

# GENDER MAINSTREAMING FOR ORGANIZATIONAL TRANSFORMATION

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## BREAKING THE ICE

### GETTING TO KNOW EACH OTHER

1. **Aim:** To allow participants the opportunity to get to know each other and to break down initial interpersonal communication barriers.

2. **Objectives:** Participants will be able to:

Address each other by their preferred name; describe basic characteristics of at least one person (their partner) in the group; and express positive feelings about the commencement of the Workshop.

### 3. Sequence:

The **first** activity comprises the distribution of paper slips that contain statements on women's issues. The strips have been cut in half in various **ways** so that each piece can only be matched with its original mate. For example:

**If you have not heard her... You have heard only half of the story.**

The statements to be matched are *as* follows:

- Men can take care of children *as* well *as* women.
- Technical skills can place men and women on an equal footing.
- If we want society to view us differently, we must first view ourselves differently.
- Women do two-thirds of the work but receive only one-tenth of the total income.
- If you have not heard her story, you have heard only half of history.
- Women can work as hard as men can.
- Educate a woman, educate a nation.
- When one thinks *of* an engineer, one hardly ever thinks *of* a woman.
- Women need skills that will allow them to earn more money, to better address survival need and to become autonomous.

**Duration:** Ten minutes

**Materials:** Paper strips with statements cut in half

In the **second** activity, tell participants that they must find the matching half to the piece *of* paper they are holding. When they find the right match, they *form* pairs with the person who has the

matching piece. Each person in the pair then interviews the other to establish answers to the following questions:

What is your name?

What is its meaning?

Who gave it to you?

What name do you prefer to be called?

What work do you do?

Do you have a hobby?

Why are you at this Workshop?

**Duration:** Twenty minutes

**In the next activity**, the facilitator summarizes each pair's report and emphasizes the importance of participants remembering each other's names.

Point out that names are generally chosen by people of dignity, such as a priest, a monk, parents or close relatives. Although most of those who name people are male, some names are given by women.

### **HOPES AND FEARS 10 minutes**

**1. Aim:** To give participants and Workshop organizers an opportunity to share their hopes and fears about participating in the Workshop.

**2. Objectives:** Participants will be able to:

express their individual hopes and fears; collectively identify each other's hopes and fears; work together to build group identity and identify the objectives and scope of the Workshop.

**3. Sequence:**

To prepare for this session, review the lists provided below of hopes and fears that individuals commonly have about participation in this Workshop. In the **first** activity, have participants write the word **hopes** on one sheet of paper and **fears** on another. On these sheets, ask them to write short phrases or sentences to describe the hopes and the fears they have about participating in this Workshop.

**Duration:** Ten minutes

**Materials:** Paper

In the **next** activity, ask participants to rank their hopes and fears in order of importance.

**Duration:** Ten minutes

In the **next** activity, invite participants to share their responses. Ask volunteers to read out and describe the hope they ranked as most important on newsprint. Lead a discussion about how the groups' responses are similar and different.

**Duration:** Twenty minutes

**Materials:** Newsprint

The **fourth** activity is the same as the third but relates to the participants' reports of their fears.

**Duration:** Twenty-five minutes

The **next** exercise consists of an open discussion on how participants' hopes can be realized both within the Workshop.

**Duration:** Ten minutes

**Materials:** Newsprint

In the **sixth** activity, lead an open discussion of participants' fears and how they can be overcome. Refer back to the transparency outlining the Workshop objectives to dispel misconceptions about what will be undertaken and accomplished as well as what will be expected of the participants.

Take time to validate individuals' legitimate fears.

**Duration:** Ten minutes

## **Evaluation**

Observe the degree of involvement of participants and Workshop organizers.

## **Examples of Responses**

### **Hopes**

- To learn how to develop a business plan
- To learn better strategies to eradicate harassment in the workplace
- To have a relaxed and safe work environment
- To share experiences of working with women
- To produce a business plan
- To learn about the experience of other organizations and how they ensure gender equality
- To obtain as much information as possible about equality and equity for women
- To create opportunities to interact with resource people and colleagues
- To enjoy, relax and learn together

- To be efficient and not take oneself too seriously
- To make new friends from other countries and organizations
- To obtain additional reference material on women
- To learn more about women's difficulties
- To learn ways of helping women to improve their lives
- To make sure that our product is best
- To apply in real life what we learn here
- To be proud of women's contributions to the world
- To help men recognize the importance of women in society

### **Fears**

- Inability to understand all the information presented in the Workshop because of language problems.
- Inability to communicate well because of background and language barriers.
- May not be able to do a good job of developing a business plan because of inadequate background and experience
- Not having enough time to accomplish all the work
- Insufficient knowledge of women's 'issues
- There will be too much work offending others through lack of knowledge of their cultures
- Of being too aggressive
- Not having enough reading materials
- Of forgetting or mispronouncing other participants' names

**Begin the discussion by sharing the objectives of the Workshop and the schedule activities.**

### **WORKSHOP OBJECTIVES**

- 1. Familiarize participants with gender issues.**
- 2. Expose participants to concepts of gender issues.**
- 3. Let participants express their conceptions of the roles of men and women in the world of work.**
- 4. Identify ways to mainstream gender in our organizations**






Exercise: Division of labour

Time	Tasks done by women	Tasks done by men
04:00 am		
05:00 am		
06:00 am		
07:00 am		
08:00 am		
09:00 am		
10:00 am		
11:00 am		
12:00 pm		
01:00 pm		
02:00 pm		
03:00 pm		
04:00 pm		
05:00 pm		
06:00 pm		
07:00 pm		
08:00 pm		
09:00 pm		
10:00 pm		
11:00 pm		
12:00 am		

**Exercise: Control over resources (In the home)**

This session will give a better understanding about available resources, control over these resources, utilization, and access.

What are the resources of the household?

What kind of benefits they avail?

Who controls these resources?

Who have access to these resources?

Who uses the resources and benefits?

Participants will be divided into groups. Groups will identify and list down the resources for their own household. Then the participants will be asked to list the benefits of, control over, and access to the resources by women and men and also who utilizes these resources. The group leaders will be asked to present their findings. Here the facilitator will take the discussion towards control over and access to resources by women.

