties fairly, honestly and without taking sides. They assist by clarifying the issues in dispute and identifying the underlying concerns. They assist in each party to understand the other party's interests.

Mediators sometimes have the parties meet face to face. Other times, a mediator may meet the two parties separately, in separate locations. They also assist in the searching of a resolution to the problem but will not impose a solution. Mediation takes place in private and the decisions reached are private.

Negotiation and mediation are less expensive and less time consuming than the court action.
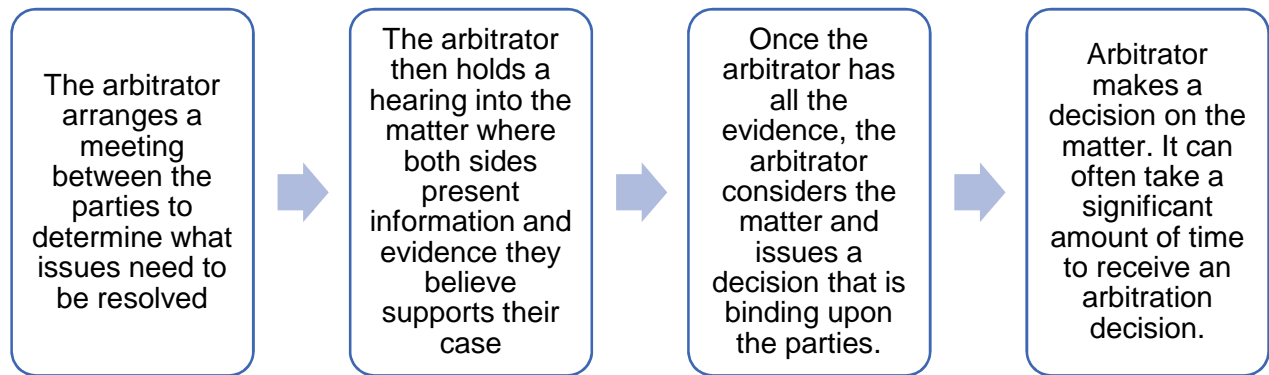
Advantages of mediation:	Disadvantages of mediation:
- Parties have complete control over the settlement. - Less stress as compared to litigation and arbitration. - The relationship between the parties is not overly damaged. - Mediation proceedings are confidential. - The process resolves the dispute quickly.	- Since the decision is based on the parties in conflict, there is the possibility that an agreement between the parties may not arise. - The absence of formality- Mediation processes are not formal. - The truth of an issue may not be revealed

Arbitration

It refers to the process where the decision is made by a third party. The arbitrator hears the case as presented by the parties in conflict or dispute (fight) and makes a decision in the same way as a Judge would. The decision made is generally final and binding on all parties. It may be filed in Court and enforced as if it were a Court judgment. Arbitration is commonly used in labour disputes and family and divorce disputes.

The Process of arbitration

| The arbitrator arranges a meeting between the parties to determine what issues need to be resolved | → | The arbitrator then holds a hearing into the matter where both sides present information and evidence they believe supports their case | → | Once the arbitrator has all the evidence, the arbitrator considers the matter and issues a decision that is binding upon the parties. | → | Arbitrator makes a decision on the matter. It can often take a significant amount of time to receive an arbitration decision. |

Advantages of arbitration:	Disadvantages of arbitration:
Flexibility- Arbitration proceedings are flexible and less costly compared to a court process. *Less time-consuming*- Arbitration proceedings saves time for both parties. *Confidentiality*- The disputes, which are subject to arbitration, are treated with privacy, and are not released to the public. *Arbitrator*- The parties have the liberty to choose an arbitrator to handle their dispute.	- It requires good faith and agreement between the parties. - It may be difficult to challenge the decision of an arbitrator. - It is costly as you need to pay the arbitrator.

Court Ruling

Another way people resolve conflict is by going to court. It is the process of resolving disputes that involve abuse of other people's rights in court. It involves taking a dispute to court, usually when matters are regarded as being incapable of being resolved using the other methods of resolution. The court is often regarded as the last resort for resolving a dispute

Advantages of court process	Disadvantages of court process
• The Court Can ensure cooperation among parties in dispute • If there has been a previous case with similar circumstances to your own, then you can use that case as precedent for your own. This is because the court will have decided how it handles disputes in the past • It always provides a result	• Generally, litigation can be a difficult and emotionally draining experience where you will never be certain of an outcome until decided by a judge. Even with a date set for your hearing, it could be several months spent until your case gets resolved. • This can often mean extra expense not to mention the emotional stress of waiting for a date for the lawsuit. • Its costly • Damaging for relationship • It can be time consuming • It is impersonal

Activity

Role Play: 30 minutes

Instruction:

1. Split into groups of five.
2. Think about a conflict situation in a team; conduct a role-play that shows the conflict resolution using mediation.
3. The group should give feedback on the role play

Activity 2
Group Discussion: 20 minutes

In the same groups, discuss the common ways conflict is handled day-to-day life, including the advantages and disadvantages of the approaches identified.

End of Module Exercise Duration: 30 minutes

1. Is conflict good or bad? Give an example for your answer
2. Name and explain different conflict management styles
3. Under what circumstances would you choose mediation to resolve a dispute with a team member?
4. Under what circumstance would you choose negotiation? (Name advantages and disadvantages of negotiations)
5. Under what conditions would you choose to take a dispute to court

MODULE 10: PROBLEM SOLVING

Duration	*6 hours 20 minutes*
Learning Outcomes	By the end of this module learners should be able to: 1. Describe the importance of marketing to business 2. Decide the type of market that fits their product/service 3. Price their product/service for the market and their profit 4. Design a clear marketing plan 5. Describe the benefits and potential challenges of contract farming
Skills Developed	• Communications skills • Analytical skills • Systemic thinking
Contents	• Unit 1: What is Problem Solving? • Unit 2: Problem Solving Process
Method	This module will use the following approaches: • Group discussions • Case study analysis • Role play • Plenary discussion
Resources	Markers, flip chart paper, sticky notes, sticky stuff, flipchart stand, brown paper, timer
Evaluation	Each unit will have an exercise to gauge learner's understanding

UNIT 1: WHAT IS PROBLEM SOLVING?

Duration	70 minutes
Materials	Flip Charts, markers

Introduction

Problem solving is the art of identifying problems and implementing the best possible solutions. It focuses on the methods we use to understand what is happening in our environment, identify things we want to change and then figure out the things that need to be done to create the desired outcome. Problem solving is the basis for continuous improvement, communication and learning.

While problem solving is essential in everyday life, problem solvers are especially valued in professional or workspaces. Problem solvers can observe, assess and act quickly on difficulties that inevitably arise. They are not afraid of the unknown, which is invaluable to employers who rely on their employees to identify and solve problems.

Benefits of Problem Solving?

Problem solving empowers you not only in your personal life but in your professional life as well. Most time we solve problems without even knowing that is what we are doing. Problem solving helps in the development of skills that people need to survive in life such as:

1. **Ability to organize their time intelligently**: Problem solvers develop the ability to manage their time wisely and focus on what is important to the situation and circumstance, which leads to better decision making.

2. **Ability to prioritize, plan, and execute strategies:** Problem solvers carefully assess customer and client needs and how to prioritize, plan, and execute strategies for how to meet them. They can manage all moving parts since they can strategize how best to meet multiple unique demands.

3. **Ability to think outside the box**: Problem solvers can often identify opportunities in problems. Thinking outside of the box is an important problem-solving skill since it can often lead to better outcomes than had been expected

4. **Ability to work under pressure:** This is often one of the most important benefits of problem-solving skills in the workplace. Problem solvers often learn to respond well under pressure, including accelerated deadlines and changing project parameters.

5. **Ability to address risk:** Problem solvers are not just equipped to deal with the problem at hand but are also able to anticipate problems that will arise in the future based on trends, patterns, experience, and current events.

The Importance of Problem Solving

Problem-solving is important both to individuals and organizations because it enables us to control over our environment and not be subject to whatever circumstance comes along the way.

