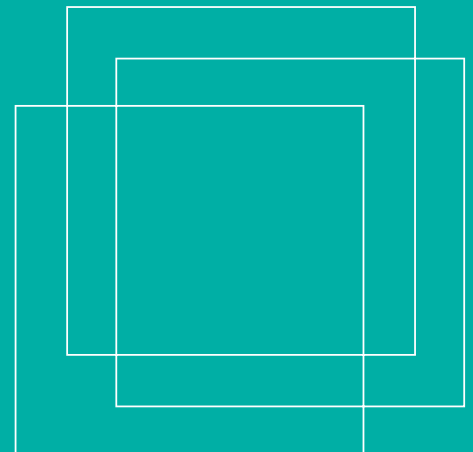




MANAGING SMALL BUSINESS ASSOCIATIONS



TRAINER'S MANUAL



Cambodia 2007

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**Cambodia
2007**



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INTRODUCTION

Small Business Associations (SBAs) are voluntary member-based associations of small business people who cooperate to pursue common interests, such as accessing finance for their members or negotiating with governments to improve administrative procedures. In broad terms, their aim is the social and economic improvement of their members. SBAs include:

- Organizations that support members to develop their production and business activities;
- Organizations that protect the interest of their members and represent them;
- Organizations that coordinate and regulate the business activities of the members.

This Trainers' Manual is to be used together with the Reader "Managing Small Business Associations". The reader provides background information and case studies on the various topics dealt with in the Trainers' Manual.

The training enables association leaders and staff to make informed and strategic decisions that will strengthen the association and its members' businesses. The ultimate beneficiaries are, therefore, the members of small business associations and similar organizations of small entrepreneurs involved in retailing, processing, manufacturing, trading, etc. The Trainers' Manual specifically addresses the concerns of women in business associations.

This training manual is based on the trainers manual "Managing Small Business Associations", developed and published by the ILO In-Focus Programme on Small Enterprise Development. It was adapted for use in Cambodia in cooperation with the Ministry of Industry, Mines and Energy, the Ministry of Women's Affairs, and the Cambodian Federation of Employers and Business Associations (CAMFEBA).



PREPARING YOUR TRAINING

Designing a good training plan is crucial to achieve the desired impact. The step-by-step approach below will help you to design an effective training programme.

Step 1 - Analyze the SBA environment and needs

What do you know about the SBAs in your country or locality? What functions do SBAs perform? What are their weaknesses and how can they be addressed? Are members mostly men or women? Are their needs the same? Information on the organization of SBAs and the business climate will help you to define the training purpose and, at a later stage, the learning objectives.

Step 2 - Stakeholder analysis

Training is one way of capacity building. Other forms of capacity building include technical assistance, infrastructure, equipment and financial services. Synergies and links with ongoing initiatives need to be created in order to increase the training impact. Therefore, it is necessary to know the overall capacity-building setting in which the SBA training will take place. A mapping of ongoing initiatives and key players will help to complete the picture.

Step 3 - Determine the target audience for the training

Who will be the participants in your training: staff of support agencies, private consultants, local authorities or SBA managers? Will you reinforce the capacities of women SBAs in one locality? Or, are you targeting sector-based SBAs from different localities? Or, will you be training local branches of a SBA federation?

Step 4 - Carry out training needs assessment

In addition to the information gathered through the SBA analysis, a structured training needs assessment, among representatives of your target audience, will improve the focus of the training. This will help you to make the training as useful as possible for the participants. Depending on your target audience this can be done through consultations, focus group discussions or by using questionnaires.

Step 5 - Define the training goal and objectives

The training goal describes, in general terms, the problem you want to address. It differs from the learning objectives of the target audience that are based on specific needs (see step 4). For example, the goal of a training of SBA trainers is: "to increase the number of qualified SBA trainers". Subsequently, the learning objective could be: "by the end of the training, the participants will be able to facilitate a training course for SBA leaders".

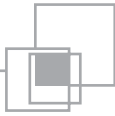
Step 6 - Identify partners

Which institutions and organizations will need to be involved in the adaptation of the training material, training delivery, evaluation, quality control and eventually (co-) funding?

The following considerations are helpful in selecting partners:

- *Specialized expertise.* A trainer cannot be an expert in all subjects. It is preferable to involve specialists who can make the training content more suitable to national standards, rules and regulations. You could also invite specialists to deliver a particular training session. For example, a lawyer could be invited to a session on the SBA constitution.
- *Scaling up.* Which organizations have the capacity to use the training material in their ongoing training activities?
- *Funding.* Which organizations support private sector development and/or organization building? Would they be interested in (co-) financing the training event or its follow-up? National and international NGOs, governmental and donor agencies are the usual partners in SBA training events.
- *Political support.* It is useful to inform relevant ministries or local authorities on the training objectives and outcomes. They could, for instance, assist in the follow-up activities.

On the following pages, you will find examples of an invitation letter, participant nomination form, training schedule and evaluation form for adaptation and use in your training programme.



EXAMPLE INVITATION LETTER

Contact details "Addressee"

Contact details "Organizer"
Place, date

SUBJECT: SUBSCRIPTION TO THE TRAINING COURSE: "TITLE"

Dear Madam, Sir,

It is with great pleasure that "the Organizer" invites a representative of your Organization to register for the "title" training course. The training will be organized in cooperation with(co-organizer and/ or sponsor), from ... to ... (dates) in ... (place).

The course objective is to ... (strengthen the capacities of confirmed trainers / strengthen management skills of SBA leaders / build knowledge on providing financial services by SBAs ,etc.).

The course is meant for (leaders and staff of SBAs / staff of support agencies). Please refer to the enclosed preliminary programme.

To ensure the success of this training event, we will try to adapt the content to individual training needs and profiles. This requires a careful selection of participants. If your Organization would like to participate, please complete the nomination form attached. Please return it to us before (date). You will be informed of the outcome of your request by ... (date). If you have any further questions, please do not hesitate to contact Mr./ Mrs., at (contact details).

Yours faithfully,

.....

EXAMPLE PARTICIPANT NOMINATION FORM

Course title:

1. Name, Address, Phone and Fax numbers, e-mail:

.....

2. Sex: ☐ Male ☐ Female

3. Age: years

4. Name of your association:

.....

5. What is your function in the association?

.....

6. Please indicate other relevant functions / management experience you have:

.....

7. When was your association created?

.....

8. What would you like to learn from this training? Please be specific (e.g. financial management, negotiating with local government, etc.)

.....

.....

9. Do you have suggestions how we can facilitate your participation in the training (e.g. working language, time schedule, facilities for disabled persons, accommodation, etc.)?

.....

.....

12. Any other comments?

.....

Tip:

The questionnaire is to be used before the training takes place. It can be sent together with the invitation letter.



EXAMPLE SBA TRAINING PROGRAMME

Managing Small Business Associations

Training schedule

Dates, Place

TIME	SESSIONS	FACILITATOR
Day 1		
08.30 – 09.00	Opening	
09.00 – 09.45	Introduction of programme and participants	
09.45 – 10.00	Break	
10.00 – 11.15	The nature of small business associations	
11.15 – 12.00	Developing a small business association	
12.00 – 13.00	Lunch break	
13.00 – 14.00	Developing a small business association – continued	
14.00 – 15.00	The association mission statement and objectives	
15.00 – 15.15	Break	
15.15 – 16.00	The association mission statement and objectives – continued	
16.00 – 17.30	The constitution	
Day 2		
08.30 – 09.45	Encouraging women's participation	
09.45 – 10.00	Coffee break	
10.00 – 11.30	Leadership	
11.30 – 12.00	Communication	
12.00 – 13.00	Lunch break	

13.00 – 14.00	Communication	
14.00 – 15.00	Deciding on SBA services	
15.00 – 15.15	Break	
15.15 – 16.00	Deciding on SBA services – continued	
16.00 – 17.30	Delivering commercial services	
Day 3		
08.30 – 09.45	Delivering advocacy services	
09.45 – 10.00	Coffee break	
10.00 – 11.30	Responsibilities and tasks within the association	
11.30 – 12.00	Managing association finances	
12.00 – 13.00	Lunch break	
13.00 – 14.00	Managing association finances – continued	
14.00 – 15.00	Sources of revenue	
15.00 – 15.15	Coffee break	
15.15– 16.00	Registering an association in Cambodia	
16.00 – 17.15	Action planning	
17.15 – 17.30	Evaluation	

**EXAMPLE DAILY EVALUATION FORM**

The daily evaluation form has to be adapted to the training schedule.

"Managing Small Business Associations"**DAILY EVALUATION FORM**

Date:

Overall, how do you rate today's session?

😊😊	😊	😐	😞	😞😞

Session "The nature of small business associations"

Please check (x) the appropriate rating:	Excellent				Poor
	😊😊	😊	😐	😞	😞😞
Training content					
Training method					
Trainers' performance					

Were you confused about something in this session? If yes, please explain.

What are your suggestions for making the session better?

Session "Developing Small Business Associations"

Please check (x) the appropriate rating:	Excellent				Poor
	😊😊	😊	😐	😞	😞😞
Training content					
Training method					
Trainers' performance					

Were you confused about something in this session? If yes, please explain.

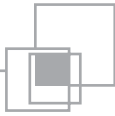
What are your suggestions for making the session better?

Session "Mission statement and objectives"

Please check (x) the appropriate rating:	Excellent				Poor
	😊😊	😊	😐	😞	😞😞
Training content					
Training method					
Trainers' performance					

Were you confused about something in this session? If yes, please explain.

What are your suggestions for making the session better?



Session "The constitution"

Please check (x) the appropriate rating:	Excellent				Poor
	😊😊	😊	😐	😞	😞😞
Training content					
Training method					
Trainers' performance					

Were you confused about something in this session? If yes, please explain.

What are your suggestions for making the session better?

Thank you for your feedback

PREPARING YOUR SESSION

Session plans

Each of the 16 session plans starts with a first step in which you, as a trainer, ask the participants some questions. These questions allow the participants to share their experiences on the topic. This step is followed by 2 or 3 steps that involve a presentation, an exercise or a role play. At the end of each session you as a trainer elicit the key learning points of the session.

Frequently asked questions

At the end of each session plan you will find some Frequently Asked Questions (FAQs) related to the topic of the module. These are examples of questions that your participants may pose. The answers to the FAQs will give you some guidance on how to answer questions that your participants may have.

Energizers

At the end of the trainers' manual you find 10 examples of energizers that can be used in your training. Each of the 10 energizers relates to a topic and can best be done just before or after the module that relates to the topic. It is not necessary to do all exercises and your choice should depend on the interest of the participants as well as on time available.

Materials

Before each session, make photocopies of the exercises that you want to distribute. Make sure that you have your powerpoint presentation ready for use. Sometimes participants appreciate handouts of the powerpoint presentation. Make sure that any materials needed for energizers are ready.

Accounting

For module 13 "Managing association finances" it may be useful to involve an accountant as trainer or resource person.



MODULE 1: INTRODUCTION OF PROGRAMME AND PARTICIPANTS



Trainer Note

Learning Objectives

By the end of this module, the participants will:

- Be able to explain the objectives and set-up of the training
- Understand what is expected from them

Session plan (40 minutes)

Step 1 - 20 minutes

Welcome the participants and the resource persons. Let the participants introduce each other as follows:

Ask participants to briefly interview the person sitting next to them, their name, residence, business experience, as well as their expectations for the workshop.

The "neighbours" then present each other to the group in plenary (give 1 minute per presentation).