Resources	Benefits	Control	Access	User

**Exercise: Gender and institutions/organizations**

At the end this discussion, the facilitator will lead to introduce the decision making power of women and institutional arrangement in this session



Name of institution/organization	Functions	Women's involvement			Remarks
		Activities	Management	Decision making	

**NEXT, hold a discussion about the difference between sex and gender.** Start by asking the participants to define the two terms. Write their definitions on the board. Then distribute Handouts and facilitate a discussion about what each of these terms means. Make sure participants understand that characteristics that are based on sex are true of all members of that sex and are usually unchangeable, while characteristics based on gender are usually not true of all members of a given sex and are typically things that can be changed. Finally, tell participants to review Newsprint and make any changes they want to their initial responses. Then give the correct answers.

**Duration:** five minutes

#### 4. Evaluation

Observe the degree to which participants are involved in each of the activities and their willingness to share and discuss their beliefs. Note any differences in their initial reactions to the generalizations presented in the second activity and their feelings about these statements after the discussion. Collect Newsprint and observe how many of the participants made changes to their initial responses.

## **GENDER VERSUS SEX: AN ANALYTICAL TOOL**

### **SEX VERSUS GENDER**

Sex identifies the biological differences between women and men.

### **GENDER**

Gender is the culturally-specific set of characteristics that explains the social behaviour of women and men and the **RELATIONSHIP** between them. Gender therefore refers not simply to women or men, but to the relationship between them, and the way it is *SOCIALLY CONSTRUCTED*.

Gender is an analytical tool for understanding social processes.

- + Gender refers to the economic, social and cultural attributes and opportunities associated with being male or female.
- + Gender differs from sex in that it is social and cultural, rather than biological.
- + Gender attributes differ from society to society, and change over time.
- + Gender attributes are shaped by the economy, by religion, by culture and by traditional values.

### **Exercise**

Many people confuse the terms “sex” and “gender” or aren’t sure what exactly they mean. This tool is designed to help us reach a simple, common understanding of the **two** terms. Without going into the truth or falseness of the statements below, indicate in each box whether it is about sex or about gender. Place the statement in the appropriate box.

<b>Gender</b>	<b>Sex</b>

### **Statement: Gender? Sex? (Indicate which is gender or sex)**

1. Men can’t cook.
2. Women earn less money than men do.
3. Women have larger breasts than men.

4. A husband cannot follow his wife on a diplomatic posting.
5. Girls drop out of school more than boys do.
6. In most African traditions, women do not own land.
7. A man is the head of the household.
8. Men don't cry.
9. Girls dress in pink, boys dress in blue. .
10. A wife cannot initiate sex with her husband.
11. Women menstruate, men don't.
12. It is not the job of the father to change nappies.
13. There are more male leaders than female leaders.
14. A girl cannot propose marriage to a boy.
15. Women cannot produce semen
16. Women are natural child care providers.
17. There are more male miners than female miners.
18. A man cannot get pregnant.
19. The man is the breadwinner.
20. Men make good doctors, women make good nurses.

### **THE MULTIPLE ROLES OF WOMEN IN SOCIETY**

1. **Aim:** Give participants an opportunity to examine the roles of women - both productive and reproductive - and their dual responsibility.
2. **Objectives:** Participants will be able to: describe the multiple roles performed by most women; identify inequalities between working women and men; talk about the multiple roles of women in their own countries; and begin to identify forces that perpetuate inequality between men and women in their own countries.

### **Exercise**

<b>MULTIPLE ROLES PERFORMED BY WOMEN</b>	<b>INEQUALITIES BETWEEN WORKING WOMEN AND MEN</b>
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<b>DESCRIBE THE MULTIPLE ROLES OF WOMEN IN THEIR OWN COUNTRIES</b>	<b>IDENTIFY FORCES THAT PERPETUATE INEQUALITY BETWEEN MEN AND WOMEN</b>

**EXERCICES FOR GENDER MAINSTREAMING**

It is important to establish that gender mainstreaming is not an end in itself but rather a means to an end. Mainstreaming is a strategy to achieve gender equality. To understand gender mainstreaming it is therefore essential to understand what gender equality is. (Handout pg.3)

1. Removal of discrimination and structural inequalities e.g. inheritance	1. The Process:
2. Access to resources, opportunities and services e.g. finance	2. The Process:
3. Promoting equal rights (at the work place)	3. The Process:

**Exercise: Activities to Support women in your institution or Organization**

1. Legislation	I. (type/form)
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2. Policy Development	2. (type)
3. Programmes/Projects	3. (type/form)

**SETTING UP A BUSINESS A MEANS TO EMPOWER WOMEN**

**INTRODUCTION**

Setting up a business for the first time can be one of the most exciting yet frightening experiences of your life. It can be exciting, because in most cases you are creating something from nothing – something that will be unique because of you. But it can be frightening as well, because of your lack of experience and the fact that your money, your reputation and often even your livelihood are on the line.

The purpose of this session is to show you that setting up a business, if certain steps are followed, need not be frightening at all. By learning these very basic steps, running your own company can be both exciting and rewarding. Some people are simply not suited for the sometimes stressful and unpredictable world of operating a business. This session of the workshop is designed to help those who are.

Today, many women are setting up their own businesses to supplement their family’s income, or to totally support their family themselves. There are probably as many reasons to set up a business as there are people wanting to do it. Women, however, are often neglected in development projects which encourage and train people in setting up businesses.

**MAKING THE DECISION**

**1.1 Why do you want to start a business?**

Most people set up a business for one reason – to make a profit. But there are a great many other reasons – Women especially have many. It's good to think about the reasons why you want to go into business so you can be certain later that you are achieving what you originally set out to do.

### **Some reasons**

- to provide a service to the community
- to improve the living standard of your family
- to provide employment for your family
- for status
- to be your own boss
- for a change
- for contact with people
- for pleasure

**Exercise 1: Write down five reasons why you want to start a business.**

### **1.2 Are you a business type?**

Do you have what it takes to be a successful business person? There are a number of personal traits that are valuable if you plan to set up and run your own business. Ask yourself the following questions:

- Are you hard working?
- Do you like dealing with people?
- Are you reliable?
- Are you good at giving directions?
- Can you make decisions quickly?
- Do you know enough about the product or service you are selling?
- Do you have the time needed to operate and organize your business?