1. **Fixing things that are broken**: Environments are full of things, activities, interactions and processes that are broken or not operating in the way they are desired to work. Problem-solving gives us a mechanism for identifying these things, figuring out why they are broken and determining a course of action to fix them.

2. **Addressing risk**: Humans have learned to identify trends and developed an awareness of cause-and-effect relationships in their environment which enables us to fix things when they break but also anticipate what may happen in the future (based on past-experience and current events).

3. **Improving performance:** Problem-solving helps us understand relationships and implement the changes and improvements needed to compete and survive in a continually changing environment. Each environment has a complex and ever-changing web of relationships that exist and as a result, the actions of one person will often have either a direct impact on others or an indirect impact by changing the environment dynamics. While these relationships enable humans to work together to solve more complex problems, they also create a force that requires everyone to continuously improve performance to adapt to improvements by others.

4. **Seizing opportunity**: Problem solving is not just about responding to (and fixing) the environment that exists today. It is also about innovating, creating new things and changing the environment to be more desirable. Problem-solving enables us to identify and exploit opportunities in the environment and exert (some level of) control over the future.

✏️ **Activity 1: Case Study Development (40 minutes) – group work**

Divide the participants into groups of 5 and have them construct a case study by using a personal experience to demonstrate an occasion that you solved a problem and developed the following abilities:

1. Time management
2. Prioritization
3. Thinking outside the box
4. Working under pressure
5. Addressing risk

Have the groups share their case studies with the rest of the participants. (20 minutes)

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UNIT 2: PROBLEM SOLVING PROCESS

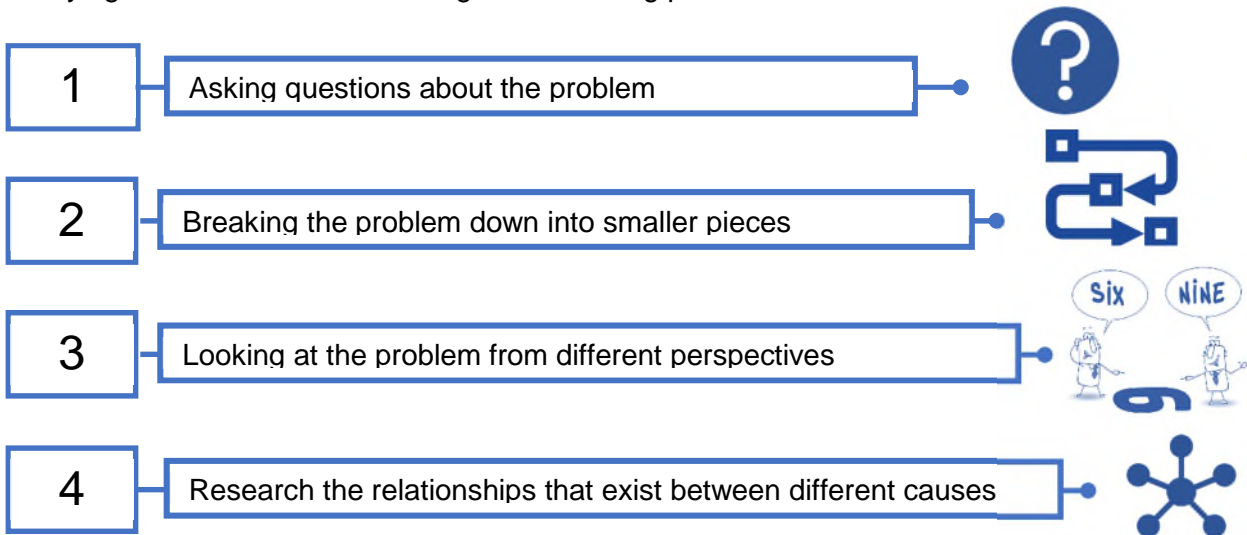| Duration	110 minutes
Materials	Flip Charts, markers

Introduction

The ultimate goal of problem-solving is to overcome obstacles and find a solution that best resolves the issue but there is no one-size-fits-all problem-solving process. Problem-solving as a process is acted upon in some steps. These steps start from identifying the problem and determining the cause of the problem. After the problem and its cause are identified, the next step is to select alternatives for the solution and implement the solutions. All of these steps are collectively known as a problem-solving process.

The Problem-Solving Process

a) Identifying the Problem

Identifying the problem and identifying the right cause of the problem is the first step in the problem-solving process. This may sound obvious, but similar problems can arise from different events, and the real issue may not always be apparent. In some cases, people might mistakenly identify the wrong source of a problem, which will make attempts to solve it inefficient or even useless. To really solve the problem, it is important to find out what started it all. This is called identifying the root cause. In this stage the following processes occur:

1	Asking questions about the problem

2	Breaking the problem down into smaller pieces

3	Looking at the problem from different perspectives

4	Research the relationships that exist between different causes

b) Generating Alternative Solution

Once you have gone through the first step, the next step will be to get the solution for the problem. This step involves coming up with many ideas as possible without judging their quality through a brainstorming session. Sometimes this involves teamwork since two (or more) minds are often better than one. A single strategy is rarely the obvious route to solving a complex problem; multiple solutions help you cover your bases and reduces your risk of failure. Once several possibilities have been generated, they can be evaluated and narrowed down.

c) Evaluate and select alternatives

Therefore, now you know that you have to come up with more than one idea, but how will you know if the ideas are effective or not. For this, you can easily evaluate the ideas that come up in your mind or in the brainstorming session. This will help in sifting out only the best and the most effective ideas. This stage ensures that your chosen course of action has been evaluated from all angles. You do this by asking questions, for example:

i. Will this solution be able to solve the specific problem without causing other problems in the system?
ii. Will all the people and stakeholders of the system accept the solution?
iii. Is the solution that I have come up with possible and easy to implement?
iv. Will the solution and the alternatives be in the constraints of the organization?

d) Implement and follow up on the solution

Once you select a solution or two from the alternatives, what is left to get the problem solved is to implement the solution. This is also not a very simple step. Here are some things that you must include in this step to increase the efficiency of your solution:

i. **Involving others or form a team;** One of the best things to do is to involve others in the implementation of your solution. This will not only reduce the stress that you will have to bear. But this will also add other innovative ideas that come in their minds. This can be very helpful in making the solution to the problem better.

ii. **Implementation monitoring**: When you are implementing or you have implemented the solution, it is very important to keep constantly monitoring the solution and ensure that it is working. Testing the outcomes and comparing when with the expectations will also give you the idea of how well the solution is performing.

iii. **Plan for and receive feedback**: When you have implemented the solution, you should open yourself to seeking and receiving feedback on the progress made since the implementation of the solution. This will tell you about the feelings of people about your solution and its working which will also help in improving the solution.

Activity 2: Group Work, 50 minutes

Mary harvests 30 bags of maize from her field but ever since she joined the farmers group and started doing what they advised her, yield has gone down to 25 bags. She also employed a new farm hand to help her run the farm at the same time that she joined the farmers group and his work ethic has been impeccable. She thought that by employing him and doing things the way the farmers group prescribed, then her yield would go up the way it has for other members of the group.

Help Mary solve her problem by going through each of the four problem solving steps in your groups.

Step 1: Identify the problem

Step 2: Come up with possible solutions

Step 3: Evaluate the selections and come up with the best alternatives

Step 4: Create an implementation plan

Present the results of your group work in plenary.