Step 2 - 10 minutes

Establish ground rules as follows:

Propose some rules (e.g. timeliness, respect for each other, listen when others speak). Ask the group to add do's and don'ts. Request two participants to test them on flipcharts and stick them on the wall for the duration of the course. Participants may even suggest penalties (such as a fine, dance or a song). Clarify logistics.

Step 3 - 10 minutes

Explain the programme and its objectives (see slides 2 and 3). Stress the importance of active participation and mutual learning.

MODULE 2: THE NATURE OF SMALL BUSINESS ASSOCIATIONS



Trainer Note

Learning Objectives

By the end of this module, the participants will:

- Know how associations can be useful for their members
- Be able to explain the key goals of an SBA

Session Plan (60 minutes)

Step 1 - 15 minutes

Ask participants about the objectives of their business association.

- What motivated you to set up or join your organization?
- What are the advantages of being a member?
- What do members have in common?

Conclude that the motives for micro-entrepreneurs to start a business association are various, for example (see slide 4):

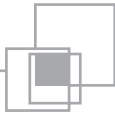
- To support members to develop their production and business activities
- To represent and protect the interests of the members
- To coordinate and regulate the business activities of the members

Give some examples of business associations in Cambodia that started for different reasons.

Step 2 - 10 minutes

Associations vary in scale and membership base (see slide 5). They can be trade-specific (i.e. fish mongers, hair dressers, street vendors) or sex-specific (women or men only). Some associations are limited to a geographical location, while others are operating at the national level.

Refer the participants to paragraph 2.2 of the reader "Managing Small Business Associations" for some examples of different types of small business associations operating in Cambodia.



Step 3 - 30 minutes

Facilitate Exercise 1: "Expectations and contributions".

Step 4 - 5 minutes

Elaborate on the key findings of the module.

People cannot always rely on government money or support to achieve their aims. Often, they will seek assistance from like-minded persons and combine their strengths. SBAs are built on self-help principles.

The kind of support small business associations can offer, depends not only on the needs of the members, but also on what the members can contribute to the association.

FAQs

I need financial assistance to pay expensive family medical bills. Can an SBA help me?

SBAs generally aim at making their members' businesses more successful. Therefore, they can help in addressing obstacles that have a negative impact on business performance. Lack of credit, equipment and markets are examples of economic obstacles. In addition, members usually face other, social, problems that can have serious consequences on the viability of their business. A high cost of health care is indeed a very common problem. Sometimes entrepreneurs may have to use their entire working capital or sell essential business assets (e.g. equipment and tools) to generate the money they need to meet the cost of health care. If many members are confronted with this problem, the association can investigate whether it would be possible to set up a micro-health insurance scheme or help members to access an existing one. An SBA is not a charity organization that gives you money to pay your bills. Usually, entrepreneurs are motivated by business concerns to join an SBA.

EXERCISE 1: EXPECTATIONS AND CONTRIBUTIONS



Plenary exercise

Instructions:

1. Invite the participants to write one example of support they would like to receive from their SBA on a colour card. Ask them to write on a different colour card what they think they can contribute to the SBA.
2. Stick the cards on the wall, grouping them into "expectations" and "contributions".

Possible answers:

Contributions	Expectations
Membership fees	Credit
Technical support	Business contacts
Administrative support	Marketing support
Business contacts	Discounts on products and services I need for my business
Political connections	Protecting the interest of the members
Time	Business advice
Premises	Childcare facilities
Etc.	Etc.

Analysis:

Ask the participants whether the expectations and contributions of male and female members are the same. In some instances they may be different. For example: women may have less business contacts and networking opportunities due to their position in society and their limited mobility. Therefore, they may have higher expectations from the business association to help them establishing business networks. Women may also feel a strong need for, for example, childcare facilities that would enable them to spend more time on the business.

Conclude the exercise by saying that SBAs can offer many types of support, responding to both economic and social needs of the members. Managers have to understand what the needs of the members are, to make sure that the business association responds to these needs. Members have to understand that business associations are based on mutual support: all members have to contribute to guarantee the success of the association.



MODULE 3: DEVELOPING A SMALL BUSINESS ASSOCIATION



Trainer Note

Learning Objectives

By the end of this module, participants will be able to:

- Identify various stages of the SBA life cycle
- Understand in what stage of development their own association is

Session plan (100 minutes)

Step 1: 75 minutes

Divide the participants in small groups, representing the same association as much as possible. Invite them to work on Exercise 2: "Historical timeline" (see slide 6).

Step 2: 10 minutes

Present the SBA life cycle. See paragraph 3.1 of the reader and slide 7.

Step 3: 10 minutes

Ask the participants about the stage of development of their small business association:

- Is your association in its start-up phase or already very experienced?
- What are the challenges and opportunities of the stage in which your SBA finds itself now?
- What has changed in your association over time?

Step 4: 5 minutes

Elaborate on the key findings of the module.

Associations go through different stages (life cycle) and differ in maturity. There are different challenges and opportunities at each of these stages, which have strong implications for SBA management.

SBA management is particularly challenging during the childhood stage, when the association needs to grow and gain respect from the outside world. Management challenges are very different, but not easier, in the maturity stage when members may loose their commitment and the association needs to be run by professionals.

FAQs

We founded our wood carvers' association only recently and want to become a strong organization that brings wealth to its members. How long does it take to become mature?

The life cycle shows the different stages through which associations pass to become mature. Like human beings, each organization is unique. One cannot predict how much time each association needs for each phase. Good governance, committed members and healthy businesses are the key to reaching maturity. But not everything depends on the association; external factors also influence the growth path of the association (business climate, economic trends, political stability, etc.).

How can my association become big and powerful?

A successful association is well managed and provides services and goods that enable all members (and not just a small group) to improve their businesses and increase their well-being. Such an association is likely to attract new members and become part of a broader network or federation. In this way, it can increase its influence and become more "powerful".

What is the difference between a cooperative and a business association?

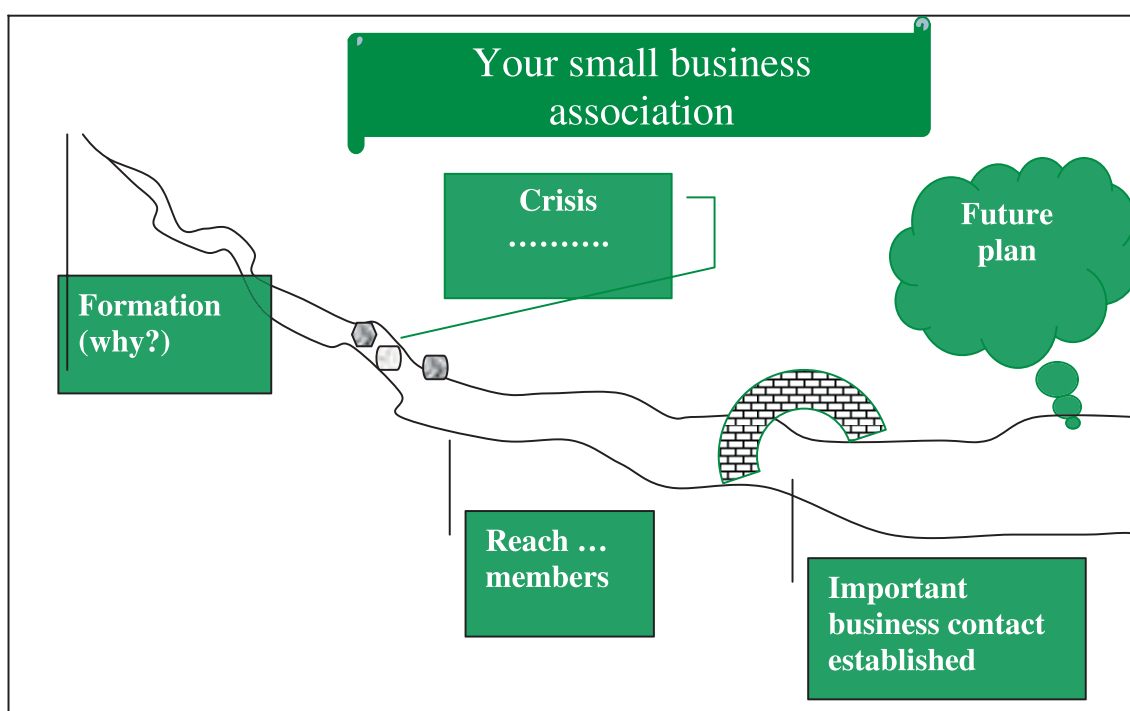
Cooperatives and business associations are very similar, especially when it comes to shared service cooperatives. These assist their members in, for example, production, bulk purchasing and marketing. Like business associations, their members are businesses and can be active in any trade. Cooperatives differ from business associations in their legal status and can be set up by individuals who do not own a business. Through their cooperative membership they become co-owner of the commercial enterprise, e.g. the cooperative. You find cooperatives in all sorts of activities such as housing, health care, insurance, and credit and saving. For some business associations it can be attractive to set up a cooperative to make a specific service (child care, transport, credit) accessible to its members and others in the community.



EXERCISE 2: HISTORICAL TIMELINE



Group exercise

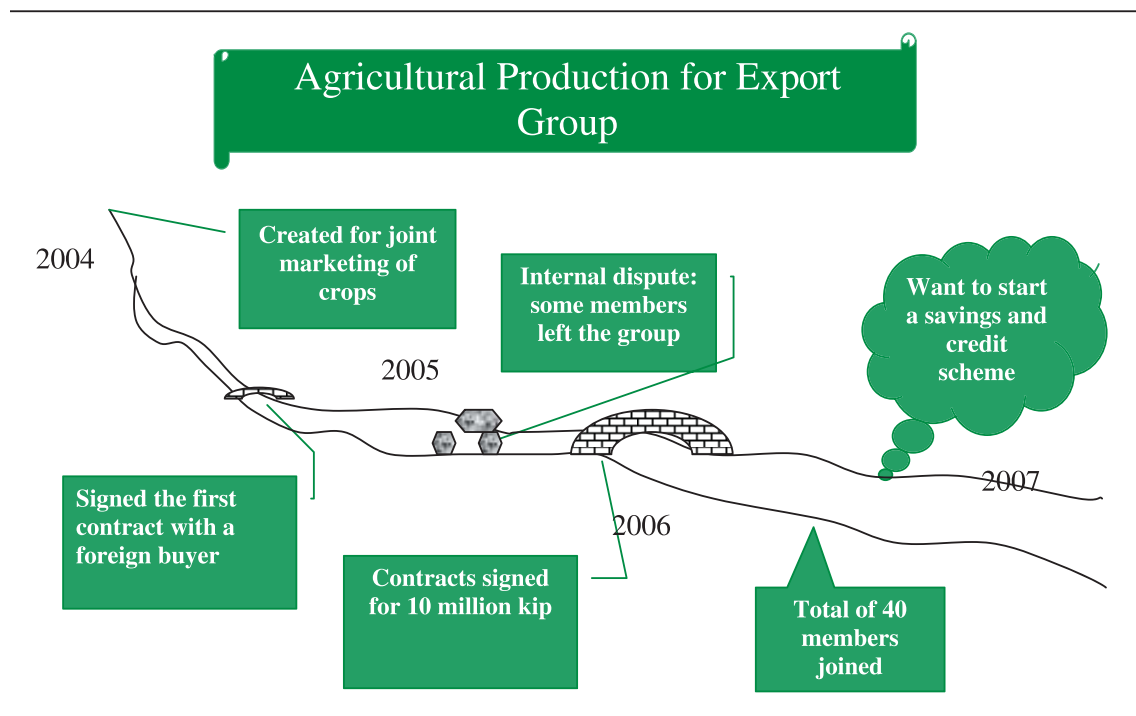


Instructions:

Ask participants representing the same association to draw a river on a flipchart, which presents the history of their association. An increase in membership can be symbolised by the river getting broader. Obstacles that were faced can be symbolised by rocks in the river. Important business contacts established can be symbolised by a bridge over the river, etc. The drawing should show the formation of the association, major crises, major achievements and future plans.

