Fostering Youth Entrepreneurship in the Dominican Republic

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EXECUTIVE SUMMARY

The Dominican Republic Education and Mentoring (DREAM) Project has made significant strides in providing the youth of the Dominican Republic with workforce development and job search skills in order to find meaningful employment through the A Ganar program. USAID has awarded The Dream Project with additional funding to expand the A Ganar program to include a youth entrepreneurship component for A Ganar graduates ages 18 and older.

DREAM requested a team from Columbia University’s School of International and Public Affairs to conduct research and design a youth entrepreneurship curriculum. Additionally, the team identified recommendations for ensuring that youth participants have access to credit to launch proposed businesses and indicators to monitor throughout the implementation of the program.

The team conducted preliminary desk research and completed two field visits, in January and March 2015. During these visits the team conducted interviews with existing youth entrepreneurship programs, microcredit institutions, staff from the current A Ganar program, and government agencies related to youth or entrepreneurship. The team also held multiple focus groups and piloted a draft lesson plan during the second field visit. This fieldwork supplemented the desk research and enabled the team to create a curriculum manual for facilitators, a business plan workbook for participants, and provide the findings and recommendations in this report.

There are a number of main recommendations to help the DREAM project implement the curriculum successfully.

- **Facilitation Recommendations**: The facilitator should have a background in basic business concepts, be familiar with the local context and have experience working with youth. Facilitators should meet at the end of each module to discuss the strengths and weaknesses of each module, as well as opportunities to improve the next module.
- **Youth Entrepreneurship Program Recommendations**: DREAM should conduct a survey prior to launching the program to determine a convenient time that will not interfere with participants’ current job or other coursework. Participants should receive a certificate of completion to give recognition for concepts learned. DREAM should develop a support/mentoring component to provide support after the course has concluded as they are preparing to launch their businesses.
- **Microcredit and Financing Recommendations**: DREAM should ensure that all successful business ideas have access to seed funding. They should partner with an institution to distribute the seed funding with DREAM as a guarantor. DREAM should also set up a process to track how funding is spent.
- **Monitoring Recommendations**: DREAM asked the team to develop some monitoring recommendations to assist in collecting data during the first cycle of the entrepreneurship course. The team developed a monitoring framework for DREAM to answer two main questions: Was the entrepreneurship course implemented properly? Did the entrepreneurship course have the desired impact on students?
INTRODUCTION

The overall objective of this project was to provide The DREAM Project with a curriculum for their new youth entrepreneurship program and a framework to monitor the curriculum’s impact. Three objectives were to understand best practices among youth entrepreneurship curriculum that are already in existence in Latin America and the Caribbean, contextualize the youth entrepreneurship curriculum in the local context and skills needed by youth, and identify key data that needs to be collected to monitor the curriculum’s impact.

CLIENT OVERVIEW

The DREAM Project is an organization that provides education, mentorship and holistic youth development programming for children and youth in the Dominican Republic. Founded in 1995, The DREAM Project works in 15 locations throughout the country.

Organizational Structure
A board of directors governs The DREAM Project, while core staff, based in the Dominican Republic, manages program implementation. The staff is divided in three departments: administrative staff, youth program staff, and the Montessori program staff. Volunteers who travel to, or are based in, the Dominican Republic also support the operations and programs of The DREAM Project.

Programs
As part of The DREAM Project’s holistic youth development pillar, the organization runs a workforce development program for youth between the ages of 17 and 24 to secure employment and/or enter the formal educational system while developing skills to improve their quality of life. This workforce development program is part of the A Ganar curriculum designed by Partners of the Americas and funded by USAID.¹ A Ganar is implemented in 16 countries throughout Latin America and the Caribbean.

A Ganar targets at-risk youth in communities with high rates of youth unemployment and low educational attainment through a sports-based approach. The program focuses on the following goals:

- **Providing sports-based employability training** to at-risk and economically disadvantaged youth
- **Increasing the capacity of partner institutions** to implement sports-for-development training

- **Mobilizing a broad range of donors and stakeholders**, including sports organizations, businesses, foundations, individuals, Partners’ chapters, and others to advocate for, and promote, opportunities for youth
- **Strengthening alumni support** creating a network that supports safe spaces for youth that promote identity formation, civic engagement, and service learning
- **Developing a network** of organizations capable and committed to utilizing sport for youth development

The *A Ganar* life skills and vocational training curricula is a 375-hour course implemented by The DREAM Project in three communities in the North Coast of the country. To date it has graduated over 200 youth, almost 90 percent of who are employed or in continuing education. The technical training and employability skills curricula have been adapted to the market demand of the local community, which is predominantly the tourist industry.