In Aburi Hills, Adjoa Mansah runs Sculpture Craft, a business which makes and sells handicrafts. Adjoa must make decisions daily on which supplies to purchase, what products need to be made, staff problems, etc. She must make these decisions quickly, even though they affect all of her workers and her family as well. If you answer 'no' to more than two of these, you might find you will have to change your outlook if your business is to succeed.

**Exercise 2: Write down the personal traits which would help make you a good business person (e.g. hardworking, reliable, etc.)**

### **1.3 What are the personal costs?**

Because they have so many other responsibilities in the community – as homemakers, mothers, church leaders, etc. – women have to weigh carefully the price of setting up a business in terms of personal costs. Setting up and running a business drains both your time and your energy levels.

Consider the personal costs listed below.

- Less time with your children
- Less time for socializing and community duties
- Less energy for family responsibilities
- Absences from home and the community to handle business situations
- Your funds are tied up in your business

**Exercise 3: Write down the personal costs to you, if you were to set up a business.**

## **PLANNING – HOW DO YOU START?**

### **1. Is your business feasible?**

Before deciding whether to start a particular business or not, you should determine whether the business will be feasible, in other words whether it would make money or not. Basically, there are six steps towards determining the feasibility of your business:

Step 1 Choose a product or service to sell

Step 2 Find out if people will buy the product or service

Step 3 Decide how your business will operate

Step 4 Estimate how much it will cost you to operate your business

Step 5 Estimate how much you will make from sales

Step 6 Compare your expected income and your expected costs

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## **Exercise**

### **STEP 1: Choose a product or service to sell**

There are a number of questions you should ask yourself in deciding what sort of business you should establish and where you should set it up.

#### **Is there a demand for the product?**

Look and see what businesses there are in your community now. What products do people need? Are there already businesses that provide these things? What are some products or services that are not available in your community?

#### **How many similar businesses are already in operation?**

If there are already several other businesses in operation which provide the same product or service you want to, your business may not be feasible. It depends whether what you offer will be unique in some way (cheaper, better, special, etc.).

Janet Debrah owns and operates Debby Craft Ltd., which makes and sells sophisticated bead craft jewelry and handicrafts. Because other Bead craft shops exist, Janet had to make her product different. Her jewelry is very highly finished, and she often uses gold and silver in her designs, giving the jewelry a more sophisticated look.

#### **What skills do you possess to run your business?**

You should know enough about your business to offer a good product or provide good services. Otherwise you may have to either get training in that area or choose another product or service you do know.



### **What benefits do you wish to gain from running your business?**

Apart from making a profit, you may wish to gain pride in yourself, help create new jobs, improve your status in the community or even provide products or services which you see as necessary.

### **STEP 2: Will people want to buy your product or service?**

How can you find out if people will pay for your product or service? Or, in business language, is there a market for your product? In particular, if what you sell is new or unique, you have to be able to answer certain questions to see if your business is a good idea or not.

- Is there a demand for your product or service?
- Where your business should be located to attract the most customers?
- How much competition do you have?
- How many potential customers do you have?
- What is a suitable price you can ask for your product?

### **To find out if people will buy your product you should:**

- Visit a market or a store and observe what similar products customers buy
- Find out what people have in their homes that is related to your product or service
- Talk to people who are already selling a similar item
- Set up a 'focus group interview' A 'focus group interview' is a useful tool for finding out why customers might or might not buy your product or service. Very simply, you bring together a small number of people who represent a cross-section of the potential customers you have identified. The interviewer (usually you) asks the members of the group direct questions about the advantages and disadvantages of a product or service. Asking the group what they think of competitors' products or service can also give you an insight into what mistakes not to make or how you can make your own business unique

Janet Debrah main customers are overseas tourists visiting the Akuapim Hills. She listened to their needs and noticed what types of jewelry they wore and bought. She then created a more sophisticated line of shell jewelry which she finds sells well to the overseas tourists but less to the local market.

**Exercise note:** Take a piece of paper and draw a line down the centre. Label the left side ‘advantages’ and the right side ‘disadvantages.’ Now write in the two columns all of the disadvantages and advantages of your product or service. Avoid using generalizations such as ‘lower price’ or ‘better quality’ without some justification. Include real benefits customers would receive from your product or service.

### **STEP 3: Decide how your business will operate**

A number of questions must be considered such as:

- What is involved in the production process from start to finish?
- How long does the production cycle take?
- What resources do you need to run your business (transportation, raw materials, start-up money, etc.) and where can you get them?
- What skills do you need and how will you learn them?
- Will you need to hire employees?

### **STEP 4: Estimate how much it will cost you to operate your business**

Make a list of all of your planned expenses for each month such as:

Salaries	Office supplies
Raw materials/ tools	
Rent	Fuel
Electricity	Maintenance
Advertising	Packaging
Water	Transport
Insurance	Bank charges

Estimate the monthly costs for these expenses. Add any other monthly expenses which you know about – although each month might differ owing to seasonal trends, you should be able to estimate an average month’s expenses.

Tina Mensah makes strings of shell necklaces in her home and often collects the shells herself. Her expenses involve purchasing needles, thread, twine and baking soda (for cleaning out the shells).

### **STEP 5: Estimate how much you will make from sales**

After talking to potential customers and observing people who are purchasing or using a product or service similar to yours, you should have an idea of how much you can sell in one month.

The price of your product should also be considered.

Skillful pricing of your products is one of the most important functions in operating a successful business. Price is a measure of what the customer must exchange in order to obtain goods or services. But price is also an indicator of value to the customer. Value, like beauty, is in the eye of the beholder. So pricing should be based, among other things, on your customers' perceptions of what you offer and what they perceive to be its value.

New business people often make two errors in setting prices for their goods or services.

1. The small business tries to charge less than a bigger business. The logical reasons are because larger businesses deal in larger quantities, so the price-per-unit is lower. Therefore, your product must somehow be perceived to be of equal or greater value than a similar product offered by a larger store or business;
2. Setting low prices in the early months of the business. During the start-up phase, new businesses usually rely on a core group of customers for repeat business and word-of-mouth advertising. When you finally decide you must raise your prices to make a profit, you risk losing your customers and creating a negative image in the eyes of your potential customers.

After you have determined your total operating costs of doing business, you'll be ready to plan what you will have to add to the cost of your products to set profitable selling prices.