Display the drawings on the wall and let groups visit one another's drawing and talk about it.

Possible outcome:





MODULE 4: THE ASSOCIATION MISSION STATEMENT AND OBJECTIVES



Trainer Note

Learning Objectives

By the end of this module, participants:

- Understand the purpose of a mission statement and clear objectives
- Are able to (re)formulate the mission statement and objectives of their association

Session Plan (70 minutes)

Step 1 - 10 minutes

Encourage participants to think about the mission statement and the objectives of their association.

- Does your association have a mission statement? What is it?
- Does your association have a clear set of objectives? What are they?
- Are the mission statement and objectives known to the members? How?
- Why is it important to have a mission statement and clear objectives?

Step 2 - 10 minutes

Explain that a mission statement is a simple clear set of words that sums up the key purpose and objectives of the organization and the hopes and aims of its members.

It answers the questions:

- Who are you, as an organisation?
- Why do you exist?
- What do you do?
- Whom do you serve?

Objectives describe in more detail what kind of services the association will offer to its members.

Step 3 - 15 minutes

Refer to the case study in paragraph 4.3, with the example mission statement and objectives of CAMFEBA (see also slides 8 to 11).

- What do you like or dislike about the mission statements and objectives of these two associations?
- Are they meaningful, understandable?

Step 4 - 30 minutes

Ask participants of the same organization to write the mission statement and objectives of their own association on a flipchart. Ask them to review the mission statement and objectives and propose improvements, if any.

Some participants may not know the mission statement of their association, or the association may not have one. In this case, ask the participants to formulate a mission statement and objectives that they think would be adequate.

Step 5 - 5 minutes

Elaborate on the key findings.

The association needs a mission statement and clear objectives so that both internally and externally the core purpose of the association is understood. It needs to be written in simple language that communicates well, motivates the members and gains credibility from outsiders.

The mission statement and the objectives need to reflect the needs and priorities of the members. They are discussed and decided by the members in the General Assembly.



MODULE 5: THE ASSOCIATION CONSTITUTION



Trainer Note

Learning Objectives

By the end of this module, participants will:

- Understand the purpose of a constitution
- Be able to review the constitution of their own business association

Session Plan (60 minutes)

Step 1 - 15 minutes

Encourage participants to think about the constitution of their association.

- Does your association have a constitution?
- What do you think is the purpose of a constitution?

Conclude the discussion by saying that the constitution gives an organization its structure and ground rules (see slide 12)

- It is what the founding members agree will be the nature of the organization.
- It provides the basis for any discussion on future expansion of the organization.
- It provides information to the outside world on how this organization is run.
- It helps the group gain official registration, if that is required.

Step 2 - 40 minutes

Ask the participants what kind of clauses they expect to find in a constitution. Write the answers on a flip-chart and conclude by referring them to paragraph 5.1 (See slides 13 and 14).

Refer to the constitution of the Phnom Penh Small and Medium Industry Association (Annex A of the reader). Ask the participants to work in groups of 3 to 4 persons. In these small groups, ask them to carefully read the constitution and compare it to the elements of an SBA constitution of paragraph 5.1. Are all the elements there? Is there something missing?

Let the groups present their findings. Conclude by saying that the constitution of the Phnom Penh Small and Medium Industry Association is a good example that can be followed by other associations in Cambodia.

Step 3 - 5 minutes

Elaborate on the key findings

The association needs a properly written constitution, which is understood by the members, and is seen to guarantee a fair and accountable system of decision-making and authority within the association. The constitution will also lay down the requirements and benefits of membership.

The constitution is drafted in accordance with the national law. When the leaders draft a constitution, they can refer to examples of other associations, as well as to the regulations and procedures to establish an association in Cambodia (see Annex B of the reader). Very often the association calls upon a lawyer to finalize the constitution. The constitution will need to be submitted as part of the registration process.

FAQs

"It seems very complicated, time consuming and costly to register an association officially. The informal credit and savings group I belong to, works fine. Why could an SBA not work like that?"

Deciding to register the association will indeed entail administrative costs, including time and, to some extent, additional taxes and fees. It may also involve dealing with bureaucracy, harassment, interference and even corruption. However, official registration brings many advantages, such as recognition by the government as discussion partner, the ability to take legal action if needed, the ability to open a bank account, the ability to carry out official transactions, and bid for tenders on behalf of the members, social status and community respect and it facilitates access to certain donor or government funding programmes.



MODULE 6: ENCOURAGING WOMEN'S PARTICIPATION



Trainer Note

Learning Objectives

By the end of this module, the participants will:

- have a realistic understanding of how business associations can best support women entrepreneurs

Session Plan (60 minutes)

Step 1 - 10 minutes

Encourage participants to reflect on current association practice and new ways for supporting the needs of women entrepreneurs.

- Is your business association "men only" or "women only"? According to its constitution? In practice?
- What do you think is the purpose of a "women only" business association?
- Do you think men and women benefit equally from membership of "mixed" business associations? Why or who not?
- Do women hold important posts in your "mixed" business association? Do they speak up in meetings?

Step 2 - 40 minutes

Divide the participants in small groups and invite them to work either on Exercise 3 or 4 "Facilitating women's participation".

Introduce this exercise as a way to find strategies to deal with the disadvantaged position of women entrepreneurs. What can business associations do to support women entrepreneurs?

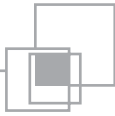
Step 3 - 10 minutes

Elaborate on the key findings. Refer to paragraph 6.3 of the reader.

Within most business associations with mixed membership, women rarely occupy important posts such as president or vice-president. They often take on roles such as that of secretary or responsibilities that mirror expectations that men may have of women in the household and family. It is important to realise that both women and men have significant contributions to make to an association and bring different values to the association. Therefore it is important that women take up more important positions.

In some situations women may find it hard to express their opinions in front of their male colleagues. It can therefore be a good idea to organize separate discussion groups for women and for men so that ideas can be worked through confidently and without interruption. A representative of each group can present the ideas to a plenary session.

The business association should include on its agenda women's issues such as childcare, security, and how to combine the development of the woman's enterprise with her obligations to her family. These issues should be regarded as important and not dropped to the end of the agenda. Special forums and workshops could also be organised.



EXERCISE 3: FACILITATING WOMEN'S PARTICIPATION



Group exercise

Instructions:

1. Discuss the following questions in small groups:
 - Do women members have different needs to male members?
 - Are there many potential women members not being reached?
 - How can leaders facilitate women's participation in the organization?
2. Propose creative ways to ensure more equal and active participation of women members in the association. Write them on a flip chart and display it on the wall.
3. Visit one other group. Compare and discuss each other's proposals.

Possible answers:

- Establish a women's committee to ensure that concerns of women members are on the association's agenda;
- Establish a quota for women's participation in management bodies and functions of the association;
- Facilitate discussions of a men's group on how they can adjust and respond to their changed roles in family and business (in terms of sharing of decision making and workload);
- If many (women) members are illiterate, the association should:
 - ensure more oral communication and less use of written materials in training programmes, etc.;
 - encourage literacy by running programmes at the association or by linking to government or NGO literacy programmes, especially if these can be run on the association premises;
- Organise association meetings at a time and place that take into account the family obligations of women and men;
- Organize special workshops on issues that are highlighted by women members, such as security of women street vendors, financial autonomy, ownership, etc.
- Encourage members to change their attitude in meetings and ensure that women participate as much as men.



EXERCISE 4: FACILITATING WOMEN'S PARTICIPATION (2)



Group exercise

Instructions:

Ask the participants to listen to the case study below. Ask them to tell you, without further thinking, which candidate they prefer. Put participants supporting one candidate in one side of the room and ask the others to sit in the other side of the room. Ask them to debate and make a final decision.

After the debate, in which men will probably dominate the discussion, ask participants the following questions:

1. How did you feel during the debate?
2. Who expressed more ideas, men or women?
3. Would this situation lead to equal chances for the female leader to be elected?
4. What can a business association do to ensure that women's interests are listened to and responded to?

Case study

Your business association is recruiting a secretary general. After the initial tests and interviews, only two candidates are left, Mr. Vuthy and Ms. Neary. On the basis of these profiles, please select which of the two candidates you prefer.

Profile Mr. Vuthy

Mr. Vuthy has a long-standing business experience. He used to be the Chief Executive Officer of a relatively large company in Phnom Penh. He has a BA in accounting from an Australian University. Mr. Vuthy has a reputation as an honest and efficient business man.

Profile Ms. Neary

Ms. Neary used to be the director of an international NGO that supported, amongst others, enterprise development. About ten years ago, she helped to establish a women's business association, which is now quite successful. She is known for her excellent networking and fundraising skills and knows a lot of people in various government agencies.

MODULE 7: LEADERSHIP



Trainer Note

Learning Objectives

By the end of this module, participants can:

- List characteristics of good leadership
- Define the role and tasks of SBA leaders

Session Plan (70 minutes)

Step 1 - 10 minutes

Invite participants to express their views on leadership.

- What do you expect from the leader of your association?
- What criteria do you use to select a leader?

Write the answers given to the questions on the board or on two separate flipcharts. Add roles or criteria if something important is missing.

Step 2 - 20 minutes

Refer to paragraph 7.1 in the reader which describes management functions and features of good leadership. Make a short presentation, using slides 15 to 18.

Conclude the presentation by saying that it is hard to find leaders who have all the good leadership features combined in one person. It is especially difficult for small business associations, where the leadership and management functions are combined in one person. For all of these reasons, leadership problems are understandable and very common.

One way of avoiding leadership problems, is by making sure that leadership is not concentrated in one person. Committee members need to play their role, according to a clear mandate. The treasurer and the secretary should have the necessary training to do their jobs efficiently and relatively independently.



Step 3 - 25 minutes

Divide the participants in small groups and invite them to work on Exercise 5: "Leadership problems".

Step 4 - 10 minutes

Invite participants to express their views on leadership problems.

- What kind of leadership problems are most common in business associations in Cambodia?
- How do these problems affect the associations?
- How can these problems be solved?

Mention that leadership problems can both be a result of the leader being too strong or too weak. If the leader is too strong, the association may become a "one-woman-show" or a "one-man-show" with nobody else taking any initiative. If the leader is too weak, members will be struggling to find a sense of direction.

Step 5 - 5 minutes

Elaborate on the key findings.

Leaders must make a clear distinction between their own business and the organization; they should not abuse the association for their own interest. Strong leaders prioritize collective interests, are honest and accountable for their actions.

Even if leaders are very good, it is important to bring in new leaders. The same group of people should not be elected to the committee year after year. Potential leaders should be given opportunities for development.

Possible leadership problems that can arise include: conflict of interest, organization's dependency on a powerful leader, leaders who are influential but do not have sufficient leadership skills and a lack of female leaders in associations with a large membership of women.

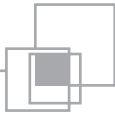
FAQs

Our village chief would be offended if he was not asked to become the leader of our association. What could we do?

Traditional leaders are respected in the community and have commitment to its development. Despite these positive characteristics, they are not necessarily a good leader of a small business association. Very often, the association leader is chosen from among leaders of enterprises, retired civil servants or experienced specialists. Traditional chiefs can be asked to play an advisory, moral or ceremonial role in the case of a crisis or as part of formal decision-making.