Problem Solving Skills

Many people consider problem solving itself as a skill and after looking at the process of problem solving, it is easy to agree with this view. There are some skills that contribute to making a great problem solver. Some of these skills are:

a) **Active Listening**: this is the ability to focus completely on a speaker, understand their message, grasp the information and respond thoughtfully. In active listening you,
   - ✓ ask for clarification,
   - ✓ pay attention to what is being said and not being said,
   - ✓ withhold any judgment,
   - ✓ summarize what you have heard, share a similar experience and
   - ✓ reflect on the entire interaction later on.

b) **Creativity**: this is the ability to think about a task or a problem in a new or different way, or the ability to use the imagination to generate new ideas. Creativity does the following things for an individual:
   - ✓ Enables them to solve complex problems or find interesting ways to approach tasks.
   - ✓ Enables them to look at things from a unique perspective.
   - ✓ Allows them to find patterns and make connections to find opportunities.

c) **Decision-making:** these skills aid in your ability to choose solutions to challenges. With these skills, you can make informed decisions after collecting all the relevant information and data and considering multiple viewpoints. Decision making skills borrow from other skills in order to really work. Some of the skills that contribute to better decision making are:
   - ✓ Reasoning which is the ability to consider all the benefits and disadvantages of every possible solution before you select.
   - ✓ Intuition which is listening to and trusting your instincts
   - ✓ Emotional intelligence which is being aware of your emotions (and those of others) and expressing them in a way that's healthy, informative and motivating to those around you
   - ✓ Teamwork can help you brainstorm the best options to solve challenges and help you with decision-making by showing you different perspectives.

How to improve your problem-solving skills

a) **Seek out opportunities to problem solve:** By putting yourself into new situations, you are more likely to be exposed to opportunities to problem solve.
b) **Do practice problems**: Practice and role-play can be useful tools when learning to develop your problem-solving skills.
c) **Observe how others problem solve:** You may have colleagues who are skilled problem solvers. Observing how those colleagues solve problems can help you improve your own skills. If possible, ask one of your more experienced colleagues if you can observe their techniques and ask relevant questions.

MODULE 11: NETWORKING

Duration	*285 minutes*
Learning Outcomes	By the end of this module you should be able to • Explain the benefits of networking • Implement tips used in networking • Strengthen linkages with other employees and businesses • Take advantage of your networks for business and career development
Contents	 UNIT 1: Defining Networking UNIT 2: Forms of Networks UNIT 3: How to Network UNIT 4: How to Benefit from Networking
Method	Approaches will include • Role play • Group discussions • Group exercises
Resources	Markers, flip chart paper, sticky notes, sticky stuff, flipchart stand, brown paper, timer
Evaluation	Each unit will have an exercise to gauge learner's understanding and an overall after module quiz

UNIT 1: INTRODUCTION TO NETWORKING

Duration	80 minutes
Materials	Papers, flip charts, markers

ACTIVTY 1: Plenary Discussion moderated by facilitator (30 minutes)
PERSONAL EXPERIENCES IN NETWORKING

Facilitator to guide the group in sharing their experiences in networking so far.
The following questions can be used to direct the conversation.
Encourage everyone to participate

What business associations or groups do you belong to?
Share of a time when a friend gave you a lead to a legitimate business opportunity. How did it go?
Share of a time when you referred your friend to another person or business to a business opportunity?
What do you do currently to know more people and other businesses?
Is it possible to succeed alone? Give reasons for your answer.

Understanding Networking

Business networking is the process of establishing and growing rapport between businesses that could lead to benefits for all parties concerned.

Networking is a business development tool that connects you and your business with people that can help grow your business as well as lead to new customers.

Business networking simply refers to building and cultivating relationships with people of similar interests in ways that can benefit all parties. For example, when early tribes swapped information about great hunting spots or fresh water sources, they were networking.

It is crucial to cultivate contacts and to establish and maintain solid lines of communication in all directions. Creating contacts is pointless unless good channels of communication are created and maintained.

Creating good ties with other businesses can lead to recommendations and support, earning your brand more natural recognition.

Business Networking Goals and Objectives

As part of your networking strategy, you should think about what you want to achieve from networking.

Write a list of goals for yourself or your business to help you have a targeted and purposeful approach to your networking.

Rewards from your networking may take time. Therefore, do not give up on networking after you try a few times and you do not seem to reap any benefits.

Maintain your goals and objectives and allow these to guide you. If need be, adjust them and your strategy periodically according to the needs of your growing business and/or career.

Roles of networker

For effective and profitable networking, take on the following responsibilities:

1. Communicator

Communicator is a person who can work and share ideas, lessons and strategies with other people who may have different culture, nationality, religion, language, geography and livelihoods in order to improve the living, work, business and friendship.

2. Facilitator

A facilitator is a person who leads a knowledge acquisition process such as a class, a seminar or a workshop. A facilitator is skilled in communication, planning, group dynamics and teamwork.

3. Disseminator

Disseminator is a person who has ability to transmit information received from outside or other subordinates to partners, audience and stakeholders.

4. Leader

Leader is a person that has the ability to influence a group of people towards achieving a particular target. And the nature of influence is not the same in all situations.

Qualities of a networker

Participation: Can be defined as engaging in collective action for achieving common objectives of a group of people. As one participates in different assignments within their team, they are able to form networks with other people.

Friendly/openness: The ability to initiate contact with other people, have open and honest conversations with them as well as welcome feedback.

Responsibility: A good networker does not just accumulate contacts instead they make sure that they oblige themselves to follow up and follow through with the contacts until meaningful networks are formed and receiving means having an obligation to do something or having control over or caring for doing activities.

Provides encouraging feedback: ability to provide verbal and nonverbal indicators of encouragement, appreciation and care helps people know when they are doing well which in turn builds their confidence.

Commitment: Willingness to work towards achieving one's networking goal.

ACTIVITY2: GOAL SETTING – Plenary discussions (20 minutes)

In the plenary, let the participants:

Share thoughts on your understanding of networking so far.

Think about and share what you want to achieve from networking with other people.

Ask yourself: Why network?

Here are some probable reasons for networking

- Meet people
- Make opportunities
- Gain contacts with potential clients
- Meet and build relationships with people who share a similar client base
- Get advice or ideas from others
- Be a part of a supportive network of like-minded people

Forms of interpersonal networks

Networking takes several forms depending whether it is done at individual or company level

1. **Strong contact networks:** Such a networking group comprise of people from different professions. Everyone knows everyone and there are higher chances of being contacted for business opportunities.
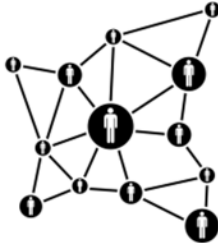
2. **Casual contact networks:** Casual contact networking groups are bigger than strong networks. Such groups are easier to join and usually contain people from the same profession. Joining such a group may have the advantage of expanding your opportunity base.

3. **Online networks:** These business networks are new but are useful for companies and individual business people. The advantage of online business networking: it provides the opportunity to belong to multiple and diverse groups without the logistical challenges of having to attend physical meetings.

4. **Community Service Clubs:** These networks are mainly focused on giving back to the community. The organization's activities are founded on bringing change to communities. Over time deep relationships form that are likely to become profitable business alliances and a source of business opportunities.

5. **Professional and Business Associations:** Such groups are formed by individuals from a specific profession or line of business such as health real estate or agriculture. Joining such a group helps those who are looking for clients and marketing opportunities. To benefit more from such groups make yourself available to solve other member's problems. In this way you can develop deep connections that will lead to better business networks.

ACTIVITY 3: CHECKLIST OF REQUIREMENTS FOR GROUP/ASSOCIATION
Group Work (60minutes)

Have the people break into groups of 5 people?

In each group, let them think of any type of business group or association they would want to form for the sake of their business goals.

Each group to define their groups according the aspects in the table below and fill in as much detail as possible under each category.

Groups should share their results in plenary.

CATEGORY	THINGS TO CHECK FOR
Size	Indicate how many people your group should have
Membership	For example: same profession or business
	Open to all or exclusive
Vision	State the goals your group is set to achieve
Leadership	Indicate the positions your group will have and how (and how often) you will elect leaders
Meetings and records	State how often the group will meet and how meeting minutes and other important information (like financial information) will be recorded (and distributed?)
By-laws and constitution	Indicate rules to agree upon and how they will be enforced

UNIT 2: WHY NETWORK

Duration	45 minutes
Materials	Flip charts, markers, copies of case study for group work

Introduction

At its core, networking is about meeting new people. However, what sets networking apart from casually meeting someone new on a night out is your intention. Ultimately, the goal is for professionals to connect and help each other grow in their careers. Some of the ways networking helps achieve this goal are:

- **Referrals:** The main agenda for business networking is to meet clients or referrals. Business networking generates ideas and opens up a new client base. When a business networks you can identify gaps as well as opportunities.