Some factors that will affect your decision on pricing are:

- shipping costs
- your competitors' pricing
- operating costs
- your customers' need or desire for your product

- your customers' image of the value of your product or service

Once you have set prices for your product or service, you can then prepare a sales estimate. To estimate your monthly sales, simply multiply the number of sales you expect to make in one month times the average price you will be asking for your product or service.

**Example: Estimated monthly sales – April**

<b>Item</b>	<b>Number</b>	<b>Price</b>	<b>Total</b>
Bead necklaces	12	₱50.00	₱600.00
Shell earrings	20	₱35.00	₱700.00
Medallions	15	₱35.00	₱525.00
Carved necklace	12	₱85.00	₱1020.00
Polished shells	15	₱20.00	₱300.00
Special orders	5	₱70.00	₱350.00
Buckles	8	₱25.00	₱200.00
		<b>Total</b>	<b>₱3,695.00</b>

**STEP 6: Compare expected income and expected costs**

Subtract your expected costs from your expected income to see if your average month will show a profit. You will also need to estimate the costs involved with starting your business, e.g. purchasing equipment, supplies, setting up a shop or work area, etc. These start-up costs will obviously have to be paid out before you even start making an income.

If you have estimated conservatively for sales but estimated slightly higher than you think for costs, you should have a good idea of whether your business will be feasible. If your costs are more than your sales, you'll have to look again at how to make the business feasible. This might involve deciding on a way of reducing your costs or somehow increasing your sales.

**Where to now?**

If you've shown on paper that your business is feasible, ask yourself, 'Now, what do I do?' If your family or friends have plenty of money that they are willing to pour into your business venture, this question is already answered. But for those of you who will have to find the money to start up

your business, you may have to get assistance – both in getting the money and for advice on setting up the business.

## **2. Who will own the business?**

Basically, there are three main styles of operation your business can take.

These are:

- 1. Sole owner (self-owned)**
- 2. Partnership (owned by more than one person)**
- 3. Company (owned by shareholders)**

## **3. Where can you get assistance?**

Obviously in making a decision to start a new business, there will be many questions which this manual cannot answer. There are a number of organizations which offer advice and other services to those who want to establish a new business venture. A few of these are listed below:

- **Small business advisory units (usually government or semi government)**

These advisory units usually advise potential business people what the steps are for setting up a business. They can often save you time and money if you take advantage of their services.

- **Development institutions (regional organizations, international agencies, etc.)**

Institutions such as these occasionally run workshops or offer advisers.

But this assistance is hard to plan on, since these workshops are not necessarily held when you need them to be.

- **Government departments and agencies**

Fisheries departments, Women's affairs bureaus, etc.

- **Non-government organizations (NGOs)**

Many women find it easier to approach other women for advice in many countries, and tend to go to government and NGO agencies for women. It depends on what type of assistance you need and

in which country you live. The assistance may come in the form of a loan, technical assistance, advice or the provision of materials. Forms of assistance will vary from country to country in the world. To borrow money from a lending institution like a bank, they will usually require a 'business plan' before they will even consider your loan. A description of a business plan follows in the next section.

## **THE BUSINESS PLAN**

### **Why use a business plan?**

Preparing a business plan helps you think through all aspects of organizing and operating your business. It states what your goal is for the business and how you are going to achieve that goal. Others you want to provide money to help set up your business, like banks or business partners, will want to evaluate your business plan before they become involved.

But even if you are not borrowing money from a bank, having a good business plan can be a means of increasing your business' chances for survival and prosperity. The plan forces you to evaluate and plan in detail what goal your business will achieve how it will achieve it and what money, materials and people it will take to reach this goal.

### **Writing the business plan**

**The main thing to consider when you are writing a business plan is to be clear, concise and honest.** Do not pretend or falsely estimate the scope of your business otherwise you may have difficulties later.

### **Outline for a business plan**

#### **1. Executive summary**

- a) Description of your proposed business
- b) Describe your product or business
- c) Support with diagrams, illustrations or pictures (if available)
- d) Summary of your proposed marketing method
- e) Describe the market you're aiming for

- f) Outline the way you plan to reach your market
- g) Summary of your financial estimates
- h) State the total sales you aim to reach in each of the first three years
- i) State the estimated profit for each of the first three years
- j) State the estimated starting capital you'll need

## **2. Statement of objectives**

- a) Statement of the desirability of your product or service
- b) Describe the advantages your product or service has, its improvements over existing products or services
- c) State the long-range objectives and the short-range objectives of your proposed business
- d) Describe your qualifications to run the business
- e) Describe the 'character' you want for your business, the image you'd like your customers to see

## **3. Background of proposed business**

- a) Brief summary of existing conditions in the type of 'industry' you're intending to enter
- b) Where the product or service is now being used
- c) How the product or service is now being used
- d) Detailed explanation of your place in the industry
- e) Describe the projections and trends for the industry
- f) Describe competition you face
- g) State your intended strategy for meeting competition
- h) Describe the special qualities of your product or service that make it unique

## **4. Marketing strategy**

- a) A description of your marketing strategy
- b) Describe the market you plan to reach
- c) Describe in detail how you plan to distribute your product or service (retail shops, door to door, etc.)
- d) Describe the share of the market you expect to capture

## **5. Selling tactics**

- a) An outline of the activities to be used in selling the product or service
- b) State the methods you expect to use to promote your product or service (word of mouth, radio, newspapers, etc.)
- c) Include a sample brochure or other promotional literature
- d) Present any data which supports your ability to meet your sales goals (i.e. actual orders, potential customers, etc.)
- e) Explain the margins of safety you've allowed in your sales forecasts

## **6. Plan of operation**

- a) Description of the proposed organization
- b) Show an organization chart describing the needed business functions and relationships
- c) Describe the key positions and identify the persons to fill them
- d) List equipment or facilities and the space and location required
- e) If manufacturing, outline the kind of production you'll do in-house and that to be sub-contracted

## **7. Supporting data**

- a) Information required to support the major points in the business plan
- b) A set of drawings of the product(s) to be made or a detailed description of the service to be offered
- c) Show a list of the equipment you'll require for your business and estimates of the cost of that equipment
- d) List the capital equipment you'll need and its estimated cost.
- e) List a price schedule for your product line or service
- f) Include your market survey data (perhaps from your focus group)
- g) Supply the following financial data:
  - projected statement and balance sheet for the first two years by the month
  - Income statement for two years
  - Cash flow projection for two years