How can members control the leader?

Dynamic and honest leaders give members confidence in their association. They are accountable to the members through listening and communicating on progress, performance and difficulties. The wish of members "to control" the leader can be a sign of mistrust, internal power struggle or insufficient leadership competences. A healthy management can help in avoiding such problems. It requires that responsibilities be shared and the leadership potential of others encouraged. A business association should be able to count on a group of leaders who are assigned different responsibilities, based on complementary capabilities and interests. Also, management positions should become vacant and elections should be held regularly, as written in the Constitution.



EXERCISE 5: LEADERSHIP PROBLEMS



Group exercise

Groupwork instructions

1. What are the problems with the leadership of Mr. Dara?
2. What are the possible consequences if the problems persist?
3. How would you address the problems whilst avoiding major conflicts?

Case study

Mr. Dara is chairperson of the association of small hotel and restaurant owners in Siem Reap. He himself founded the association five years ago and has worked very hard for it. Over the years, many women entrepreneurs who manage small guest-houses have joined the associations. Some of the women have taken important roles in the business association, such as treasurer and secretary. However, Mr. Dara has been responsible for all relations with the government, with donors and with organizations in the tourist industry.

These days, Mr. Dara is running for elections to join the Commune Council. He is very busy with his political career and has less time for the association. He has therefore requested his assistant hotel manager to take over some of the chairperson's tasks. A few women members are not very happy with the situation but don't dare to raise their concerns.

Possible answers

1. The association faces the following problems:

- Conflict of interest and integrity on behalf of the chairperson;
- Non respect of the association's constitution and democratic governance;
- Lack of trust between members and management;
- Deficient communication within the association;
- Etc.

2. The association risks to:

- Loose its credibility as it will become associated with a politics, rather than with business interests;
- Increase its management problems with an unrepresentative chairperson;
- Decrease its success as members may spend more time and resources on the political campaign rather than on their businesses and the association;
- Loose its members and close down;
- Etc.

3. Problems can be addressed as follows:

- Begin informal consultations among members to see whether concerns are shared and joint action can be undertaken;
- Organize a small representative group to discuss with the chairperson and management staff;
- Convoke a special meeting of the general assembly and rely on other provisions in the SBA constitution to ensure democratic management;
- Involve an (external) mediator to facilitate the communication between the members and the chairperson, if conflict seems inevitable;
- Etc.



MODULE 8: COMMUNICATION



Trainer Note

Learning Objectives

By the end of this module, participants:

- Can explain why effective communication is important for the success of an SBA
- Understand the basic rules of internal and external ways of communication

Session Plan (60 minutes)

Step 1 - 15 minutes

Invite participants to share their associations' experiences with various communication means and skills. Make a distinction between internal communication (amongst the leaders and members of the business association) and external communication (between the business association and external partners such as the government or commercial partners).

Ask the participants in relation to internal communication:

- How effective is your internal communication? What communication problems do you face?
- What are your internal means of communication: a newsletter, meetings, leaders visiting members?
- What do you need to do to make internal communication more effective?

Ask the participants in relation to external communication:

- How effective is your external communication? What communication problems do you face?
- What are your external means of communication: a brochure, meetings with government agencies, press relations?
- What do you need to do to make external communication more effective?

Step 2 - 35 minutes

Role play: Become an association member. See Exercise 6.

Step 3 - 10 minutes

Elaborate on the key findings.

Communication can be internal within the association and external between the association and key people, groups and agencies in the community.

Communication problems are very common in business associations. Sometimes members receive too little information or more than they can absorb. Sometimes information is not shared equally amongst the members, which can lead to suspicion and conflict.

Communication with the external environment can be verbal and non verbal. A brochure or a poster presenting the objectives and activities of the association can be very effective.

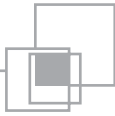
FAQs

"A newsletter seems a good means of communication but won't it become too difficult to find relevant and recent information in the long run?"

You're right. Continuity and relevance are key in issuing a newsletter. Therefore, it is important to assess in advance the information needs and expectations of the members. On this basis you can decide whether a newsletter would respond to their demands. If the answer is yes, it will also help you in determining the frequency and type of information. The editorial group involves members with good writing skills, ideas, knowledge and contacts. The newsletter can contain information on economic changes impacting business activity, cash flows or employment, profiles on successful entrepreneurs, articles on legislative issues that directly affect members' enterprises and news about members, leaders or strategic partners.

"In my function as president of the women food-processors' association in a small, remote community, I experience the difficulty of obtaining attention and support from the local government in the provincial capital. We are not important to them. They only listen to powerful and wealthy businessmen who are living in town."

It is true that besides negotiation skills, underlying power relations can determine the outcome of the negotiation. People with little education or money, or who come from another place or belong to another ethnic group than the people they meet, may have difficulties in overcoming their perceived sense of inequality. For similar reasons, women can have difficulties in negotiating with men. Organizing the meeting on neutral ground (not on the other party's premises) is a way to lessen unequal power relations that may undermine equal negotiating. Other strategies include: negotiating in a group rather than individually, allowing different members to present different aspects of the argument, and setting a date and time for the meeting that allows association members to participate.



EXERCISE 6: BECOME AN ASSOCIATION MEMBER



Role-play exercise

Instructions:

Divide the participants in two groups. One group represents the members of an association while the other group represents entrepreneurs who have not yet joined the association.

Give both groups 10 minutes to read the instructions of the role play, prepare for the role play and elect one volunteer each who will play the role.

The two volunteers will play:

1. The role of a leader of an association who has to convince a potential member of the advantages of joining.
2. The role of a non-member of the association who shows some scepticism and evokes reasons for not joining.

The play should not be more than 10 minutes. The other group members will observe the role play. Ask some of them to pay attention to the contents of the discussion; others observe the language that is used, the non-verbal communication (position of the players, hands, eye movements, etc.) and the attitude of the players.

At the end of the role play, ask the players:

- Was it easy or difficult to get your message across?
- What do you think your strong points were in communicating?
- What do you think you could have improved?

Ask the other group members about their observations:

- Which part of the message came across well? Why?
- Which part of the message did not come across? Why?

Some parts of the message were better received and understood because the language was clear, because the information corresponded to what the potential member wanted to know, because all their concerns had been taken into account, etc.

Group 1: Members of the association

One of you will play the role of Mr. Samnang according to the instructions below. As a group, please select a volunteer for the role of Mr. Samnang and help him to prepare his role.

Role 1: Member of the association: Mr. Samnang

You are Mr. Samnang, member of a Rice Millers Association. You have the opportunity to meet Ms. Davy, who is the manager of a small rice mill that she established a year ago. You want to convince Ms. Davy to become a member of the association.

Your task: Try to convince Ms. Davy to become a member of the association by showing her the advantages of membership.

Group 2: Non-members

One of you will play the role of Ms. Davy according to the instructions below. As a group, please select a volunteer for the role of Ms. Davy and help her to prepare her role.

Role 2: Non-member

You are the manager of a rice mill that you established a year ago. You are meeting Mr. Samnang of the Rice Millers Association. Mr. Samnang wants to convince you to become a member of the association, but you have some doubts whether you want to become a member.

Your task: Tell Mr. Samnang about your reasons for not (yet) joining the association and let him know your doubts about the benefits of becoming a member.

At the end of the discussion you will have to decide whether to become a member, not become a member or postpone your decision.



MODULE 9: DECIDING ON THE SBA SERVICES



Trainer Note

Learning Objectives

By the end of this module, participants will:

- Have a greater understanding of the range of services SBAs can offer their members
- Know how to take well informed and strategic decisions in service delivery by or through the association

Session Plan (95 minutes)

Step 1 - 15 minutes

Invite participants to share their experiences and views on service delivery.

- What kind of services does the association offer to its members at the moment?
- Does it want to offer more services in the future?
- What do you think are the services that the members want the association to offer?
- Do male and female members have other priorities with regards to the services they want the association to offer?

Step 2 - 15 minutes

Present the types of services that small business associations can offer, referring to paragraph 9.1 and using slides 19 to 23.

While presenting slides 20 to 23, give some examples of business associations in Cambodia that offer certain services, for example the ones mentioned in paragraph 9.6 (Website of hotels and guesthouses in Siem Reap) and 9.7 (Entrepreneurship training).

Step 3 - 60 minutes

Divide the participants as much as possible into groups that represent the same small business association. Let each group think of a service that the association doesn't offer

at present, but may want to offer in the future. Ask each group to analyse the feasibility of the service delivery, by going through the questions of Exercise 7. Let them present their findings and conclusions to the group.

Step 4 - 5 minutes

Elaborate on the key findings, referring to the experiences provided by the participants.

Services cover a range of ways to help strengthen members' businesses. Some involve training, counselling and information, others involve building commercial links or providing financial services or access to them. There are also more political activities, such as lobbying government or influencing public opinion. And, there are services that respond to members' social needs such as social insurance, child care, etc.

The association cannot hope to solve all the problems of all its members. Its management and financial capacity will always be limited. Therefore, it should take decisions on which activities to pursue.

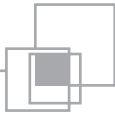
It is important to manage each service carefully, which means assessing the demand for it, the cost of it, the income that it may generate or the means to pay for it.

The association itself can provide some services, others can be offered together with other partners or by negotiating a good deal with another provider.

FAQs

"I doubt whether my association has sufficient capacity to gather all the needed information before deciding to start an activity. And we do not have the money to pay for expensive consultants. What could we do?"

It is indeed not easy to start with data collection. One should know where to go and what to ask. Discussions with your members will indicate what services are going to help them. The knowledge that is already available among your members should also not be underestimated. Through their professional and social network (clients, family, women's groups) they have often heard of interesting services or service providers. Contracting an expert or consultant for a feasibility study is often inevitable. But with all the preparation already undertaken by you, their task will be more focused and less time consuming. Someone from your association should be intensively involved in the feasibility study. It is a learning exercise that will provide you with useful skills! The costs of the feasibility study should be seen as a valuable investment that can easily be recuperated by a commercially sustainable service.



"I don't think it is good for business associations to get involved in politics. Political activities will distract from the association's core business and authorities might not appreciate the interference of business people."

Associations cannot (and should not want to) respond to all members' needs. But when your members face serious difficulties in running their businesses because the legal environment is not very favourable, it is often worthwhile to think of proper solutions. In some countries for example, the registration of the business is cumbersome, taxes are too high for small businesses, custom procedures cause delays in getting inputs, informal market stands are prohibited, or it is difficult for small businesses to comply with labour standards. Sometimes, authorities and government agencies are not aware of the particular difficulties faced by small businesses and they appreciate the information you provide. In other cases, your organization can link up with a bigger business or employers' associations (federation) that have more experience in discussing with government authorities.

EXERCISE 7: ANALYSING THE FEASIBILITY OF SERVICE DELIVERY



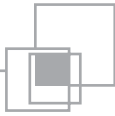
Group exercise

Instructions:

As a group, think of a service that your association is not offering at present, but may want to offer in the near future. Assess the feasibility of the service provision by going through the questions on the form.

Based on this analysis, decide whether the association should offer the service or not. Or maybe it should offer the service together with another partner?

Present your findings to the group.