The DREAM Project is expanding their workforce development programming to include entrepreneurship training for youth, beginning in 2015. This expansion follows USAID awarding The DREAM Project a grant, via the USAID funded program *Alerta Joven*, to target at-risk Dominican youth. Operating as part of the Puerto Plata consortium, the DREAM Project will pilot entrepreneurship training for a select number of graduates from the *A Ganar* workforce development program in September 2015.

*National Strategy for Citizen Security*

On March 7, 2013 the Government of the Dominican Republic adopted a national strategy for citizen security and is reallocating funds within the national budget to implement this strategy. The plan is a holistic approach to citizen security, which includes police reform, judicial reform, crime prevention, and education.

According to the Dominican Republic Country Development Cooperation Strategy Report, in order to implement this newly adopted strategy, the USAID/Dominican Republic works with key donors such as the World Bank (WB), the European Union (EU), the Spanish Cooperation Agency, UNICEF, and the Inter-American Development Bank (IDB) on both strengthening civil society and establishing a work plan for education reform and improvement. Significant support for youth activities led by the Government of Dominican Republic has come from the WB and the IDB.

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The WB supported *Juventud y Empleo*, a 2008-2012 vocational training program that incorporated life skills training and internships to provide youth with marketable job skills. The EU and the Spanish Cooperation Agency have provided technical support in helping undocumented youth obtain the documents needed for school enrollment and employment. The IDB is funding a pilot program to extend the school day. They are also interested in working with USAID/Dominican Republic to use the Early Grade Reading Assessment (EGRA), developed for the Dominican Republic by USAID in the Fall of 2012, as a means of measuring gains in literacy by the participating students. USAID/Dominican Republic will work with the IDB and the Ministry of Education to adopt an Early Grade Reading Assessment or similar assessment that will be able to be used to measure reading improvements.

**USAID and “A Ganar” in the Dominican Republic**

USAID has been supporting economic and social development in the Dominican Republic for the past 50 years. The Agency is committed to help improving of governance, reducing corruption, supporting the government's implementation of the Dominican Republic-Central America Free Trade Agreement, protecting natural resources and biodiversity, reforming the country's health sector, improving the quality of education and providing at-risk youth with life skills, vocational training, and employment opportunities.

In 2009, USAID awarded Partners of the Americas (POA) a $1.4 million two-year cooperative agreement to implement the “A Ganar Alliance” program. *A Ganar* is an $8.9 million dollar program implemented from 2009 to 2015. The funding has been released in two phases: $1.4 million in Phase I (2009-2011) and $7.5 million in Phase II (2011-2015).

*A Ganar* targets at-risk youth between the ages of 17 and 24. The at-risk youth either (a) come from a socially or economically-disadvantaged household or community; (b) dropped out of school or are one or more years behind; (c) come from a community plagued by high level of drug use and/or trafficking, youth violence and/or youth gangs; or (d) are seeking a second chance.

*A Ganar* has been implemented with USAID support in 16 countries across Latin America and the Caribbean since 2013.

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DOMINICAN REPUBLIC CONTEXT

Historical and Political Context

The Dominican Republic, a former Spanish colony, gained its independence twice, first in 1844 and again in 1865. It has been considered a representative democracy since 1966. The government consists of three branches – the executive, legislative, and judicial branch – and leaders are elected through free elections. Prior to 1966, the Dominican Republic went through a 30-year dictatorship led by Rafael Trujillo, which ended in 1961 with his assassination. Trujillo’s assassination was followed by a brief military coup, a period of civil war and a military intervention by the United States. In 1966, civilian rule was established with the election of Joaquin Balaguer. Throughout the latter end of the 20th century the Dominican Republic underwent extensive institutional reforms, primarily as a result of external pressures to strive toward competitive free elections and well-functioning democratic institutions.

There are currently two main political parties in the country: the Dominican Revolutionary Party (PRD) and the Dominican Liberation Party (PLD). The PLD’s Danilo Medina won the 2012 elections, ensuring the party would remain in power until 2016. The election was close, however, with former President Mejia (2000-2004) of the PRD winning 47 percent of the votes.

Compared to the rest of Latin America, the party system in the Dominican Republic is relatively stable. Scholars label the political system in the Dominican Republic as one of the most clientelistic within Latin America.

Economic Context

The Dominican Republic is categorized as a middle-income country with a 2013 GDP of USD $60.61 billion. Between 1991 and 2013, the Dominican Republic experienced an average GDP growth of approximately 5.5 percent annually. While the Dominican Republic is considered the Caribbean region’s largest economy, its growth has slowed since 2011. However, its growth rate is still higher than the Caribbean average of 3.5 percent. Despite this progress, the country’s economic growth has not affected all individuals equally, with urban areas developing more than rural areas. According to USAID, 40 percent of the population receives less than 10 percent of the country’s income.