## **8. Conclusions and summary**

- a) Statement of proposed approach in starting the new business



- b) State the total capital you'll need and the safety factor you've used
- c) State how much profit you expect and when you expect to show it
- d) Decide what percentage of ownership you want for yourself and your partners
- e) Indicate the total capital you'll need and how it's to be made up:
  - Your share of the starting investment
  - How much you'll need from others and when you'll need the money
  - state what share of the business you'll give to investors or lenders
- f) State your planned schedule for starting your business

### **Exercise (in groups)**

#### **1. Describe the business**

First, describe briefly (in one paragraph) the type of business you wish to set up — **retail** (fish shop, clothing store, etc.), **service** (house painting, mechanic, tailoring, etc.), **manufacturing** (making shell / bead craft jewelry, clothing factory, etc.), **wholesaling** (selling quantities of products others have produced) or some combination of these. State the name of your business, its location and who will be the owners. Ownership of a business can be set up in several ways. As described previously, you can be a sole owner, form a partnership, or establish yourself as a company. Each form of business has its advantages and disadvantages.

#### **2. Describe your product or service**

Describe exactly what you will sell or what service you will provide. Describe how it will be used, and whether it is unique or better than similar products or services on the market.

Describe how you will supply your product or service. If you are proposing a retail business for instance, explain where and how you will get your product. If it is a manufacturing business, state how you propose to get the materials and produce the product. If your product, process or service requires any development before you can sell it, you also need to indicate what is involved and the costs.

**Example:** 'Araba's Shells will involve the manufacture and sale of shell jewelry.

This jewelry will involve mainly locally available shells, but some will be made of imported shells for a unique look. Once they are collected, the shells need to be cleaned and polished before they are ready to be used in jewelry-making.'

**Exercise note:** Write down a description of your product or service as described in the section above.

### **3. What is your market?**

It makes no sense to go into business and not have a good idea who and how many people are likely to buy your product or service. These people are called your **market**, and are obviously the most important people in the world to a business. Identifying and measuring your market will give you a great insight as to whether your business will work. To identify your market you need to know the following:

- **Who will buy your product or service?**

Determine their sex, ages, and whether they are locals or tourists, etc.

- **Why will they buy your product or service?**

Is it because you have the best prices, the best quality, the friendliest or most efficient service, convenience of your location, or is it perhaps necessity that will make people buy what you sell?

- **How big is your market?**

How many people are likely to buy your product or service? Are your potential customers only in your immediate community, or will your market stretch to other communities? How much would they spend on your product or service?

- **Who is your competition?**

Do your competitors have a similar business and do they offer the same or similar product or service as you? What do you know about their operation? How big is their market? Explain how you propose to take a share of their market or prevent them from taking a share of yours. Do you expect more competition later? Why?

**• How much do you think you will sell?**

Using the above information as a guide, estimate carefully how much your sales will be. First estimate how much you will sell in one month. Then, build those figures into an entire year, keeping in mind such things as seasonal ups and downs. For example, you may sell more shell/ bead jewelry just before annual cultural events or just before Christmas as gifts. Your sales may be lower at another time of the year for a similar reason.

Once you have your totals for the year, estimate how much your sales may increase in the next two years. Lending institutions like banks will usually want to see your sales estimates for the first three years of operation.

The first page of the business plan should contain all the essential information – in a shortened form. The reason is that many banks and lending institutions will read this page first to decide if they are even interested in loaning you money. By putting it all on the first page, they can assess the main points quickly.

**Example business plan – first page**

**Mission statement**

The mission of Ahwenepa Jewelry Ltd is to produce and sell the highest quality bead craft jewelry on the Akuapim Hills and to provide a reasonable return to the shareholders.

**Executive summary**

**Description of the Business:** Ahwenepa Jewelry Ltd is involved with the making and retailing of bead craft jewelry. The business will purchase raw materials from local women, clean and polish these materials and use them in the making of necklaces, earrings, buckles, and other jewelry and even non-jewelry items. The business will also involve a small shop next door to the City Hotel where the items we manufacture will be sold.

**Rationale:** The purpose for Ahwenepa Jewelry Ltd is two-fold – firstly to fill a need for high-quality local jewelry and handicrafts that tourists are keen to buy; and secondly to offer locals a

wider range of bead jewelry that is often worn on cultural occasions and given as traditional gifts. The shop will also present a central location with usual business hours where bead craft jewelry can be purchased.

**Marketing summary:** Our business will target tourists, primarily at the City Hotel, which is located next door, but also tourists from other hotels. Our secondary target is local people who buy a limited amount of bead jewelry for traditional occasions and traditional gifts. The two partners in Ahwenepa Jewelry are well known in the community, and have in the past made jewelry on a limited basis for friends, and on special occasions. Their reputation for high quality work is well known on the hills and will assist in the establishment of word-of mouth advertising in the local community. To reach the tourist market, brochures will be developed and made available at the front desks of all the leading hotels. A sign board will also be posted. Other advertising methods will be examined later.

#### **4. How will you make your customers buy? (Marketing strategy)**

The theory behind how to sell your product or service is called marketing. Knowing your market, you must develop a strategy about how you will motivate people to buy your product or service. You need to decide whether it's one or several things that will make people buy your product or service. For example, **your marketing strategy may be to offer your product or service at the lowest prices, have the most central location, and have your staff wear colourful costumes, or simply rely on the unique character of the products you produce.**

**Exercise note:** Describe your marketing strategy.

#### **5. How will you promote your business? (Advertising)**

If no one knows what you are selling, how do you expect to sell your product or service? You need to outline the ways you intend to promote your business. Again by using information that you know about your market, you can determine the most cost-effective and effective means for promotion.

Newspaper adverts, signboards, handing out brochures, mailing out leaflets, going door-to-door to discuss the business with your community, a presentation at village meetings, phone and fax, shop window displays, and even TV and radio adverts are only some of the ways to promote your business.

**Because you know your community and your market, you will need to determine which method is the most cost-effective for your business.** You will also need to plan how much you will spend on advertising and include this in your running costs for the business.