<p>Name of the business association:</p> <p>New service:</p>
<p>Does the service answer the needs of most of the business association members? Does it fit with the mission statement of the association?</p>
<p>Does the association have the necessary human resources to offer the service?</p>
<p>Would the service be financially viable? Will the income from service delivery cover the costs? How?</p>
<p>Can the service be easily managed, given the existing experience of the leaders of the business association and the level of involvement of the members?</p>
<p>What other organisations are providing the service?</p>
<p>On the basis of the above analysis, do you propose to:</p> <ul style="list-style-type: none">♦ Offer the service?♦ Not offer the service?♦ Offer the service in cooperation with

MODULE 10: DELIVERING COMMERCIAL SERVICES



Trainer Note

Learning Objectives

By the end of this module, participants:

- Are aware of the interests at stake in delivering commercial services
- Are aware of the potential pitfalls in offering commercial services

Session Plan (60 minutes)

Step 1 - 10 minutes

Invite participants to share their experiences and views on commercial services.

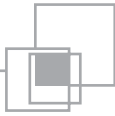
- Does your association have any experience in joint marketing, buying or selling?
- In what ways could members' existing supply or marketing problems be solved through joint buying or selling?
- Could your members work together well enough to meet the requirements of such an arrangement?
- What difficulties have you encountered in joint commercial services? How did you solve these difficulties?

Step 2 - 45 minutes

Divide the participants in groups and invite them to work on Exercise 8: "Interests at stake in commercial services". Let the groups write down their answers. Let them come together in the plenary group. Collect ideas from the different working groups and write them down on the board. Make sure there is no overlap and nothing important is missing. Wrap up by referring to paragraph 10.2 of the reader and present slides 25 and 26.

Step 3 - 5 minutes

Elaborate on the key findings, referring to the experiences provided by the participants.



The association can create economies of scale through assembling members' demands for supplies and services or assembling members' production capacity. With that increased strength, it is possible for the association to act as a broker, or go-between, and negotiate more favourable terms for business arrangements than can not be made by individual small entrepreneurs acting alone. Providing such practical services to members will be a great asset to the association.

The association must undertake this brokering role only if it can do so in a business-like fashion. It should be able to charge a fee for this work.

It may also help members by organizing commercial premises, machinery or transportation that can be used by everyone. This type of commercial service also needs to be properly managed and should only be undertaken if it pays for itself.

FAQs

"My association has set up a well-equipped, wooden furniture workshop where members jointly prepare big orders for a company abroad. This client is not happy with the varying quality from one order to another and is considering stopping our cooperation. What could we do?"

This problem is common to many other associations that manage shared premises and broker between clients and their members. Your association has done a great job: it brought in a big client and organized an equipped workplace for the members. However, there are some problems to resolve. This demonstrates the complexity of going into business on behalf of your members. What you could do is to invite your client to come and visit the workshop. Together you could set quality standards and assess whether these can be reached with the existing working methods, equipment and timing of the orders. Eventually, your client could bring you into contact with other sub-contractors for an exchange of experience, knowledge and technology transfer.

EXERCISE 8: INTERESTS AT STAKE IN COMMERCIAL SERVICES



Group exercise

Group work instructions:

Read the case study below and try to answer the question.

Case study

You are the leader of a business association of silk producers. You had the opportunity to meet with an investor/business man from a neighbouring country who showed an interest in buying big quantities of silk from the members of the business association.

You see this as a good opportunity for the members of the association to increase their income. Besides, this would be an opportunity for the business association to increase its importance and attract new members.

You are organizing an urgent internal meeting with the members of the business association to discuss and decide whether the association will produce silk for the business man from the neighbouring country.

Question:

In the meeting, what should the group discuss and decide on, before the association can produce and sell silk for the businessman?

Possible answers:

- Is the business man trustworthy, and how do we know?
- What quantity of silk does he want to buy?
- Do the association members have enough production capacity?
- What quality of silk is expected?
- Which members will produce silk and sell it through the business association?
- How will the transport of the silk be arranged?
- What kind of clauses do we put in the contract with the businessman?
- How do we decide on the price of the product?
- How do we divide the benefits between the producers and the association?
- What kind of technology is needed?



- Can we receive support from other partners, the government or others?
- Do we create a committee to deal with this client?
- Do we sign contracts between the association and the clients who will supply the silk?

MODULE 11: DELIVERING ADVOCACY SERVICES



Trainer Note

Learning Objectives

By the end of this module, participants:

- Are aware of the purpose of advocacy services
- Know what skills are required
- Know how to plan and implement an advocacy campaign

Session Plan (120 minutes)

Step 1 - 10 minutes

Invite participants to share their experiences and views on advocacy services.

- Does your association have any experience in advocacy?
- Any success stories or failures?
- What do you think is difficult in offering advocacy services?

Step 2 - 40 minutes

Let 4 participants carry out role play Exercise 9: "Market vendors negotiate with local government".

After the role play, ask the 4 participants first how they feel about the experience. What went well and what was difficult? What lessons can be learnt? Then ask the whole group what they observed and what lessons they can draw.

Step 3 - 50 minutes

Divide the group as much as possible into small groups that represent the members of the same business association. Ask each group to think about an important issue or problem their members are dealing with, which could be solved through lobbying or advocacy. What would be the objectives of the advocacy campaign? What would be the steps of the campaign?



Let the groups present their ideas and allow time for feedback from the other participants.

Step 4 - 15 minutes

Present the different steps in an advocacy campaign (See Slide 27) and refer to paragraph 11.1 of the reader.

Step 5 - 5 minutes

Elaborate on the key findings, referring to the experiences provided by the participants.

Lobbying and advocacy are important to defend or promote members' interests, particularly in relation to government regulations and policy. Small enterprises, and those run by women in particular, rarely have their needs considered when decision makers write regulations, set tax scales, or set out registration procedures. The association may be able to simplify some of these complications and lighten some of the burdens.

The goal is also to win sufficient credibility whereby the association is consulted as a matter of course when new policies or regulations are being prepared. The association may then be invited to be a member of a committee, or attend a regular forum, because it is recognized as the voice or representative of (women) entrepreneurs in the community, district or nation.

Advocacy is a skilled task and requires the development of careful strategies: collecting information, preparing representatives to present a good case, understanding who to talk to, identifying "champions" and enlisting their support, as well as being able to stand up to possible opponents. Skills that are needed for good advocacy work are communications skills, persistence and empathy.

Advocacy means being able to talk to the media. However, remember that you need a good story that supports your cause. Keep in mind that journalists want a story, even a bad (sensational) story about your cause or your association, is just as useful to a newspaper. Check that your story reflects well on your association.

FAQs

"Our association has been asked to take part in a local development forum where local government, private sector representatives and NGOs discuss developmental issues for our region. So far, I do not see any direct benefit for my association and I wonder whether it is worthwhile to participate?"

The fact that your association has been asked to participate demonstrates your association's credibility in the eyes of other development actors in your region. They believe that your association represents the voice of small entrepreneurs and that you can contribute to the regional development. This looks like a great opportunity to apply your advocacy skills and strategy! However, it seems that your expectations from participation in the forum are not very high. There are several reasons for this. Does the agenda reflect the concerns of your members, for example, access to clean water, electricity, road, markets, training and communication facilities? Do your members know about the forum? What outcomes do they expect? Are these realistic? How can you influence the agenda? Can you build alliances with other forum participants? Does your representative have the right skills and motivation? Discussing these questions with your staff and key members will help to assess how best your association can benefit from participation in the forum.



EXERCISE 9: MARKET VENDORS NEGOTIATE WITH LOCAL GOVERNMENT



Role-play

Instructions:

- Let all participants read the case study.
- Four participants are organized in two groups. Two participants represent the Women Market Vendors' Association (a leader and a member). Two participants represent the local government. The other participants are observers.
- Let the 4 selected participants prepare the role play, preferably during a break (20 minutes). Let them reflect on the following questions:
 - What are your needs and objectives? What do you know about the other side and what they want out of the negotiation?
 - Set down in concrete and measurable terms what you want to achieve.
 - What is your bargaining range: i.e. the starting point, the target point (where you would like to settle) and your "walk away" point (when you break off the negotiations). What alternatives do you have if the negotiations look like failing? What is your "best alternative to a negotiated agreement" or "fall-back" position?
 - Define who will say what at the meeting.
- Let the four participants come together in a meeting and play their role.
- Observers will pay attention to:
 - Did both parties have clear goals?
 - Do both parties listen to each other?
 - How would you qualify the negotiators? Are they convincing, persistent, trustworthy?
 - Is the bargaining competitive or cooperative? What will the likely consequences be for the future relationship between the association and the municipality?
 - How is the negotiation closed? Are the outcomes clear to everyone? Will it be written down?
 - Would the negotiations have gone differently had the market vendors been men?

Representatives of Kampong Cham Municipality**Case:**

You work for the Kampong Cham Municipality. The Municipality has plans to move the market from a central place in the town to the outskirts of the town. The reasons are:

- there is always a lot of dirt at the market that attracts insects and rats
- the municipality wants to sell the land where the market is. The land can be sold at a good price for the building of a luxury hotel.
- there will be more space for parking at the new market.

You will meet 2 representatives of the Association of Women Market Sellers. Please prepare for the meeting.

Representatives of the Kampong Cham Association of Women Market Sellers**Case:**

You are sellers at the market in Kampong Cham Town. You are also members of the Association of Women Market Sellers Kampong Cham. Your Association has been informed that the Municipality has plans to move the market from a central place in the town to the outskirts of the town.

The members of the association do not want the market to move. The new place is too far and will attract less customers. Rent at the new place is likely to be higher. All of you will incur higher transport costs to bring your goods to the market. You have asked the Municipality for a meeting.

Today you will meet 2 representatives of the municipality. Please prepare for the meeting.



MODULE 12: RESPONSIBILITIES AND TASKS WITHIN THE ASSOCIATION



Trainer Note

Learning Objectives

By the end of this module, participants will:

- Have a better insight into the internal management of their association
- Can explain the roles and responsibilities of the different committees of the association
- Can list the key functions of a president, a secretary and a treasurer

Session Plan (85-90 minutes)

Step 1 - 10 minutes

Raise participants' awareness on the internal management structure and responsibilities of key posts in the association.

- What kind of positions do you have in your association? A president? A treasurer? A secretary?
- What kind of committees do you have in your association? An executive committee? A general assembly? An auditing committee? Why were these committees established?
- What are the roles and responsibilities of the different committees of the association?

Step 2 - 50 minutes

Divide the participants into groups. As much as possible, the group members should be from the same business association. Invite the groups to work on Exercise 10: "Draw an organizational chart of your association".

When the groups present their organizational charts, make sure the following points are discussed:

- Do women have decision-making roles in the association?

- Is the structure not too heavy (i.e. too many positions) for the size of its operations and membership?
- Is there an auditor who operates independently from the executive committee?
- Is there any paid staff? If yes, on what positions and why?

Step 3 - 15 minutes

Explain the roles of the different committees (See slides 28 to 31).

1. The General Assembly

The General Assembly (GA) is the supreme body of the business association. It meets at least once a year to:

- Examine the activities and finances of the previous year;
- Evaluate the current strategy of the organization and decide on the future strategy;
- Decide on how to allocate the organization's resources;
- Approve the work plan and budget for the period ahead;
- Elect the members of the Board and the Audit Committee.

2. The Board

The Board is elected by the General Assembly and represents the members in between the General Assembly meetings:

- It usually comprises 5 or 7 members, including a President or Chairperson;
- It meets regularly, every month or every two months;
- It makes strategic decisions and advises the management team.

3. The Management Team

The Management Team is in charge of the management of the business association:

- It is responsible for the efficient management of day-to day activities;
- It usually comprises a Secretary General or Manager, a Treasurer and a Secretary.