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9 Ibid.
wealth, while the wealthiest 10 percent of the population receiving more than 40 percent of the country’s wealth.\textsuperscript{12}

National unemployment has remained steady at approximately 15 percent over the last few years. An important component of the economy is remittances, primarily from the United States. While the government promotes market competition, the market economy is still moderately regulated and rules and regulations are applied inconsistently to different market participants. Further, the informal economy accounts for approximately 50 percent of GDP and includes small businesses, family workers, domestic servants, and self-employed people.\textsuperscript{13} Tourism is an important component of the economy and in 2004 the travel and tourism sector accounted for approximately 25 percent of GDP.\textsuperscript{14}

\textit{Demographics in the Dominican Republic}

In 2013, the Dominican Republic’s population reached 10.40 million people.\textsuperscript{15} 39.3 percent of the total population is between the age of 25 and 54. The median age is 27.1 years,\textsuperscript{16} while life expectancy is 73 years.\textsuperscript{17}

Ethnically, there are two main groups in the Dominican Republic, Dominicans and Haitian Dominicans.\textsuperscript{18} The Haitian population living within the Dominican Republic is estimated to be between 450,000 and 1.2 million.\textsuperscript{19} The Dominican ethnic group is broken down into three racial groups, Afro-Caribbean, Indigenous Caribbean (primarily Taino), and those of European ancestry.\textsuperscript{20} However, these racial groups are not exclusive and the majority of Dominicans have mixed ancestry. Reportedly, 90 percent of the Dominican population has African ancestry, however, due to the remnants of the Spanish caste system, most Dominicans do not self-identify as black and reserve that label for Haitian-Dominicans. This contributes to social and racial prejudice.\textsuperscript{21}

Ninety-five percent of the population identifies as Christian, with 64 percent of those identifying as Roman Catholic – though other sources claim that the Roman Catholic

\begin{footnotes}
\item[12] Ibid.
\item[21] Ibid.
\end{footnotes}
population is higher than reported. Despite the separation of church and state, the Catholic population has a history of effectively lobbying for its causes.\(^{22}\)

**Education Context**

The largest gap in social service delivery in the Dominican Republic exists within the education sector.\(^{23}\) Recent data shows that total adult literacy between 2008 and 2012 was 90.1 percent, while primary school net enrollment in 2012 was 92.2 percent.\(^ {24}\) While these numbers are relatively high, the sector is plagued by high dropout rates, poor learning outcomes and high rates of grade repetition. A number of underlying issues cause these problems, including the lack of early childhood development services, late entry into the education system, low teacher quality, administrative weaknesses and a limited and overcrowded school infrastructure.\(^ {25}\) These issues disproportionately affect children from lower socioeconomic backgrounds, as well as children with disabilities. UNESCO reported that 70 percent of children with some form of disability are not in school and are discriminated against due to lack of inclusive and accessible school infrastructure.\(^ {26}\) The shortcomings of the education system have severe consequences for a child’s educational trajectory and eventually, their adult working life, as they are not able to pursue the same opportunities as higher-income counterparts.

The government has shown some commitment to the education sector, increasing the education budget to 4 percent of GDP and setting new targets for school infrastructure, teacher development, curriculum development, strengthening administration, and aiming for quality comprehensive care for children ages 0 to 5 through a new program, *Quisqueya Empieza Contigo*.\(^ {27}\)

**Haitian Immigrants and Haitian-Dominicans**

In 1999, while estimates indicated that the Haitian population was between 500,000 and 700,000, figures suggest only 4,000 had legal documentation. The Haitian population can be divided into three categories (1) a small group of documented and legal migrants (mostly residing in Santo Domingo), (2) a large community of long-term residents born in Haiti, (3) a floating, transient population of temporary Haitian migrant workers, and (4) a significant Dominican-Haitian community, that while born in the Dominican Republic face constant discrimination. Until 2007, the Dominican Republic constitution provided for “birthright citizenship,” though the practice wasn’t always available to

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\(^ {22}\) Ibid.


\(^ {27}\) Ibid.
children of Haitian descent. In 2007, Dominican authorities began using administrative procedures to remove the Dominican nationality of a large number of Haitian-Dominicans who had previously been granted identity documents. In 2010, the birthright citizenship was officially replaced within the constitution with a new law stating that a child could only receive citizenship if he or she had one parent of Dominican descent.28

Recently, the Dominican Republic has received negative attention due to a reinterpretation of the constitution that has both denied citizenship to Dominican born children with Haitian parents and ended the renewal of birth certificates to Dominican-Haitians already registered as Dominicans. This has left a considerable part of the population in legal limbo, approximately 210,000 people according to the UN refugee agency (UNHRC). Despite the negative external attention, the government has asserted its authority to restrict jus soli and cites other countries where governments do not have unrestricted jus soli29 as examples.30 The external pressure did cause Congress to pass a law that will regularize children of migrants who have birth certificates and allow descendants of migrants who never had papers to naturalize. In 2010, the birthright citizenship was officially replaced within the constitution with a new law that stated that a child could only receive citizenship if he or she had one parent of Dominican descent.