- **Keeps you updated:** We are living in a world where climate is ever changing. It is therefore very important for businesses to keep abreast with the ever-changing trends in business so that they can develop a business model that considers what the market is like.
  Attending meetings and sharing with other professionals or business people of the same background to see if your product is still relevant in the current market.

- **Help find solutions**: Networking helps you find individuals who are willing and ready to help you solve your business problems.

- **Meeting Mentors:** Many people you meet in networks have previously been in the position you are in right now with similar struggles and goals. Mentors you meet through networking can therefore provide advice or just support when it comes to the challenges of running the business.

- **Boosts the brand and individual confidence:** Creating good ties with other businesses can lead to recommendations and support, earning your brand more natural recognition. Associating with positive and focused people helps you attain the confidence you need to take your business to the next level. One needs lots of encouragement especially when the business is new.

- **Builds business profile:** Meeting with your clients helps boost and maintain existing relationships. Attending events helps you build your personal profile so that you can stay relevant in the business circle.

ACTIVITY 3: Networking Case Study (30 minutes)
Group Work

Have the team break into groups of 4-5 people.
Let the groups read the following story then answer the questions that follow. The groups should present their results in plenary.

George had a friend (Matthew) who had a friend (John) who started his own company 10 years ago. George is a young entrepreneur who has just started his own business six months ago. He wanted to talk to John to learn all he could do (what to do and what not to do). George was reluctant to contact John because he thought John was too busy or would think his questions were stupid. He also thought John would tell his friend Matthew that his questions were stupid. Eventually George decided that he would reach out to John because the benefits far outweigh the seeming harm.
After all, he knew John had built a very successful business from scratch – and George figured he really had nothing to lose. George also figured that if he really wanted to start his own company, he would have to learn how to network in the traditional sense, e.g. with people (and overcome his fear of talking to people he did not know well). He thought, "Better to do it now (and learn) than to try it later and possibly ruin opportunities for my business." Therefore, George called John, who agreed to a meeting. Before the meeting, George did some basic research to get a better idea of what it takes to start a new business (he looked up average start-up costs, how to secure a loan, etc.). He also wanted to know about marketing, web design, and product development, so he researched John's company to get a better idea of John's business strategy. He had his notes written down to be sure to stick to specific issues. John was really receptive – especially because George was prepared and did not waste his time. In fact, John was flattered that George contacted him. Part of overcoming his networking fear was just getting the courage to call John. The other part of overcoming his fear was doing his homework and being prepared.

What goals(s) did George set for his meeting with John?
What steps did he take to make the meeting a possibility?
What did George do to prepare for this meeting?

What have you learned from George?

UNIT 3: HOW TO NETWORK

Duration	60 minutes
Materials	Flip charts, markers, copies of case study, pens and papers

Introduction
Business networking can take up a lot of time (and money). You need a Networking Strategy to make it as effective as possible. Without a networking strategy it is possible to attend networking events without any clear purpose. You can find yourself just wandering around aimlessly talking to just anyone who might be free.

It is easy to let conversations continue without meeting other new people.

It is easy to miss opportunities with the people you do meet.

It is easy to leave an event wondering what you achieved by attending.

This can be avoided if you take time the time to prepare your business networking plan and set yourself clear goals at the outset. By having well-defined goals, you can also prevent yourself from taking on too much at the same time.

What to do to network effectively

Set Networking Goals & Objectives
- Helps to get maximum value for your time and money from your business networking activities.
- Helps in efficient and effective use of time
- Helps you get the results that you are seeking.

Plan
- Plan and prepare for each networking event you intend to attend.
- Build upon these by setting goals and action points for each event you attend.
- Start by deciding what you need to achieve to make the attendance of the event worthwhile.

Research
- Conduct thorough research before you join any networking group.
- Ensure that their goals generally align with your own.
- Pick the right networking group and it will be a valuable part of your networking strategy.
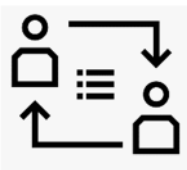
Be Active and follow-up.
- Networking is about being helpful and working at it.
- Simply taking the time to follow-up can make you memorable, and more likely to get more out of the experience.

Review and Evaluate
- Review and evaluate your networking strategy and track your progress.

- Review your progress on a regular basis and adjust when necessary.

Here are some ways to make networking work for you:

- Develop a network before you need it. Build relationships before you're out of work or in search of new clients.

- Stay in touch. Maintain your network even when you do not have a specific need.

- Cultivate respect and trust.

- Have clear goals. Know what you hope to gain.

- Know what you have to offer others and reach out to them before they ask.

- Do your research. Learn all you can about your contacts and their interests and needs.

- Be genuinely interested in getting to know others -- and show your interest. Ask questions.

- If you meet someone, follow up with a note, a call or an e-mail.

- Keep your word. If you say you will do something, do it. You are not busier than everyone else is.

- Be responsive. Answer calls, reply to voice mails and e-mails.

Tips for face-to-face networking:
- Be polite. Turn off the cell phone. Do not check for messages while talking to someone.

- Have a brief "elevator speech" that tells who you are and what you do. But use it only in a pinch. Real conversation is better.

- Develop a good handshake: firm, but not too firm.

- Get involved. Take leadership roles in organizations and volunteer in the community.

- Prepare. If you are going to a convention, find out who'll be there.

- If you join a networking group, make sure it offers what you're looking for -- referrals, a new career, better business practices or something else.

ACTIVITY 4: Case Study (20 minutes)
Group Work

Have the group break into groups of 4-5 people.
Read the story below and discuss the questions that follow.

You are late for a 1:30pm interview at a company's headquarters and by the time, you get to the bus depot it is 1:10pm. It takes 20 minutes to the get to the headquarters by minibus. You struggle to get into the first minibus that stops at the depot and in haste, you step on another passenger who also tries to get on the bus as you. You feel like you do not have time to apologize and clear the situation so you quickly secure your seat on the minibus.. When you finally make it to the headquarters, you are welcomed by the receptionist and escorted to the office where your interview should take place. You are asked to wait for a moment or two. When the person with whom you are meeting finally arrives, you recognize each other: you stepped on her toes at the bus depot. What do you do?

What good qualities did this person demonstrate?
What qualities that are helpful in networking did this person fail to show?

UNIT 4: HOW TO BENEFIT FROM NETWORKING

Duration	100 minutes
Materials	Flip charts, markers, pens, papers

Benefitting from networking as an individual

There things you need to do before, during and after any networking event that can help you prepare and benefit from the networking event

Before you go to a networking event

- **Have a goal:** Determine the purpose for your going to the event or for meeting the individual you want to meet. Come up with outcomes that you hope to get out of the meeting. Knowing ahead helps you stay focused instead of aimlessly spending time. *For example, an answered business question, a solution to a business problem or as lead to new clients.*
- **Dress well:** When you are planning your outfit, go with something professional. It is better to make an exaggerated (in a good way) first impression than look disorganized and unserious. It is important to make sure that what you wear makes you comfortable and confident.
- **Bring business cards:** Business cards are a ready way to connect with other people by sharing your contacts on a piece of paper they can keep well.

While you are there

- **Make a good introduction of yourself:** When you meet someone new, introduce by making eye contact, smiling, stating your first and last name and giving a handshake. After you do that listen for the other person's name and make sure you keep the name in your mind. Be sincere when you do this.

- **Listen first, and then speak:** Let other people speak first. When you let others speak first, they are able to listen to you fully when it is your turn to speak. Make sure to sincerely listen when others speak about themselves and their businesses.

- **Show sincerity and interest:** Have a few good questions to ask other people. Asking about the other persons work and background will show that you are interested in other people not just your own opportunities. Below are some of the questions that you can ask:
    - How do you like working for your company?
    - What is your primary role at your company?
    - What projects are you working on now?
    - How did you get involved in your business?

- **Get to the point:** When it is your turn to share what you do, state it in a few sentences. You can give more details later on when you are asked questions. Understand that

- People may lose interest if you give too much detail at the beginning. Make sure you use simple language. Saying things that people do not understand will not help you connect with them.