4. The Audit Committee

The internal auditors or Audit Committee:

- Are selected during the General Assembly;
- Supervise the activities of the association and ensure that the Board leads the association in accordance to the decisions made in the General Assembly;
- Ensure that the annual financial audit is conducted for the association. The auditor may be internal or external by a professional accountant.



Step 4 - 5 minutes (optional)

Refer to paragraph 12.3 of the reader on job descriptions. Mention that it is good practice for staff of small business associations to have job descriptions. The paragraph gives some examples of job descriptions of the association president, treasurer and secretary. These job descriptions would have to be adapted to match the needs of each particular small business association.

Step 5 - 10 minutes

Elaborate on the key findings.

The association structure includes a general assembly of members, an executive committee, subcommittees, as necessary, and an audit committee.

It is important that all members know the purpose and work of each of these parts of the organization.

Associations with a substantive membership base that have developed an important range of activities will need to professionalize their organization and management by hiring a general manager, administrative and technical staff members.

FAQs

"At what stage should an association employ professional staff?"

Each association is unique and there is no one-size-fits-all answer to this question. Considerations that will need to be taken into account are: where does the association stand on its growth path? Does it expect rapid expansion? Are the services rendered by the association, time and labour intensive, or do they require specific expertise? How healthy is the financial situation: are resources sufficient and stable? One should also be aware that the recruitment of staff is not the only solution. The association could also think of hiring short-term experts/consultants, outsourcing activities or creating a company or cooperative for a specific commercial undertaking. Associations that are affiliated to a national federation can often call upon services and support from their federation.

EXERCISE 10: DRAW THE ORGANIZATIONAL CHART OF YOUR ASSOCIATION



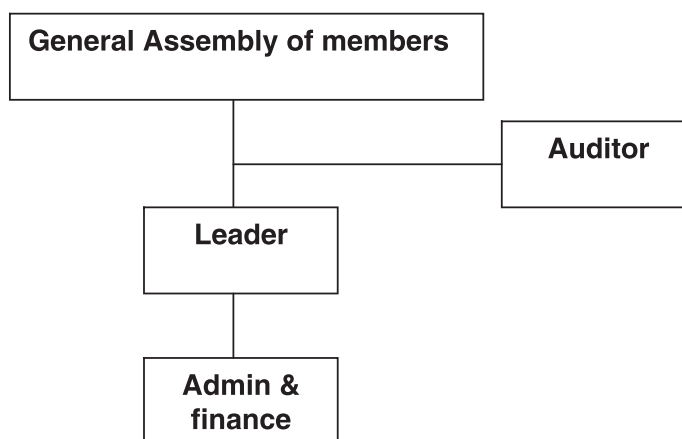
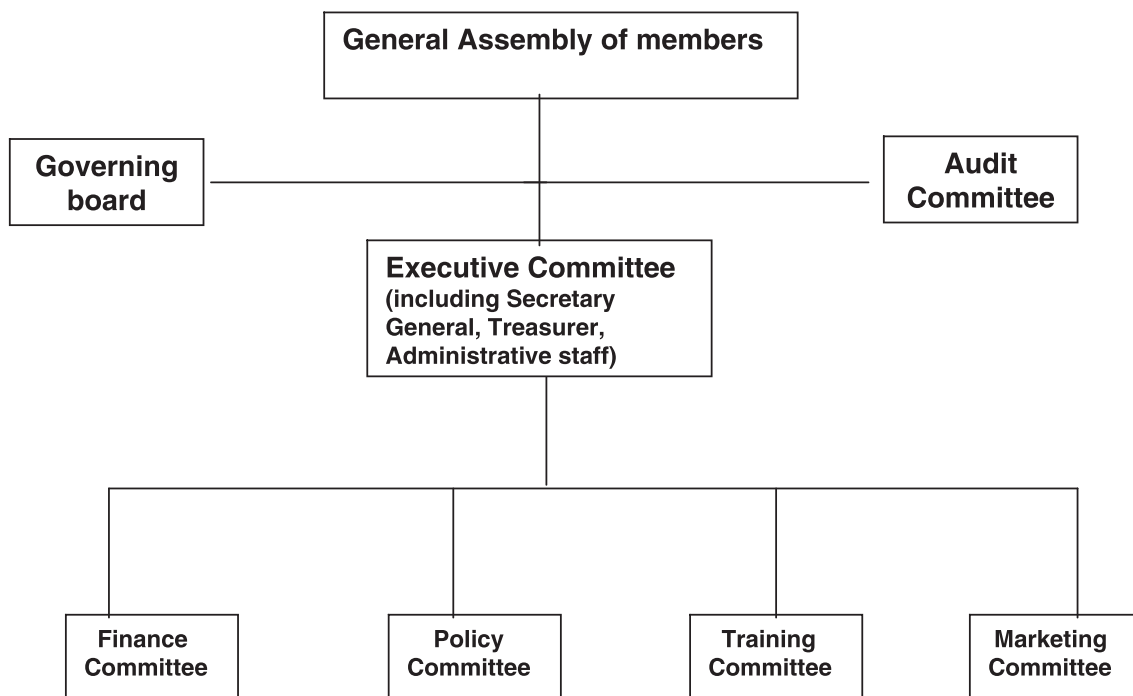
Group exercise

Instructions:

- Draw the organizational chart of your association.
- Display it and compare it with the charts of other groups



Possible answers:



MODULE 13: MANAGING ASSOCIATION FINANCES



Trainer Note

Learning Objectives

By the end of this module, participants will:

- Understand the importance of a transparent financial system for SBAs
- Be able to interpret financial statements

For this session it may be necessary to invite an additional trainer with a background in accounting.

Session Plan (60 - 80 minutes)

Step 1 - 10 minutes

Ask participants to share their knowledge and experience on financial management in their association.

- Why is it important to keep financial records?
- What kind of financial records does the association keep at the moment?
- How does the association report on its financial status to the members?
- How well do the members understand the financial status of the association?

Step 2 - 40 minutes

Refer to paragraphs 13.2 to 13.6 of the reader and explain the main elements of a book keeping system (see slides 32 to 36):

The budget: The budget is prepared by the treasurer and agreed upon by the General Assembly. It serves the dual purpose that expenditure in a certain year will not exceed income, and that all members agree on it together.



The membership administration: The membership administration is done by the treasurer in order to keep track of membership fees paid and not yet paid.

The cash book and ledger: The cash book serves to record cash income and expenditure. A ledger is a more advanced version of a cash book in which the income and expenditure is split out over different categories (salaries, administrative costs etc.)

The profit and loss statement: The profit and loss statement (or income statement) shows the income and expenditure of the association over a certain period of time, for instance one year.

The balance sheet (optional): The balance sheet shows the financial status of the association at a certain point in time (for instance 31 December 2005), including its capital, its outstanding loans, stock, assets, cash in hand etc.

Prepare an example ledger on a flipchart or on the whiteboard. Let the participants fill in certain types of income and expenditure until the whole group understands how the ledger works.

Step 3 - 20 minutes (optional)

Invite participants to work on Exercise 11: "Design your profit and loss statement and balance sheet".

Step 4 - 10 minutes

Elaborate on the key findings, referring to the experiences provided by the participants.

Without a transparent, comprehensible and workable financial system, SBAs risk disagreement or distrust over financial matters, thus losing credibility.

Reliable and clear financial data are needed to take strategic decisions within the association. External partners, such as banks, donors or the government, may ask for financial statements. A professionally organized financial administration gives credibility.

The three key financial reports are:

1. **The budget**, a financial plan that shows the association's expected income and expenditures over a period of time (usually one year);
2. **The balance sheet**, that shows the association's assets (money, equipment, etc.) and liabilities (money or services owed to other people);
3. **The profit and loss statement** showing how much money the association is making or failed to make.

Inspection of the accounts, or audit, indicates whether the accounts represent a true and fair view of the association's financial situation. It should reveal mistakes or fraud and can be carried out by the internal auditors or by a specialist company of external auditors. In both cases, the report is presented to the general assembly.

How to use a bookkeeping system and the various record books should be understood not just by the treasurer and relevant staff, but by all leaders and, in general terms, by the members.

FAQs

"Do you need a bank account for proper financial management? I trust my association's treasurer better than bank people I don't know and whom you need to pay".

A bank account is not always a prerequisite for sound financial management, but it presents many advantages and is indispensable for associations with an important number of financial transactions with members, enterprises, donors or the government. A bank account allows the association to pay its bills by cheque instead of using cash all the time. You can also receive income via bank deposits or bank cheques. The monthly bank account statements list all money paid into the account and all money withdrawn or paid as cheques. This statement will help you in checking your records or if the bank has made a mistake. The bank normally charges a fee for these services. Banks are subject to strict national laws and procedures. A trustworthy bank is usually registered at the level of the Central Bank. However, like any other enterprise, banks can face difficulties in rendering top quality services due to the macro-economic situation, liquidity problems, managerial mistakes, etc.



EXERCISE 11: DESIGN YOUR PROFIT AND LOSS STATEMENT AND BALANCE SHEET



Group exercise

Instructions:

Divide the participants into groups and give each group a set of colour cards, with items that show on a profit and loss statement and on a balance sheet written on them. If you want to make this exercise easier for less experienced groups, write the items that belong on a profit and loss statement on cards of one colour, and the items that belong on a balance sheet on cards of another colour.

Give the groups two flipcharts and let them design their profit and loss statement and balance sheet using the colour cards and putting them in the right place. Let them present the results to the other groups.

Travel
Equipment
Annual depreciation

To make this exercise interesting, make some small changes to the items that were presented during this module. See for example the following profit and loss statement and balance sheet.

EXPENSES	INCOME
Stationary Salaries Office rent Travel Interest Training materials Annual depreciation Miscellaneous	Member registration fees Member annual fees Training fees received Consultancy fees received
Total	Total

ASSETS	LIABILITIES
Cash in hand Cash in bank Debtors Stocks of raw materials Fixed assets	Creditors Loans Capital Retained earnings
Total	Total



MODULE 14: SOURCES OF REVENUE



Trainer Note

Learning Objectives

By the end of this module, participants will:

- Have a better understanding of ways to generate and increase the association's income;
- Acknowledge the importance of a continuously growing membership base for income generation through membership dues and payment fees for services.

Session Plan (60 minutes)

Step 1 - 10 minutes

Invite participants to share their association's experiences with internal funding.

- What are the sources of income of your association?
- Does your association earn more from dues or from services?
- What other services could your association develop in order to increase its fee-based income?

Step 2 - 40 minutes (option 1)

Guide the participants through Exercise 12: "Internal and external sources of revenue".

Ask the participants whether their associations' income merely comes from internal or external sources. Ask the participants that reply "internal" to stand in one side of the room and the participants that reply "external" in the other side of the room. Now ask the whole group what they think is more sustainable. Explain that associations that have merely internal sources of revenue are more sustainable and less dependent.

Ask the participants who replied that their association is based on internal sources of revenue to sit down. Ask the others to come up with one strategy for their association to attract more internal sources of revenue and to present it to the plenary before they can sit down.

Step 2 - 40 minutes (option 2)

Divide the participants in small groups representing the same association as much as possible. Invite them to work on Exercise 13: "Reverse the cycle".

Step 3 - 10 minutes

Elaborate on the key findings.

There are two basic internal sources of funding: 1) membership dues, and 2) fees for services rendered. The one-time registration fee also provides income but usually only covers the administration costs related to the registration and, therefore, cannot be used for other purposes.

In the long run (about 10 years), associations should develop a funding structure based on 40% of income coming from membership dues and about 60% from fees for services rendered. Some small business associations are established with the support of donors. Donor assistance, however, will not continue indefinitely, so that in the medium and long term the importance of generating income through membership dues and fees will increase.