**For example**

Beachcomber Ltd advertises its store through a variety of means. It has printed brochures which are distributed through local hotels and other locations which cater to tourists. The brochures are also available at the store. Radio commercials have also been used as well as adverts in the tourist newspapers, tourist magazines, etc.

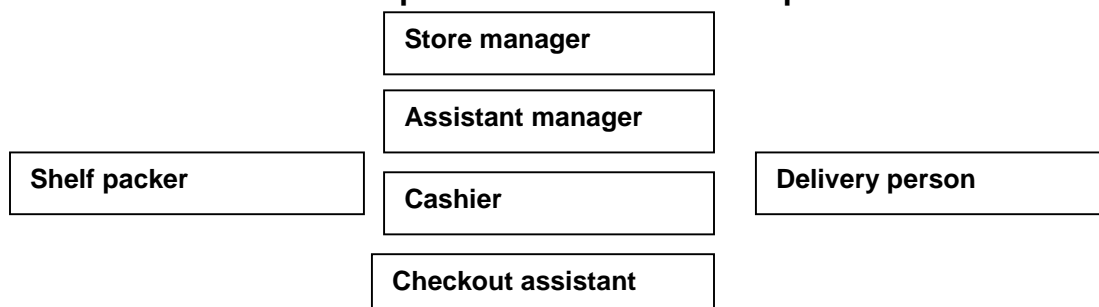
**Exercise note:** Describe your ideas for advertising your product or service. Explain why you have chosen this particular method.

**6. Your staff**

Never underestimate the importance of the people that work for you. The greatest asset for most businesses is their staff. Anyone who is evaluating your business plan will want to know how many people you will employ and what type of qualifications and experience are needed for each position.

Describe in detail the roles and responsibilities of each position and what experience and or qualifications you require for those positions. A simple way of showing the various positions and how they relate in the business is to use a diagram. This is also called an organization chart. Below is an example of the staff structure of a small supermarket.

**Example: Structure of small supermarket**



**Exercise note:** Draw a diagram of how your business will be staffed. The boxes at the top are obviously the manager(s) of the business and those below, the workers. Boxes which are directly underneath other boxes indicate that the people in the lower boxes are supervised directly by those in the box above them.

## **7. Location and facilities**

With some businesses, the locality of the business affects your sales.

**State where you intend to run your business and why you intend to operate it at that location.**

You will also need to know how much advance rent you might need to pay. This figure will need to be included with the other costs for setting up your business.

### **For Example**

Royal Craft has two locations, both which help increase the ability of the business to make sales. Their primary location is in the town centre, near the greatest concentration of shops, banks, eating establishments, etc. This ensures that they get a certain amount of customers who just wander in to look more closely at something they have seen in the window. Their second location is at the airport. This serves the tourist, who wants a special ‘African’ gift on his way in or out of Ghana.

You must also consider the sort of equipment and other items such as machinery, office equipment or transport you will need to run your business. For example, a small-scale retail shop that sells fish would typically require the following items to run their business: cash register, counter, display case, plastic boxes, trays for the fish, uniforms, ice chests, knives, decorations for their display, signs and labels, etc.

Purchases of equipment, furniture and fittings, etc. for your business are called capital expenditure. These purchases are made during the setting up of your business. It is important to state your capital expenditure costs in your business plan because people who might lend money will need to know how it will be spent.

**Exercise note:** Describe the proposed location for your business, even if it is to be operated out of your home. Describe why you will operate your business there and how it will affect your sales. Also describe the facilities you will need to set up your business.

**(Participants read out their exercises this session)**

## **8. Expanding the business**

Expanding your business can lead to more prosperity. However, if careful consideration is not taken, the expansion can run your business into bankruptcy. There are many questions you must ask yourself before you expand your business.

- Is the demand for your goods or services greater than what you can supply?
- How do you propose to pay for the expansion of your operation?
- Will the expansion make your business more profitable?
- Do you have the time and the ability to manage a larger, busier business? If you don't, then you might consider either not expanding or bring in a partner or assistant to help you manage.
- How will an expansion complement the goals and objectives outlined in your business plan?
- Will the expansion affect the running of your existing operation (facilities, people, cash flow, etc)?
- 

## **9. Monitoring your business**

After your business gets going, how can you determine whether you are achieving your goals or not? It may be a good idea to review your business plan before the completion of your first year. The key test as to how successful you are, of course, is by measuring your profits. But there are a number of questions you can ask yourself to help you determine the health of your business.

### **Questions regarding your customers**

1. Am I maintaining or improving the quality of my products or service?
2. Is the right quantity of my products or services available at the right place, at the right time?
3. Am I maintaining or improving my technical knowledge of my product or service?

4. Am I constantly gathering new information about the customers my business serves?
5. Am I alert for changes in what my customers want?
6. Is my promotion strategy reaching potential customers with an effective message?
7. Am I keeping track of my competition and staying ahead of them?

### **Questions regarding your suppliers**

1. Am I prompt in paying my accounts?
2. Am I fair in negotiating transactions?
3. Do I take full but fair advantage of purchase discounts offered?
4. Am I receptive to suggestions made?
5. Do I analyze cost and service before switching to a new supplier?

### **10. Why do some businesses fail?**

Despite the best intentions of the people involved, some businesses do end up as failures. In fact a large number of small businesses find themselves in a situation where they must close their doors.

Why does this happen? There are a number of common reasons why businesses fail.

1. Neglect – The owner does not really manage their business at all because of complacency or laziness;
2. Lack of experience – The owner does not have the technical skills required for the business they are running;
3. Fraud – The owner or employees take money or goods from the business without paying for them;
4. No management experience – Inability of the owners to manage their money, people, equipment, stock and especially their customers;
5. No market – The product or service was not wanted by customers; the goods were of low quality, or other ways that the business simply did not attract enough customers;
6. High expenses – The amount of expenses was not controlled properly, allowing expenses to outweigh income;
7. Credit policy – Credit was provided to customers without checking their ability to pay or their record with other businesses, credit was extended when cash should have been collected or money owed was not sought aggressively enough;



8. Wrong location – Customers simply could not find the business or felt it was too out of the way for them to shop there. If a business does fail, all of the assets of the business and any other personal assets of yours which a bank required as security will be taken and sold to repay your loan. The same applies in the case of partners.

Usually your personal assets (house, car, etc.) are safe from being repossessed unless you used them as security for your business loan.