- **Take Notes:** It is helpful to write down what you learn from others in the conversations you have with them. Make time to take note of what you learned and what you want to follow up on. This will make following up with the people much easier

After The Event

- **Follow up:** After a few days follow up with people via any means that may be effective. Make sure you let the people you follow up on know that you would like to continue networking with them. Mention that you appreciate meeting them and then mention something that you talked about.

Organizing a networking event for your company or business

1. **Seminars**
   - Seminars are usually industry-specific and during seminars, you can learn about different topics that are relevant to your field or industry.
   - Many event organizers plan time before the seminar where you can converse with other professionals.
   - During the seminar portion, an industry expert teaches the group about a topic.
   - *For example, if you are going to a marketing-specific seminar, you may learn about topics like social media strategies, copywriting techniques or email marketing.*

2. **Career fairs**
   - Career fairs are excellent networking events for people starting their careers.
   - Many colleges and universities hold career fairs throughout the school year for students to attend.
   - During this event, you can meet with representatives from multiple companies.
   - It is a chance for you to introduce yourself and ask a few questions about their company.
   - Many employers with job openings have booths at career fairs, which is a great opportunity to give representatives your resume so they are familiar with your name when you apply to a position.

3. **Trade shows**
   - Many industries combine conferences and trade shows.
   - A trade show is when businesses within a particular industry can present their products and services.
   - Trade shows usually take place at a large expo center where businesses set up company-sponsored booths.
   - People interested in these products or services can talk to representatives at each booth or exhibition, which is a useful way for businesses and their clients to meet face-to-face.

Some industries add a conference portion to the trade show. During this portion, guests can attend various seminars and keynote speeches that relate to the industry. Many of these presentations count toward continuing education hours. This kind of event also gives professionals a chance to gather in one place and connect with one another.

4. **Community service groups**
   - Community service groups are where volunteers and donors can interact with one another.
   - If you work for a nonprofit, you may attend an event like this to get to know the people who support your cause.
   - Volunteering for this kind of event is a great way to meet community members and increase your network of contacts. It is also a great way to give back to a good cause.

5. **Workshops**
   - Workshops are a chance to develop your skills while growing your network.
   - Most workshops focus on a particular topic or skill.
   - During a workshop, you may watch a presentation or do more interactive learning.
   - *For example, if you were to go to a team-building workshop, you may participate in different team-building activities. Likewise, a coding workshop could be a chance to work on your coding while getting hands-on help from another professional.*

Quick Tips and Tricks to help in networking
Networking events are common but here are some networking tips and tricks for you to help make your next business networking event a success.

- When you arrive at a networking event, avoid gravitating to people you know. You should initially thank the host and then immediately find someone new to introduce yourself to. This will help keep you in the right frame of mind as to why you came.

- Stop selling and start listening! When you meet someone for the first time, use it as an opportunity to get to know them. Do not try to sell them anything. Rather, begin to establish a relationship.

- Keep your business cards near so they are easy to access when you need them. The same with your mobile phone—if the other party has a compatible device you can exchange contact information instantly via modern mobile applications.

- When giving a person your card, personalize it by hand writing a note or additional contact information on it. This will cause the recipient to feel that they are receiving something special.
- When receiving a business card from someone, take a moment to write yourself a note on it, such as where you met. If you do this while you are still talking to the person, it will help convey your sense of personal connection.
- During the course of a conversation at a networking event, use the other person's first name two or three times. People always like to hear their own name and it will help you to remember it when the discussion is over.
- After you meet someone for the first time, use the back of their business card to jot a note about something you learned from the conversation and the date and place you met them
- When a person is talking to you be sure to look directly at them. Giving a person full attention with your eyes will encourage them to share more.
- After the person has shared something with you, ask them another question about what they just said. This shows that you are paying attention and that you care about what they are telling you.
- As a way of helping you remember people and connect with more people, introduce each new person you meet to at least one other person.
- Initiate conversation with someone who is standing by themselves. They will be happy to have someone to talk to them and, as a result, will many times open up with valuable information.
- When you meet someone for the first time, you have 48 hours to follow up with them before they will completely forget about meeting you.

Steps in Organizing a Networking Event

1. **Define the purpose**
   - Think about the end goal. This will define the people that should attend the networking event.
2. **Choose a venue**
   - Choose a venue that has enough space for all expected attendees. Make sure the environment is comfortable and suited to the event.
3. **Select a time and day**
   - Choose a time farther along the calendar so that attendees are allowed time to prepare. Make sure the time set for the event is convenient for the group attending.
4. **Let people know**
   - Send the word using all the means possible. Tell people to tell people if it is not an exclusive event, but send specialized invitations to prospective attendees if the event is exclusive.
5. **Get the conversations going**
   - Make sure you have a good moderator of events on the day. The moderator should be able to encourage people to have conversations in a free fun and relaxed manner while also helping attendees stick to the goal of the event.
6. **Follow up**
   - Get contacts of attendees and use them to follow up on everyone who attended the event. You can also use online groups (for example, WhatsApp groups) to facilitate and continue further networking.

ACTIVITY 5: ROLES OF A NETWORKER (Role Play) Group Work (40 minutes)

Have the team break into two large groups,
Let each team choose a type of networking event that they will simulate. Develop story lines around interactions that are probable at a networking event.
Let group members share roles and act out their sketches.

MODULE 12: WORK ETHIC

Duration	*410 minutes*
Learning Outcomes	By the end of this module you should be able to • Identify traits of good work ethic • Reflect upon one's own work style and work ethic • Promote good work ethic in your company culture • Understand time management techniques for a business • Develop timelines and schedules for your business tasks
Contents	UNIT 1: Principles of a Good Work Ethic Unit 2: Promoting Good Work Ethic Unit 3: Time Management Unit 4: Time Management Techniques
Method	Approaches will include • Role play • Case Study • Group discussions • Group exercises
Resources	Markers, flip chart paper, sticky notes, sticky stuff, flipchart stand, brown paper, timer
Evaluation	Each unit will have an exercise to gauge learner's understanding and an overall after module quiz

UNIT 1: WORK ETHIC

Materials	Pens and plain papers
Time	110 minutes

Introduction

Work Ethic generally refers to how you feel about your job and career.

Work Ethic is a set of moral principles that a worker uses in the performance of his job.

Basically, work ethic can refer to how you feel about your job or career, therefore it covers your attitude and behaviour.

It also relates to how you do your job, or the responsibilities that come attached with it. The level of respect you show your co-workers and people you come into contact with at work, and how you communicate and interact with them also defines your work ethic.

Work ethic is also used to refer to characteristics that you should have, and they include honesty, humility, integrity and accountability, among others.

These traits or characteristics will dictate how you will react or do in a certain situation, or when you are faced with a particular circumstance. How you respond will reveal the kind of work ethic that you have.
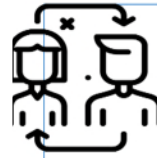
Work ethic is important in defining one's identity. It becomes part of who you are, and much of how people will view and know you will come from what they perceive to be your work ethic.

General Truths About Work Ethic

A person's work ethic can be good or bad depending on their attitude

Work ethic is contagious and can be adjusted

Examples of Good Work Ethic

Barney the Doer

- Barney is the employee that always honours his commitments.
- If he agrees to take over another co-worker's shift, he always shows up.
- He always meets his deadlines.
- He is very reliable.
- He never shows up late, and
- Always completes his work and does it well.

Angela the Learner

Angela never turn down a task because of lack of knowledge
She is a keen observer and learner
She always strives to do better
She is not shy to be taught by her colleagues
When in doubt she asks her supervisors
She is always improving and growing her skillset

Barbara the Meticulous

Barbara never misses a deadline,
She focuses on her work and follows the rules
Her work is done very well and doesn't need supervision
She is always keen on meeting and exceeding the set quality standards
She is keen on detail and excellence

Examples of Bad/Poor Work Ethic

Jim the "I will do it later" guy

Jim is a standard example of poor prioritization and a weak work ethic.
- Jim wastes a lot of time before he gets down to work
- He takes too much time on one task because of poor time management
- He does not complete his tasks
- Jim submits substandard work

Sheila the Complainer

Sheila is sometimes bothered by the tasks required of her
Sheila complains about her job
She always says negative things about her job
She demotivates her colleagues with her negativity
She is generally unhappy

Jeff the guy who is always late

Jeff does not respect work schedules
Jeff is always late to work
He makes excuses about his lateness
He has never tried to improve his time management in the morning
His co-workers consider him unreliable.