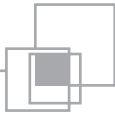
Key to increasing income through membership dues and fees is increasing the membership base. The higher income permits the development of more and better services, potentially attracting more members. Additionally, a greater number of members increases the representation of the association's interests. This augments the association's credibility in its lobby and advocacy activities and this success, in turn, is likely to attract new members.

FAQs

"It appears that a growing membership is key to increasing income and improving services. But how can we reach new members with the little funds we have so far?"

It is true that with a growing number of members, the association funding augments through more membership dues and more fees for services rendered. With the extra income the range of services can be improved and expanded. The challenge is to find ways to attract new members. Making use of your current membership base through a member-to-member system is a good start. Every member defines a price discount, which their enterprise offers to any other member. Non-members are excluded from this discount. This presents non-members with a considerable incentive to become a member and benefit from the preferential status. Other strategies to attract new members are: offering reductions or services free to members for recruiting new members; the organization of open-house days, social events (e.g. business luncheon), cooperation with other organizations and the use of recruiting officers (provided that the benefits outweigh the costs).¹

¹ Torsten Schumacher, Attracting new members/ membership administration. Practical recommendations and examples, ZDH, SEQUA, p.1-4.



"Since its creation, our association has had financial problems. How we can increase the association's internal income?"

Besides the membership dues, income can be generated through regular or specific activities. For example, regular activities can include renting out machinery, levying commissions on commercial transactions (bulk purchase) or asking fees for services to members (members contribute to training costs, pay interest on loans, etc.). Special events can also generate income, for example the organization of a trade fair. Other associations increase their income from capital and assets of the organization such as rent from buildings, interest on savings, etc.

Many members of my association cannot pay their dues. What should I do?

Readiness to pay membership dues, and to pay them on time, are indications of a member's commitment. You should find out why your members do not pay. Are there special circumstances (lost harvest, funeral) that account for members not paying? Are the membership dues too high? Are members well informed and were they consulted when the rate was fixed? What do members get for their money? Is it what they really want? Once you understand why members do not pay, you can propose changes in the association's membership dues policy (payment frequency, amount, waiver, discounts, penalties, etc.)

EXERCISE 12: INTERNAL AND EXTERNAL SOURCES OF REVENUE



Group exercise

Instructions:

Distribute copies of the case study. Ask one participant to read out loud while the other participants note down which sources of income this association has. Explain that sources of income are either "internal" or "external". Ask the participants to classify the sources of income they noted down as either "internal" or "external".

Case study: The Story of the Luang Namtha Tea Producers Association (fictitious)

The UNDP started a 2-year project on poverty alleviation through business development for women in Luang Namtha, Lao PDR in 2002. One of the activities was to establish an association of tea producers to help develop local tea production. In this context, fifty female tea producers, who were struggling to make profits, were briefed on the purpose of forming an association and they received training to improve their tea production and to strengthen their skills in managing the association. The Luang Namtha Tea Producers Association (LNTPA) was established in 2002.

With the financial and technical support of the UNDP and the local government, the members received the following services:

- Training on building and managing a business association
- Training on basic business skills
- Training on high-quality tea growing and processing skills
- Collection and sharing of market information
- Joint sales of tea

After 1.5 years, the members were convinced that being a member of the LNTPA was beneficial for their businesses. The members improved their tea production as well as the quality of tea, and they were able to find a good market and higher prices, thanks to the services of the association. The association gained credibility and fame as a quality tea producer and the number of members increased to 200. Each member paid an annual membership fee of USD 30. With the increased membership, they were able to sell tea in bulk, reaching the international market. There was also interest amongst other tea producers to receive training on high-quality tea growing and processing, for which they paid training fees.



The members knew that the UNDP project would phase out in 2004 and that they would need a strategy to run their association without the financial support of the UNDP and the local government. The members met to discuss how to do that.

In mid-2003, the members decided to increase the number of members to 300, and to increase the annual membership fee to USD 40. They agreed to offer training, charging full fee to non-members and discounted fee to members. They also decided that the association would take 3% of the total profits made from selling tea through the association.

Now, the association is stable and doing well with 427 members, providing satisfying services to its members.

EXERCISE 13: REVERSE THE CYCLE

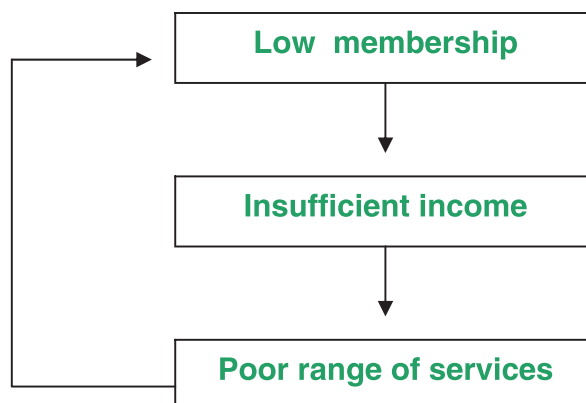


Group exercise

Group work instructions

1. Have a look at the graphic below and explain its meaning.
2. Try to reverse the cycle positively:
 - What would be the positive effects of a greater number of members on the association's activities and funding?
 - How could you achieve that?
 - What actions would you need to undertake?
3. You can present your answers in a graphic and explain it to the group.

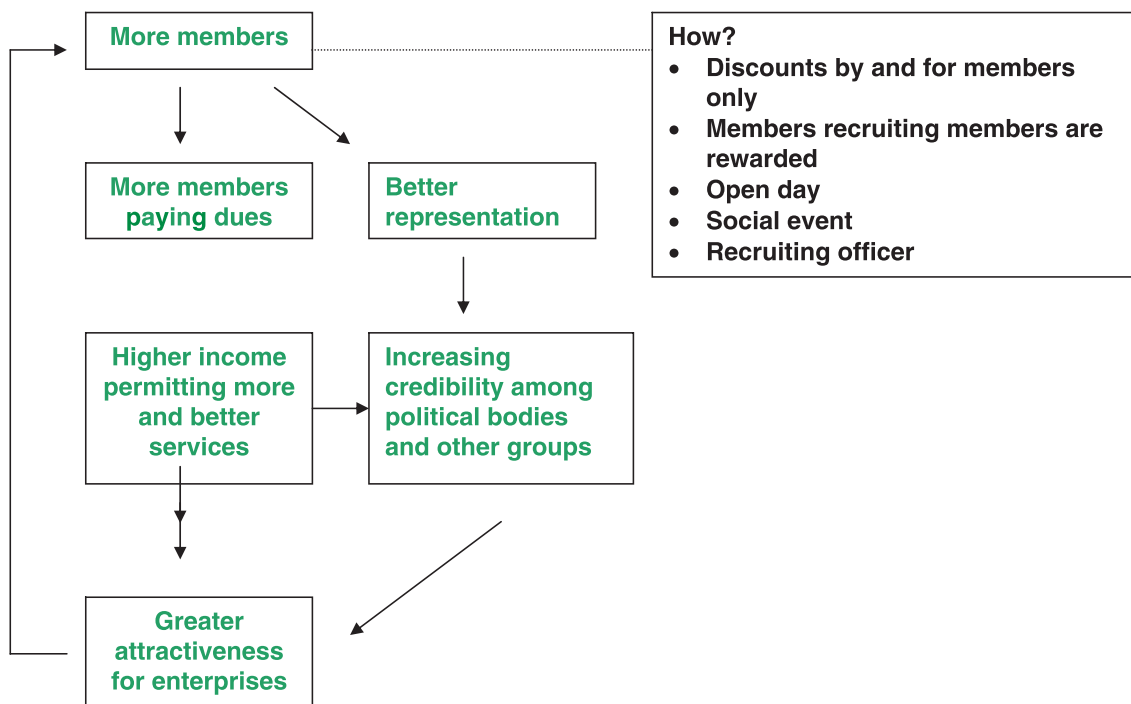
The vicious cycle of poorly performing SBAs²



² Torsten Schumacher, Attracting new members / membership administration, ZDH/SEQUA, p.1.



Possible answers³



³ Source: adapted from: Torsten Schumacher, Attracting new members / Membership administration, ZDH/SEQUA, p. 2 and 4.

MODULE 15: REGISTERING YOUR ASSOCIATION IN CAMBODIA



Trainer Note

Learning Objectives

By the end of this module, participants will:

- Understand the main steps involved in registering an association in Cambodia

Session Plan (40 minutes)

Step 1 - 10 minutes

Invite participants to share their experiences in registering their association.

- Is your registration registered? Why or why not?
- If yes, where is it registered?
- What were the different steps you had to undertake in registering your association?

Step 2 - 30 minutes

Refer to Annex B of the reader and guide the participants through the regulation and procedures to establish a business association in Cambodia. Try to answer the questions that participants may have or direct them to participants or resource persons of the Ministry of Commerce.



MODULE 16: ACTION PLANNING



Trainer Note

Learning Objectives

By the end of this module, participants can:

- Assess the current state of their association
- Plan ahead strategically to strengthen the association

Session plan

Step 1 - 60 minutes

Ask participants whether at the end of this training, they have some concrete ideas for developing their business association.

Divide the participants into groups representing the same business association. Distribute Exercise 14 on "SWOT analysis and action planning". Briefly discuss the key elements: strengths, weaknesses, opportunities, threats, action and risks. Ask each group to fill in the exercise for their own association. Let them present their work to the group in plenary.

Address the questions that the group may have on further support to their business associations. Can they expect future technical or financial support?

EXERCISE 14: SWOT ANALYSIS AND ACTION PLANNING



Group exercise

1. SWOT

1.1 What are your association's internal **strengths** and how can they be used to reinforce it? What assets do you have: human assets: i.e. skills, commitment, experience, networks, reputation; material assets: space, equipment, money?

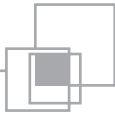
1.2 What are your organization's internal **weaknesses**? What skills do you lack? Is the constitution deficient? Is communication lacking? Are female business women under-represented in the association?

1.3 What are the external **threats** facing your organization? Are there powerful interests that do not want you to succeed? Are members having (temporary) economic problems that hamper their support to the association?

1.4 What external **opportunities** exist for your organization? Is there goodwill from government or NGOs that you can tap into? Is there economic potential for your members if they become better organized? Are there marketing opportunities or bulk buying opportunities if they organize themselves?

2. ACTION

2.1 In the foreseeable future, what can be done to strengthen your organization? What goals are achievable with your present resources?



2.2 What are the most important things to do first? What next? Who will be responsible for each action?

These issues we can tackle right away:

In six months from now, we will have:

In two years, we will have:

We will revise this plan every (one/two/three?) months

3. RISKS

It is important not to be taken by surprise when things go wrong; things take time, success is slow and people can let you down. It is good to be mentally prepared for these possibilities and, in some cases, take steps to prevent them.

3.1 What could go wrong?

3.2 What strategies are in place if they do go wrong?

ENERGIZERS

Name of Energizer

Related topic

So Much in Common

Module 2 "The Nature of Small Business Associations"

Success Is

Module 3 "Developing a Small Business Association"

Chair Exercise

Module 4 "The Association Mission Statement and Objectives"

Jigsaw Team-Building

Module 6 "Encouraging Women's Participation"

Knotty Game

Module 7 "Leadership"

Building an Association's Office

Module 8 "Communication"

The Problem-Solving Wheel

Module 9 "Deciding on SBA Services"

Building a Tower

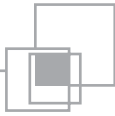
Module 10 "Delivering Commercial Services"

Drawing a Truck

Module 12 "Responsibilities and Tasks within the Association"

What Makes Your SBA Develop and Grow?