The failure of a business can tarnish your personal credit record for many years. It also may be somewhat embarrassing for you in your community. However, it does not mean you cannot try again, but you should obviously take stock of what went wrong the first time and ensure that your mistakes are not repeated.

## **Conclusion**

As stated in the introduction, starting a business for the first time can be a frightening experience. By going step-by-step through this manual, much of the frightening aspects should have been made friendlier through the explanations and the exercises. Operating a business is not something you can learn overnight. Even business people who have years of experience continue to learn new techniques and ideas and learn how to respond to a changing marketplace and changing world. This ability to adapt and learn is what makes them successful. Operating your own business can be beneficial to you personally, to your family and to your country, by bringing in money from overseas and expanding your nation's economy.

## **SAFE WORK ENVIRONMENT**

### **B. AN INSTITUTION**

An institution means a physical place where workers work or that is frequently entered by a worker for business and where there is a source of danger. This includes all rooms, fields, lawns and surrounding areas that constitute parts of, or are connected with the place of work, whether open or closed, moveable or stationary.

From the above definition, it can be inferred that a workplace does not only include physical places where work is performed during the eight daily working hours, such as the office or factory. A workplace also includes all locations where employment-related business is conducted as a result of employment responsibilities or the employment relationship, in locations such as work-related social functions, conferences, training sessions, official business travels, business lunches and dinners, promotional campaigns organized for clients or partners, telephone conversations and communications through electronic media. A workplace therefore extends to locations and working hours outside the eight daily working hours in the office or factory.

## BASIS OF HARASSMENT

Harassment is classified as a form of discrimination if it is based on one of the prohibited grounds of discrimination defined in the International Convention or in national legislation.

Harassment may be based on factors such as:

- Race
- Gender
- Culture
- Age
- Sexual orientation
- Religious preference

The basis of harassment can differ from one country to another and from one social context to another.

## FORMS OF HARASSMENT

Harassment may take the form of words, gestures or actions that tend to annoy, alarm, abuse, demean, intimidate, belittle, humiliate or embarrass another or that create an intimidating, hostile or offensive work environment. Generally, there are three forms of harassment.

- i) Physical harassment: e.g. (sexual) violence or unwelcome physical contact such as kissing or touching
- ii) Verbal harassment: e.g. comments, offensive jokes, personal insults, derogatory language
- iii) Non-verbal/Visual harassment: e.g. staring, leering, whistling, threatening behavior, sexually suggestive gestures, or ‘freezing’ somebody out

Examples of Harassment: Use of ethically derogatory words, phrases, epithets / Demonstration of a racial or ethnic nature such as a use of gestures, pictures or drawings which would offend a particular racial or ethnic group / Comments about an individual’s skin color or other racial· ethnic characteristics / Making disparaging remarks about an individual’s gender that are not sexual in nature / Negative comments about an employee’s religious beliefs (or lack of religious beliefs) / Expressing negative stereotypes regarding an employee’s birthplace or ancestry / Negative comments regarding an employee’s age / Derogatory or intimidating references to an employee’s mental or physical impairment / Prejudiced remarks or tasteless jokes that have to do with an individual’s personal beliefs, age, or sexual orientation.

Certain forms of workplace harassment are more common than other forms for various reasons. Sexual harassment and bullying are two of the most prevalent forms of workplace harassment.

**Exercise**

Forms of harassment in your institution/ organization	Reasons

## SEXUAL HARASSMENT AT THE WORKPLACE

### A. Sexual Harassment

Sexual harassment is any unwanted verbal or physical conduct or gesture of a sexual nature, request for sexual favors, or other behavior of a sexual nature that makes the recipient feel humiliated, offended and/or intimidated. Sexual harassment also covers situations when such aforementioned conduct is made into a working requirement or when such conduct creates an intimidating, hostile or inappropriate working environment. The recipient's reaction must be reasonable considering the situation and circumstances at hand.

In other words, sexual harassment is:

- 1) Misuse of sexual behavior
- 2) Request for sexual favors
- 3) Verbal statement or physical action or gesture that describes a sexual act, or
- 4) Unwanted action of a sexual nature
  - a. The recipient has made it clear that the behavior is unwanted;
  - b. The recipient feels humiliated, offended and/or intimidated by the conduct; or
  - c. The perpetrator should have reasonably anticipated that the other person would be offended, humiliated and/or intimidated by the conduct.

### B. Unwanted Conduct

Unwanted conduct is any conduct that is not requested or invited by the recipient, and that the recipient finds to be undesirable or disrespectful. Whether the behavior is unwelcome is a subjective question judged by the person alleging harassment. In this regard, how the conduct is perceived and experienced by the recipient is important, not the intention behind the conduct.

Unwanted conduct can be identified by the following characteristics:

- 1) The victim has explained that the conduct is unwanted,
- 2) The victim feels humiliated, offended and/or intimidated by the conduct, or

3) The perpetrator has anticipated that the other person would be offended, humiliated and/ or intimidated by the conduct.

Unwanted conduct is any behavior that is not requested or wanted by the victim and that is considered inappropriate.

#### Reasonableness of Conduct

Reasonableness of conduct can be measured by identifying whether the behavior that lead to the conduct that constitutes sexual harassment made the victim feel offended, ashamed or afraid. The conduct must also be considered within the context in which 'it occurred'. The following factors may be considered: the frequency of occurrence, the intimidated condition, the different situation, etc.

#### FORMS OF SEXUAL HARASSMENT

Sexual harassment can take various forms. Generally, there are five forms of sexual harassment.

- i. Physical harassment includes unwelcome touching in a sexual manner such as kissing, patting, pinching, glancing and staring with lust
- ii. Verbal harassment includes unwelcome comments about a person's private life, body parts or appearance, sexually suggestive jokes and comments
- iii. Gestural harassment includes sexually suggestive body language and/or gestures, repeated winks, licking lips and gestures with fingers
- iv. Written or graphic harassment includes displays of pornographic materials, sexually explicit pictures, screen savers or posters and harassment via emails and other modes of electronic communication
- v. Psychological/emotional harassment consists of persistent proposals and unwelcome requests, unwanted invitations to go out on dates, insults, taunts and innuendos of a sexual nature.