ACTIVITY 1: WORK ETHIC CHECK (30 Minutes)
Group Work

Have the team break into groups of 4-5 people.

Let them reflect on their understanding of Work Ethic.

Referring to the examples above, let the team members share stories of a time when they worked with someone who showed any of the characters described above.

Referring to the same examples, let each person share personal thoughts of the character they feel they relate with the most.

Factors That Show Good Work Ethic

Professionalism, and Consistently High Quality Work
- Good general conduct at work like how one dresses and respects work schedules.
- Respect toward colleagues

Determination, Hardwork and High Productivity
- Gets work done in good time
- Focus on work by planning and blocking out time for tasks

Teamwork and Cooperation
- Understanding ones role as part of a team
- Clearly communicating and assigning tasks to ensure coordination

Signs of Bad or Poor Work Ethic

The following are signs of a poor work ethic;

Doing the job half-way
Each task should be done with the highest level of quality and pride. Doing anything less shows a lack of respect and only a partial commitment. Always sacrifice speed for quality and not the other way around. You will develop your speed as you gain more experience performing the tasks.

Disrespecting the job schedule
Not being mindful of the schedules and set time shows lack of respect. For example, coming to work late and not doing much while at work is a sign of poor work ethic.

Not helping co-workers
The workplace is supposed to house a team. Thus, all workers should do their best to help employees who need it. Unfortunately, many workers ignore the new employees and down-talk the struggling ones. This is a poor work ethic because it does not encourage a sense of unity.

Stealing from the employer

Employers trust their workers not to take their property, monies, private information, or time and take advantage of them. Workers with integrity will not do it, but workers with poor work ethics will do it and excuse themselves.

Taking credit for other people's work

Taking another person's ideas and concepts and using them to one's advantage is another example of bad ethics. Every worker should develop *their own* ideas and get ahead using those.

ACTIVITY 2: ENACTING WORK ETHIC **Role Play/ Group Work (30 minutes)**
Let the team break into two groups. Facilitator to pick two factors that show good work ethic and two factors that show poor work ethic. Let each group discuss the factors and come up with a sketch exhibiting one positive factor and one negative factor Allow time for the groups to act out the sketches. Encourage participation from everyone.

Benefits of Good Work Ethic

Higher productivity and high-quality work

When employees never arrive at the job late but also complete all assigned projects in a timely manner and avoid holding up the workflow of the rest of the business or company, there is efficiency and high productivity.

A balanced, respectful workplace and culture

Employees with a strong work ethic present themselves as professionals and they respect their fellow employees, their supervisors, and those that they come into contact with.

Not only does this present a polished image for the company, it also creates an environment that other people are happy to work in.

A great talent pool

The employees that show the highest work ethic are also those that continue their dedication as they advance in their careers. Better managers make for better employees underneath them.

When you scout employees with a strong work ethic from the beginning, you can keep your strongest assets within the company.

UNIT 2: PROMOTING GOOD WORK ETHIC

Materials	Pen, papers, self-assessment sheets
Time	140 minutes

Poor performance resulting from a poor work ethic is one of the reasons why a country or an organization may go down within a few years of establishing itself. It is important to understand the reasons for poor performance as well as to know how to deal with poor performance at work.

Causes of Poor Work Ethic

There are several reasons for poor performance at work resulting from a poor work ethic. Some reasons include boredom, poor relationship with supervisor and colleagues, lack of skills, unrealistic expectations, health challenges and attitudinal dispositions.

1. Boredom

Boredom can be a result of several factors like disorganized work schedule that allows for time wastage due to unclear goals at any given time or the mere lack of interest in the kind of work being done.

The way around it is to find a job one enjoys doing and hiring those who have an intrinsic motivation for that nature of work.

2. Poor Work Relationships

Good work relationships where the communication flow is unhampered fosters motivation in the team. The lack of it makes relationships go sour and results in demotivation and time wasting at work. It is difficult to do well at work when everyone around you is an enemy and not a friend.

3. The Lack of Necessary Skills

This is when a worker does not possess the skills required on the job or has skills that are no longer needed to perform the task due to lack of present knowledge and training. Such a worker knows they are not doing the best they should be doing and as a result they are demotivated and this causes inefficiency at work.

4. Unrealistic Expectations

This is when the supervisor sets goal that are too high for the team, goals that are not clearly defined and that require skills that the team does not possess.

When the team is unable to communicate this problem, the result is poor quality of work done and low productivity.

5. Health Challenges

Sometimes a person's work ethic is affected by the state of their health in the body and mind.

One's health affects their mental state and ability to deliver and be present at work.

6. Attitude

How one perceives their work matters a lot. A poor or negative attitude towards one's work will result in a poor work ethic and consequently poor performance.

A task might be difficult to execute but if you view it in a lighter mood, you might find the strength for better performance.

Results of Poor Work Ethic

1. Lack of productivity

One result of a negative work ethic is a lack of productivity. This often occurs when burned out or lazy employees do just enough work not to get fired, rather than as much quality work as they are capable of doing.

An example of this is the amount of time employees spend using the internet, cell phones, texting or email for personal reasons instead of pushing towards their goals.

2. Poor attendance

A positive work ethic means showing up on time every time whereas an employee with a negative work ethic often shows up late or takes days off regardless of whether or not it's a busy time at the company and he or she could take the day off at another time.

3. Lack of team spirit

When someone has a poor work ethic, they fail to engage with teammates and form good relationships with them. This may show up in their repeated refusal to participate in company activities aimed at team building. In worse cases, the lack of team spirit may show in bad-mouthing co-workers and failure to give credit for a job well done.

4. Promotion of office politics

Some members of the team can become more concerned about their own comparative standing rather than the collective well-being of the company or the business. Such employees might stir up the environment to be more competitive that cooperative. This reduces efficiency as people no longer collaborate on work because they only seek personal recognition.

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ACTIVITY 3: CASE STUDY
Group Work (40 minutes)

Study the story below

Jane was offered a no pay administrative internship at a real estate agency. During her first two weeks there, she got zero training because the person doing the same job was reluctant to cooperate; the fact that the company decided to hire a second employee for that job meant that he would go from full-time to part-time employment, and for some reason he wanted to punish Jane for that.

Also, on a regular basis, one of the co-founders kept asking Jane to make him coffee and then the other co-founder would notice that Jane was not at her desk, so she would call the internal phone demanding that Jane returns to her workstation.

As a result, Jane kept running from the kitchen to her desk and vice versa, something that I guess made her look disorganized and unfocused. On top of that, her other colleagues would make phone calls to her pretending to be customers on her multiple times per day just to waste her time and frustrate her.

Have the team break into groups of 4-5 people.
Facilitator to provide the following story to each group.
Read and discuss the story and answer the questions that follow:

Activity: Work Ethic Self-Assessment

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
I believe that a job well-done is a reward in itself	1	2	3	4	5
Even in this fast-changing world; sincerity, hard work and integrity continue to be the golden keys to success in one's work life	1	2	3	4	5
I consider my occupation to be one of the most important activities in my life	1	2	3	4	5
I believe that a person is known in society for what he does	1	2	3	4	5
I feel a moral obligation to give a full day's work for a full day's pay	1	2	3	4	5
I welcome jobs that involve great responsibility and challenge as they contribute to my learning and growth	1	2	3	4	5
I believe that one should never be late for work unless there is some real emergency	1	2	3	4	5
I believe that work provides a powerful channel to express one's knowledge, ability and creativity	1	2	3	4	5
I believe one's work provides the best way of achieving perfection in life	1	2	3	4	5
Even if I don't have to earn a living I would still prefer that I work	1	2	3	4	5

Let each participant receive a self-assessment sheet.
On each aspect, let them attach a scale, 1,2,3,4 or 5 depending on the extent to which they agree or disagree to the aspect.