Module 16 "Action Planning"



So Much in Common

Scheduling: Just before or after module 2 "The Nature of Small Business Associations"

Objective: To demonstrate that members of a business association often have more in common than NOT in common

Materials: Copies of the "Commonality Form" for all participants

Procedure: Distribute a copy of the 'Commonality Form' to each participant. Ask the participants to find a partner quickly. When given the signal to begin, instruct them to find out as many things as possible that the two of them have in common. Ask them to write down their partner's name and to jot down, in the first column, the items that they found to have in common.

At the end of 2-3 minutes, ask participants to stop and find a new partner. At your signal, repeat the process. After 2-3 minutes, repeat the procedure one more time with new partners.

Reflection:

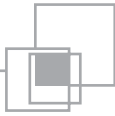
1. How many of you found more than 15 things in common?
2. What were some of the unusual items you discovered?
3. How did you uncover these areas of commonality?
4. Is it likely that in business associations we find similar results, i.e., we have much more in common than we would have thought?
5. What implications does this have for us as members of business associations?

Time: 15 minutes

Commonality Form

List the things you find in common with three other people in the workshop

Name:	Name:	Name:
1	1	1
2	2	2
3	3	3
4	4	4
5	5	5
6	6	6
7	7	7
8	8	8
9	9	9
10	10	10
11	11	11
12	12	12
13	13	13
14	14	14
15	15	15
16	16	16



Success Is

Scheduling: Just before or after module 3 "Developing a Small Business Association"

Objective: To give participants the opportunity to compare their ideas on what "success" meant or means at various stages in their lives.

Procedure: Ask the participants to think about the word 'success' and how they perceive it.

First, ask them to think back to the time they were kids and individually write down what 'success' meant to them at that time. For example, they may - as young children - have equated 'success' with musicians, movie stars etc. Allow 2-3 minutes.

Secondly, ask them to write down what they perceived as "success" when they started their own business. Allow 2-3 minutes.

Thirdly, ask them to write down what success means for them as members of a business association. Allow them a few minutes to write their responses.

Then divide the participants into groups of 3-4 participants and ask them to compare answers and discuss the similarities or differences in their perceptions.

Reflection:

1. How did you define success at different periods?
2. Why was there such a change?
3. What have you learned from other participants' responses?

Time: 15-20 minutes

Chair Exercise

Scheduling: Just before or after Module 4 "The Association Mission Statement and Objectives"

Objective: To stress the importance of all members' efforts and synergy in business associations.

Preparation: Prepare three notes as following:

Group 1: Your task is to place all the chairs in the middle of the room.

Group 2: Your task is to place all the chairs in the left corner of the room.

Group 3: Your task is to place all the chairs in the right corner of the room.

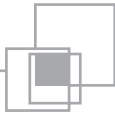
Procedure: Divide the participants into three groups and send them to different places. Give each group a different note and tell them not to show it to the other groups. Give them 1-2 minutes to read the note and discuss within the group how to complete the task successfully.

Arrange the room so that all chairs are around. Ask all groups to come into the room and give them a signal to start at the same time. Let them continue for 3-4 minutes before giving them a signal to stop.

Reflection:

1. Which group won the game? Why?
2. What was the game about?
3. What are the key messages of the game?
4. If no one wants to stop and discuss with other groups, what will happen? What will be the consequence?

Time: 10 minutes



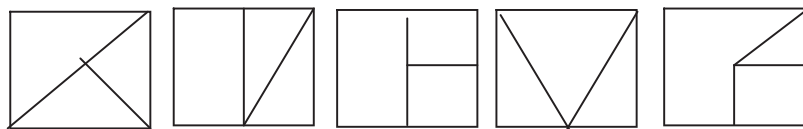
Jigsaw Team-Building

Scheduling: Just before or after module 6 "Encouraging Women's Participation"

Objective: To stress the importance of each team member's individual contributions, and the importance of working as a group.

Materials: Colour paper and scissors

Preparation: Prepare five paper squares of equal size colour. Cut each square into three pieces in five different ways. For example:



Prepare four or five envelopes (depending on the number of participants), each envelope containing a set of five squares.

Procedure: Divide the participants into small groups of four or five. Their task is to make five squares of equal size in 2 minutes by connecting the pieces together. From the envelopes, distribute two or three pieces to each member. No one is allowed to talk during the exercise. Give a signal to all groups to start.

Trainers need to observe how each group does the exercise in order to give appropriate feedback during reflection.

- Reflection:**
1. Which group won the game? Why?
 2. What reaction did you have when you realized your importance to the overall team?
 3. What was the impact of having team members available (and willing) to help you?
 4. If you were asked to play this game again, what would you do differently?
 5. What have you learned from this game?

Time: 20 minutes

Knotty Game

Scheduling: Just before or after module 7 "Leadership"

Objective: To stress that leaders will achieve their goals better if they delegate work and let people use their own initiative

Procedure: Select two participants to be leaders and send them outside the room. Ask the rest of the group to stand in a circle holding hands. Ask participants to walk under the arms of other participants while holding the hands of their two neighbours, thus creating knots. They can stop when there are many knots and no one can see clearly who holds hands with whom.

Before letting the leaders come in, tell the participants that they should follow the instructions of the leaders without using their own initiative. They can not let go their neighbours' hands.

Stage 1:

Ask the two leaders to come inside and tell them their task is to bring the participants back in a circle within two minutes. They are not allowed to touch the participants but they can ask them to move. Usually the two leaders cannot achieve this task in the given time.

Stage 2:

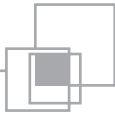
Ask the participants to make a knot in the same way as in stage 1, but do not send the leaders out this time.

When the knot has been formed, give the group an order "Please get back into a circle but keep your neighbours' hands". Usually they can finish this task in a minute.

Reflection:

1. What is the difference between stages 1 and 2?
2. What was the impact of having participants involved in problem solving?
3. What have you learned from this game?

Time: 15 minutes, including reflection



Building the Association's Office

Scheduling: Just before or after Module 8 "Communication"

Objective: To explore barriers to communication and how to overcome them

Materials: Different colour paper, scissors, glue stick

Preparation: Build a prototype of an association office and keep it in a box. Make sure that nobody can see it.

Procedure: Divide the participants into small groups of five. Tell them that their task is to build an association office that looks as much as possible like the prototype within 20 minutes. Each group member plays a different role:

a. **Observer** - Looks at the prototype and then describes it to the messenger. The observer can only talk to the messenger and the feedbacker.

b. **Messenger** - Listens to the description given by the observer and tells the builder. Can not look at the prototype and can not touch the office-under-construction.

c. **Builder** - Listens to the messenger, gets pieces from the supplier and builds the office. The builder is the only one who touches the office he/she is constructing.

d. **Supplier** - Controls the supplies and gives them to the builder. The supplier can not talk to the observer.

e. **Feedbacker** - Looks at the prototype and at the office-under-construction. The feedbacker can talk to anyone by answering 'Yes' or 'No' only when asked questions but cannot initiate communication.

Policies and Regulations

1. You have 5 minutes to prepare the work within your group, assign roles and examine your materials.
2. All communications are to be verbal. No writing is allowed once the prototype is revealed to the observers.

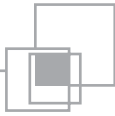
3. The builder may have only 3 unattached parts at any time, while the other parts are kept by the supplier.

Trainers need to know which role each participant plays so that they can monitor well during the exercise. Give them a signal to start. Keep monitoring them to ensure that there is no cheating. Stop them when the 20 minutes are over.

Reflection Trainers need to know which role each participant plays so that they can monitor well during the exercise. Give them a signal to start. Keep monitoring them to ensure that there is no cheating. Stop them when the 20 minutes are over.

- Reflection:**
1. Which group has built an office very similar to the prototype? What factors contributed to their success?
 2. What sort of problems have you encountered?
 3. If you were asked to play this game again, what would you do differently?
 4. What have you learned from this game to improve your communication?

Time: 50 minutes



The Problem-Solving Wheel

Scheduling: Just before or after module 9 "Deciding on SBA Services"

Objective: To find possible solutions for participants' questions, concerns or problems

Procedure: Arrange the chairs in two circles so that half of the participants can sit in the inner circle and the other half can sit in the outer circle. The persons seated in each chair of the outer rings will be consultants to those in the inner circles who are clients.

The client explains an important question or problem to the consultant sitting opposite to him/her during one minute. The consultant has two minutes to discuss, clarify and offer suggestions. After the three minutes, the consultant moves to his/her left and repeats the process with a new client who poses the same question or problem to the new consultant. Repeat this process three times.

When time allows, have the participants from the outer circle sit in the inner circle and repeat the process.

Reflection:

1. Did some of you receive some solid, usable answers?
2. Will some of you share your stories?
3. Do you think members of business associations can give each other useful advice?

Time: 30 minutes

Building a Tower

Scheduling: Just before or after module 10 "Delivering Commercial Services"

Objective: To demonstrate that all members of a business association need to be aware of their role and responsibility in joint commercial services.

Materials: Small building blocks (wood, rubber or matchboxes) and a ruler.

Procedure: Divide the participants into groups of 4 or 5. Tell the groups that, as business associations, they are going to bid for a Tower Construction Project in Phnom Penh. There will be high competition from individual companies and other business associations. Ask each group to design a sample model on paper first and submit it to the trainer. The sample model is their bid in which they need to specify:

- 1) The **height** of their tower
- 2) The **shape** of the tower
- 3) The **number** of blocks used

Summarize the bids in a table on the whiteboard as follows:

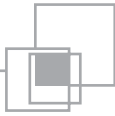
Group	Height		Number of blocks used	
	Planning	Implementation	Planning	Implementation
A				
B				
C				
D				

Put the blocks in the middle of the room and ask each group to build their tower according to plan. Give the groups five minutes to complete.

Reflection:

1. Which group built their tower as planned?
2. Did all members, both women and men, participate during the planning and implementation?
3. What sort of difficulties did each group face?
4. What are the complications if not all members are clear about their role in offering joint commercial services?

Time: 20 minutes



Drawing a Truck

Scheduling: Just before or after module 12 "Responsibilities and Tasks within the Association"

Objective: To explore how every member sees his or her role in the business association

Procedure: Ask individual participants to draw a car which represents their business association, and identify which part of the car they think they are according to their role in the business association.

Ask the participants to stick their pictures on the wall and to look at the pictures of the other participants.

Reflection: 1. Which part of the car are you? Compare the answers of female and male participants. If most female participants feel that they are only a small part, which is not so important for their association, what makes them think like this? What are the implications for the business association?

2. What can be done to help members, especially women, build their self-confidence and self-esteem?

3. If some participants from the same association feel that they are the same part, what does this mean?

Time: 15 minutes

What Makes Your Business Association Develop and Grow?

Scheduling: Just before module 16 "Action Planning"

Objective: To explore what makes associations develop and grow and what each member's obligations and contribution are.

Materials: Colour cards and markers

Procedure: Draw the picture of a house on the board and tell the participants it represents their small business association. Elicit from the participants what makes the house effective and strong. Hand out colour cards and invite them to write one idea per card. Stick the cards on the board.

Draw small human heads inside the house, and ask them what attracts new members and motivates existing member to participate. What helps them to do business together successfully? Encourage them to talk about members' contributions and benefits. Get them to write their ideas on the colour cards handed out earlier and stick the cards on the board.

By then end of this exercise, there will be many ideas to strengthen small business associations, which can be used for module 16 "Action Planning".

Time: 30 minutes