#### WHAT CONSTITUTES SEXUAL HARASSMENT

- i. When the conduct has the effect of creating an intimidating, hostile or offensive work environment.
- ii. In a quid-pro-quo or ‘this for that’ situation when an owner, employer, supervisor, member of management or co-employee undertakes or attempts to influence the process of employment, terms or conditions of employment or other benefit of an employee or job applicant in exchange for sexual favors.
- iii. When such conduct is offensive and unacceptable for the victim (subjective test, based on the perspective of the recipient).
- iv.

**WHAT DOES NOT CONSTITUTE SEXUAL HARASSMENT**

The decisive factor in classifying certain behavior as sexual harassment is the unwelcome nature of the behavior. Besides the ‘unwanted’ criterion, offensive behavior can also lead to sexual harassment. Interaction which is based on mutual consent is not sexual harassment. Sexual harassment does not refer to occasional compliments that are socially and culturally acceptable and appropriate.

**Exercise**

<b>Identify some consequences of sexual harassment to the growth our organization</b>
1.
2.
3.
4.
5.
6.
7.

**POTENTIAL CONSEQUENCES OF WORKPLACE HARASSMENT**

Workplace harassment can have a significant negative impact on individual employees, colleagues and the enterprise, as outlined in the following sections.

## CONSEQUENCES TO VICTIMS OF HARASSMENT

- Stress, anxiety, sleep disturbances, Post Traumatic Stress Disorder (PTSD)
- Incapacity to work, loss of self-esteem and self confidence
- Reduced output and performance
- Feelings of social isolation at work
- Physical symptoms of stress, such as headaches, backaches, stomach cramps
- Pain attacks, severe tiredness
- Deterioration of personal relationships
- Depression

## CONSEQUENCES TO THE INSTITUTION/ ORGANIZATION

Each of the above mentioned individual consequences can be very costly for the enterprise.

- The breakdown of teams and individual relationships
- Unsafe and hostile work environment
- Bad publicity, poor public image, loss of public confidence
- Deterioration in relations between a factory and international buyers

### **Exercise: How do we make our institution/organization safe from sexual harassment?**

Form of Harassment	Measures to prevent sexual harassment
1.	
2.	
3.	
4.	
5.	

## HOW TO PREVENT HARASSMENT AT THE WORKPLACE

- Workers:

In relation to the harassment issue, workers have to prevent all types of harassment by communicating all company policies on workplace harassment to all workers and by pursuing effective remedial measures.

- Employers:

As a minimum, there are two main actions that all employers should take to prevent and settle cases of workplace harassment:

- 1) Develop, endorse and communicate a workplace harassment policy to all employees. The policy should be disseminated to all employees during recruitment and induction; and
- 2) Take effective and appropriate remedial action if workplace harassment occurs.
- 3) Employers/management are required to refrain from committing acts of harassment. Employers/management should contribute towards creating and maintaining a work environment that is free from harassment by regulating standards to eliminate all forms of harassment.

Employers/management should attempt to ensure that all third parties dealing with the enterprise, such as customers, job applicants or suppliers, are not subjected to harassment by the employer or employees, and vice versa. All employers, regardless of the size of the enterprise or organization, should take proper steps to prevent harassment in the workplace. This means that employers must actively implement preventative measures to minimize the occurrence of harassment and to respond appropriately when harassment occurs.

Large enterprises or organizations may need to disseminate information and conduct formal training to ensure that all employees are aware of and understand the company policy regarding harassment. In small companies, the most appropriate strategy might be to provide a copy of a harassment policy to employees and hold informal discussions with employees to ensure they understand the policy.

Due to these reasons, all employers are required to establish a mechanism within the company (in-house mechanism), enterprise, organization or institution to prevent and respond to cases of sexual harassment in the workplace. The mechanism must include the following elements:

- a. A policy statement prohibiting harassment;
- b. A clear definition of what constitutes harassment;
- c. A complaints/grievance procedure;



- d. Disciplinary rules and penalties against the harasser and against those who make false accusations;
- e. Protective and remedial measures for the victim;
- f. Promotional and education programs to explain the company policy regarding harassment and to raise awareness of harassment and adverse consequences for breach of the policy should be provided to all employees, supervisors and managers of the company;
- g. Monitoring.

Mechanisms to respond to cases of harassment will be dealt with in detail in chapter 7.

## POLICY STATEMENT

A key element in the successful prevention of harassment in the workplace is a strong commitment from all levels within the enterprise or organization, starting from top level executives and upper management to supervisors and all other employees. A policy statement on harassment is a message from management to employees which states the company's policies, philosophy and commitment to prevent and manage harassment in order to create a positive working environment that is conducive to the enterprise or organization. The policy statement should come from upper management to ensure that the policy is accepted and observed by all employees, supervisors and managers throughout the workplace

The policy statement should contain at least the following:

1. The assertion that all workers, job applicants, and any third party associated with the company reserves the right to be treated with dignity and without distinction;
2. A full explanation of the forms of conduct that constitute harassment;
3. A declaration that harassment is not permitted or condoned in the enterprise on the principle of zero tolerance;
4. An assurance that all persons who have been subjected to harassment at the workplace have a right to raise their grievance and appropriate action shall be taken in accordance with the regulations of the company;
5. An explanation of the procedure that should be followed by employees who are victims of harassment and by management and employees who are tasked to manage complaints;

6. An affirmation stating that harassment constitutes a breach of the enterprise's policy and will incur disciplinary actions in accordance with company regulations; and
7. A directive stating that supervisors and managers have a positive duty to implement the policy and to demonstrate leadership by example.

Policy statements should be specific and avoid legalese so that everyone can easily understand them. To ensure effective implementation of such policies in the workplace, the policies can be made part of the company regulations or part of collective labor agreements that must be met as a condition of employment, with corresponding sanctions and disciplinary measures for non-compliance.

## PREVENTION

What are the most effective ways you can address harassment in the workplace.

Preventive measures include:

1. Communication:
2. Education:
3. Training:
4. Encourage enterprises to commit to the prevention of harassment in the workplace, including taking disciplinary action in the form of:
  - a. Company Policy
  - b. Working Agreement / Company Regulations/ Collective Labor AgreementDissemination of policies and mechanisms for the prevention of harassment to all employees and supervisors is equally important. Trade unions should also include information about harassment in the education and training programs for their members.

**THANK YOU**