Add the scores and then divide the sum of the scores by 10

Use the following key to interpret the results:
1-2 Strong work ethic
3-4 Can do better
5 Poor work ethic

Promoting Good Work Ethic

A poor work ethic starts at the individual level but when left unchecked can become a group dynamic problem until the company's goal are affected by low productivity and inefficiency. Efforts to address poor work ethic must therefore be undertaken at both levels.

Promoting work ethic as an individual

1. **Be punctual and use time wisely:** Always be on time or early for work and appointments. Time is money, so focus on completing all assignments on time. Avoid procrastinating and always decide to handle your tasks right away.

2. **Focus on the task at hand and do it right every time:** To get things done, do them correctly. Focus on the work you are doing and avoid trying to finish hastily which may lead to a sloppy work. Plan your wok time properly and put your mind for the entire block of time you set aside for the task.

   Change your attitude towards your job by adopting a "can do" mindset. A strong work ethic means setting a standard of excellence for yourself, which means doing your job to the best of your ability.

3. **Avoid workplace gossip:** Instead of wasting time talking about other people or everything that is not going on well at the office, divert your attention towards your work and focus fully on it. Staying focused will also keep your work mates from distracting with the latest news or gossip.

4. **Improve one area at a time:** Write a personal growth plan. A personal growth plan will show you areas in your life that need improvement. Be mindful to include aspects of work ethic in your plan. Tackle an area at a time to avoid overwhelming yourself.

5. **Find inspiration in others:** Look around and find someone within your team whose work ethic you admire. When you do, start learning from them by observation. You can also approach them and ask for practical tips you can apply in your own life.

Promoting work ethic as a Team:

The first step to answering how to improve work ethic in your team is to sit down with upper management and decide together what makes a good work ethic. This will allow all of you to come up with a unanimous decision.

It is important to remember that every business and industry has a different concept of work ethic. So, build a scope on a work ethic that works for you, your business, and your employees.

1. Lead by example

When you lead by example, you as the leader do what you expect everyone else to do. Doing the right thing encourages employees to respect the workplace and abide by all rules set in place.

As a manager, if you expect employees to be on time every day, you need to be on time as well. When you stick to the rules in place, your employees can only follow suit.

2. Set Targets That Meet the Company's Mission

Employees are more likely to engage when their targets are clearly set and are in line with the company's mission.

To set targets, managers should meet regularly with their employees, talk about status of the business and set targets for everyone in the company.

3. Mentor and teach

As a supervisor, adopt members of your team as your own and begin to instill in them the values that espouse good work ethic.

Remember that people learn best by observation, try your best therefore, to exemplify good work ethic yourself. When you build trust with your team, accountability will be easy and that will improve or hasten the team's learning.

4. Follow Up with Employees

Your employees should understand their expectations for each workday. Therefore, clarifying their role from the beginning ensures that they know what to anticipate, and there is no guesswork!

Be sure to follow up with employees and check how they are getting on. Provide feedback and advice on how to meet the goals. It is another way to answer how to develop work ethic.

5. Communicate Often

It is important to have open lines of communication in your company. When a team collaborates well, it naturally builds the work ethic.

Therefore, if your employee reaches out for help; make sure your response is in a timely manner. This lets your employees know you are rooting for them.

Additionally, ensure employees are aware of their importance. Once workers understand how their role fits the bigger picture, they will want to work harder, achieve more, and have an increased work ethic.

6. Listen to Your Employees

Your employees and team also require your attention. Make time to listen to the ideas and aspirations of your team.

If your employee wants to work on a project or have a goal for their work career, you can push them in the right direction. As team leader, you have the knowledge and resources that can enable you to provide them with the skills to reach their full potential.

7. Encourage Improvement

Promoting improvement not only keeps the job interesting, it also allows employees to feel that there is more to their role.

Once an employee has been with the company for a while, their role can become mundane. With the chance to improve on their skills and training, it can encourage and revive their work ethic.

8. Create the right work environment

A good work environment allows for clarity of thoughts and ideas. It is a psychologically proven fact that our physical environment links directly to our mental wellbeing and productivity.

Ensure that you create a safe and friendly environment for your team. They should never have to worry about a chair that makes their back hurt or power-cut issues. Though this may seem minor, the impact is significant over a long time.

9. **Provide the necessary tools**

Make sure the team has the tools needed to do their job. On top of a good work environment, also provide resources and tools that are in good working order. This may also include having the necessary support from colleagues and supervisors.

10. Eliminate obstacles
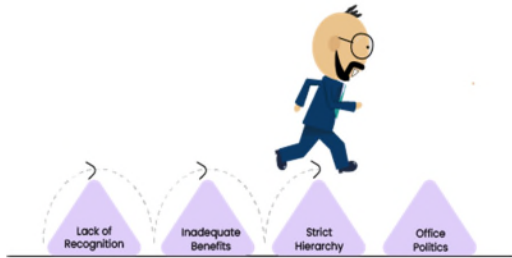
To help instil a strong work ethic among your employees, you must eliminate hurdles in their way.

Identify the critical obstacles that cause your team members to be disengaged and demotivated at work. Such obstacles can include negativity in the workplace, office politics, strict hierarchy, lack of recognition, and inadequate benefits.

To identify the factors, talk to then team so that you can learn if poor work ethic observed is a result of company culture or any personal issues.

Activity: Develop a Code of Conduct for Your Team

ACTIVITY: DEVELOP A CODE OF CONDUCT
Group Work (30 minutes)

Have the team break into smaller groups.
Facilitator to explain what a code of conduct is

Creating a code of conduct is a statement from leadership laying out their expectations and communicating the ethical principles they feel are most fundamental to success. Generally, it reflects the culture already present, or the culture leadership is looking to promote.

Each team to write down rules or principles they would want to see the team abide by.

For example;
The code of conduct should include information in some form regarding:
- The values your organization believes in
- Guidelines for behaviour
- Day-to-day business practices
- How employees should interact with outside parties

UNIT 3: TIME MANAGEMENT

Time	70 minutes
Materials	Markers, flip charts, pens, papers

Time management involves planning and controlling how much time is spent on an activity. The ability to manage time well is a key to **Good Work Ethic** and increases productivity in the business.

Good time management means meeting tight deadlines and planning your time.
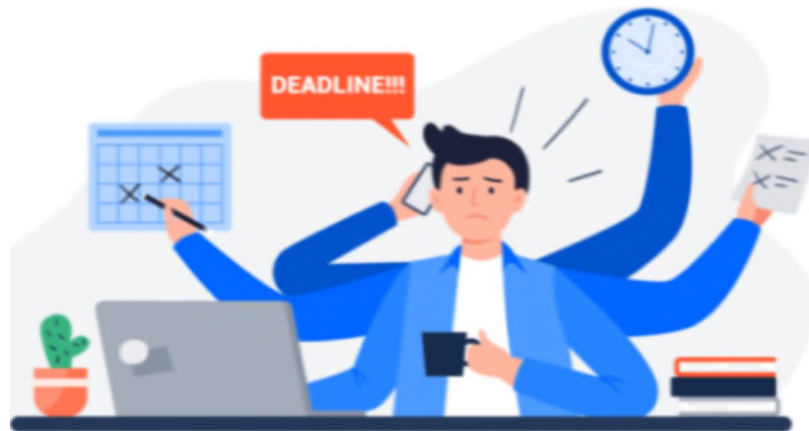
Results of Poor Time Management

1. **Lower levels of energy and motivation**.

   If team members feel like they cannot get everything done, they do not get a feeling of completion and satisfaction. This feeling can lead to lower levels of energy and motivation. Lower levels of energy lead to lower levels of productivity and performance.

2. **Increased costs.**

   If you are not doing enough in the time available, people will need to work longer. Working longer means that the business has to pay for overtime or more resource to make sure the work gets done. Another cost associated with poor time management comes from the potential increase in sickness. Increased sickness puts pressure on everyone else too.

3. **Damaged client/customer relationships**.

If we miss deadlines or work is of low quality, clients/customers become upset with the business, and this can-do irreversible damage to the reputation of the company. This also becomes more challenging if you have contracts in place with clients that include SLA's (service level agreements). If these are missed or not met, there be financial penalties.

4. **Strained working relationships**.

Things not being done on time can also have a knock-on effect on the business. One person's delay may also delay someone else, and so on. Knock-ons will put pressure on working relationships, making it even harder to get things done. Stress and tension can also produce negative behaviour, and this quickly spreads to others too.

Benefits of Good Time Management

1. **Less stress and increase in confidence**
   Managing your time well increases your confidence and taking control of your time also reduces stress and anxiety. Managing your time keeps you from getting overwhelmed and ensures you do not feel tired all the time.
   When you stay on top of your to-do list and prioritize your most important work, you can be more productive and do more. With less stress, you feel clear and more confident about your job.

2. **Higher productivity**
   Good time management skills increase your productivity and helps you get more done. Effective time management clarifies your goals and prioritizes your most important tasks. As a result, you have more time to achieve bigger and better results. When you manage your time, you also plan ahead which helps increase your performance.

3. **Morale and energy is boosted**

One of the biggest benefits of managing time is greater energy and motivation. When you work longer and harder, your energy levels can drop and you feel tired all the time.

Good time management skills help you manage your energy and productivity levels. One of the most important benefits of time management is greater energy. Increased energy helps you focus on your most important work.

When you have more energy, you are more focused and productive for longer. When energy levels drop, it's easier to get overwhelmed and start procrastinating. Good time managers schedule their time and take regular breaks throughout the day. To manage your time, keep your energy levels high to increase productivity.

4. **Greater focus**

Effective time management increases your focus which increases your productivity. Greater focus allows you to capture bigger opportunities. It also allows you to spend more time on the projects, goals, and people that matter.

Time management is important in helping you achieve greater focus and prioritization. When you had better manage your time, you increase focus and take control of your day.

Good time management does not mean expanding your to-do list and working longer. Time management means working smarter, not harder.

5. **Better work-life balance**

One of the most important benefits of time management is a better work-life balance. If you achieve a better work-life balance, you can be more productive at work and have more time to spend on your most important relationships.

Work-life balance creates a good balance between your professional life and personal life and reduces the risk of burnout and fatigue.

ACTIVITY: TIME MANAGEMENT SELF ASSESSMENT
Group work (30 minutes)

The goal is to get participants to think about time management they are already using and what they need to improve

Let the groups answer the following questions:
What are your biggest time wasters?
What are you doing to manage time?
What could you be doing better?
What would you like to learn from this training on time management?

Take a moment to discuss the questions and note the answers on a flip chart. Try to get to a group consensus on each item.

UNIT 4: HOW TO MANAGE TIME WELL

Time	90 minutes
Materials	Pens, markers, rulers, flip chart papers

To be able to manage time well, do the following things:

1. Set Goals Correctly
2. Prioritize wisely
3. Set a time limit
4. Take breaks between tasks
5. Organize yourself
6. Remove non-essential tasks
7. Plan Ahead

Set Goals Correctly

Goal setting should be one of the first things to do when drawing up a time management plan. Goal setting helps put day-to-day activities into the broader context of long-term goals. It helps arrange priorities and map out the key smaller activities that are essential to success on a larger objective or initiative.

The Characteristics of an Effective Goal

Set goals that are achievable and measurable. Use the SMART method when setting goals. Make sure the goals that you set **S**pecific, **M**easurable, **A**ttainable, **R**elevant, and **T**imely goals.

Specific goals are clear and well defined.

Measurable: It is crucial for goal achievement that you are able to track your progress towards your goal. That is why all goals need some form of objective measuring system so that you can stay on track and become motivated when you enjoy the sweet taste of quantifiable progress

Attainable: Setting big goals is great, but setting unrealistic goals will just de-motivate you. A good goal is one that challenges, but is not so unrealistic that you have virtually no chance of accomplishing it.

Relevant: Before you even set goals, it is a good idea to sit down and define your core values and your life purpose because it is these tools which ultimately decide how and what goals you choose for your life. Goals, in and of themselves, do not provide any happiness. Goals that are in harmony with our life purpose do have the power to make us happy.

Timed: Without setting deadlines for your goals, you have no real compelling reason or motivation to start working on them. By setting a deadline, your subconscious mind begins to work on that goal, night and day, to bring you closer to achievement.

Prioritize Wisely

Before starting the day's work each morning, prioritize your tasks based on importance and urgency. Among our daily activities, there are those that yield us very high results and those that are not as

Great time management means being effective as well as efficient. Managing time effectively, and achieving the things that you want to achieve, means spending your time on things that are important and not just urgent. To do this, you need to distinguish clearly between what is urgent and what is important:

- Important: These are activities that lead to achieving your goals and have the greatest impact on your life.
- Urgent: These activities demand immediate attention, but are often associated with someone else's goals rather than our own.

The Urgent/Important Matrix is a powerful way of organizing tasks based on priorities. Using it helps you overcome the natural tendency to focus on urgent activities, so that you can have time to focus on what is truly important.

Using the Time management Matrix

	URGENT	NOT URGENT
IMPORTANT	**DO** Do it. Deliver goods to customer Record sales for today	**DECIDE** Schedule time to do it. Researching Long-term business strategy
NOT IMPORTANT	**DELEGATE** Who can do it for you? Pick up mail Clean business premises	**DELETE** Eliminate Watching television Searching social media

Urgent, Important

Do this right away. These tasks have immediate consequences. Not doing these immediately will cause you to miss an opportunity, incur some costs or suffer poor performance.

Urgent, Not important

Delegate these tasks. These are tasks that do not contribute much to your productivity. These best accomplished by others so you can focus on the important tasks

Important, not urgent

Decide when to these tasks. These are important to your productivity but do not need immediate attention. Schedule large blocks of time when you can work on these.

Not Important, Not Urgent

These are just time wasters and can be eliminated from your schedule or you can do them in your free time after work.

Setting time limits

It is important to set time for each task you have to complete and this way you are able to be focused

Use the Chunk-Block-Tackle method for accomplishing huge tasks that seem overwhelming at the beginning.

1. **Chunk-Block-Tackle Technique:** Simply break down the project into manageable chunks, block off time to work on the project, and then tackle it with a single-minded focus.
   • **Chunk**: Break large projects into specific tasks that can be completed in less than 15 minutes.

   • **Block**: Rather than scheduling the entire project all at once, block out set times to complete specific chunks as early in the day as possible. This should allow you to ignore most interruptions and focus on just this task.

• **Tackle**: Now tackle the specific task, focusing only on this task rather than the project as a whole. Once completed, you will feel a sense of accomplishment from making progress on the

2. **Take breaks between tasks: T**his refreshes you and ensures that stay focused and that you do not make mistakes. If your business requires that you do the same task repeatedly, allocate shifts to several individuals.

3. **Organize yourself:** Use your calendar for long term planning. Write down the dates when tasks are due and paste them on wall where you can easily see and be constantly reminded.

4. **Remove non-essential tasks/activities:** Use the time matrix to identify tasks that are not essential and remove them from your daily schedule

5. **Plan Ahead:** Start each day with a clear list of what you need to do. Make it a habit to write a to-do list for the following day at the end of each day.

ACTIVITY: TIME MANAGEMENT PLAN

Group Work (40 minutes)

Example

Chikondano farm carries out the following activities in its poultry farm.

They are carried on a daily, weekly and monthly basis as follows:

Daily Activities	Weekly Activities	Monthly Activities
Feeding	Cleaning house	Medication
Serving water	Cleaning house surroundings	House maintenance
Egg collection		
Washing utensils		
Observing chicken behaviour		

Weekly and monthly activities are incorporated in to daily activities when they are due and worker on shift is responsible for carrying them out.

Assignment

Develop a Time management plan that clearly outlines daily, weekly and monthly activities on your job.

Use any time management techniques you may find useful like the Chunk-Block-Tackle technique in drawing your plan.