Prior to this reinterpretation of the constitution, Haitian immigrants and Haitian-Dominicans typically faced discrimination and barriers to entering formal schooling and the formal economy, even as they make up a significant minority of the population. In 2006, approximately 35 percent of the Padre Granero community’s population consisted of Haitian immigrants, a barrio in Puerto Plata.31 In November 2014, the Dominican Republic signed a cooperation agreement with the Dominican-Haitian Women’s Movement (MUDHA) to provide information and assistance in processing legal documents from Haitian immigrants apply for the country’s National Regularization Plan for Foreigners (PNRE). Over 104,000 applications have been processed in 24 out of 31 provinces.32

The DREAM Project currently works with the Haitian-Dominican youth across its programming, including in the workforce development program. While Haitian-Dominican youth are encouraged to participate and accepted into the program, they face

28 Kare Kristensen and Bridget Wooding, “Haiti/Dominican Republic: upholding the rights of immigrants and their descendants,” (Norwegian Peacebuilding Resource Centre: 2013), http://www.peacebuilding.no/var/ezflow_site/storage/original/application/273b4770da6f48a18c60d724a641f0470.pdf
29 Definition of jus soli
discrimination when it comes to hiring for internships, post-workforce development full-time jobs, and/or going back to school. Since Haitian-Dominicans have lost their citizenship, they no longer have the identification documents that would allow them to work. This has not changed The DREAM Project’s commitment to having Haitian-Dominican youth in their programming.

Youth Unemployment in the Dominican Republic
In the Dominican Republic, this issue of youth unemployment is particularly striking, as almost one-third of youth between the ages of 15 and 24 are unemployed. This is twice the rate of unemployment found among adults. This issue is compounded by low levels of education completion rates - 33 percent have not completed basic, primary education and 62 percent have no finished secondary education - meaning that employers have a hard time finding youth who have the skills and training necessary to qualify for open positions. Students who do stay in school often have poor learning outcomes and frequently need to repeat grades, making them similarly disadvantaged when entering the workforce. According to World Bank research, students often drop out of school around the age of 12 or 13 to support their families or because they have children of their own; however, most of these children are only able to find sporadic and temporary work until age 20 to 22. As a result, youth in this ten-year span are more prone to petty crime and violence. The jobs youth are able to find are primarily in the informal sector where wages are significantly lower.  

Youth Entrepreneurship: Background on a Global Issue
Youth unemployment is not only an issue in the Dominican Republic, but also a pervasive phenomenon in Latin America and the Caribbean. Donors are working to combat intergenerational unemployment by providing youth with the extra skills training and job search skills to find stable, formal sector employment. Recently, these agencies have been exploring opportunities in entrepreneurship to combat unemployment and motivate and empower youth to pursue their goals. Within Latin America and the Caribbean, there are a number of policies and programs to support youth entrepreneurship. In addition to traditional programs to help the young population to generate and improve their incomes or to create their own enterprises, new initiatives to promote the emergence and/or growth of dynamic enterprises have increased. Youth entrepreneurship programs vary considerably in the way they target the beneficiary population, in the operational instruments that they use, as well as in their institutional players and scope.

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Business Environment in the Dominican Republic

The Dominican Republic ranks 137th out of 185 economies on the ease of starting a business. The country’s economic freedom ranking is 89th among 161 countries and 18th within 29 South and Central America and Caribbean Region countries. According to World Bank Investment Climate Survey (2005) and Global Competitiveness Report (2012-2013), the major obstacles to investment and doing business in the Dominican Republic are corruption, inefficient government bureaucracy, lack of or unreliable electricity, crime, poor access to financing, macroeconomic instability, an inadequately educated workforce, restrictive labor regulations, anticompetitive informal policies and uncertain policies and regulations. Among these obstacles, two of them (an inadequately educated workforce and lack of access to financing) will be addressed directly by the DREAM Project’s new entrepreneurship curriculum. Further context on microcredit institutions is available in Annex 1.

35 Ibid.
PROJECT SCOPE

Objectives

The overall objective of this project was to provide the DREAM Project with a curriculum for their new youth entrepreneurship program and a framework to monitor the curriculum’s impact. Three intermediary objectives have been identified:

1. Understand best practices among youth entrepreneurship curriculum that are already in existence in Latin America and the Caribbean.
2. Develop an understanding of the targeted youth demographic and skillset, as well as the community context, in order to contextualize the youth entrepreneurship curriculum.
3. Identify key data that needs to be collected to monitor the curriculum’s impact.

Deliverables

The deliverables of the project included:

- A detailed work-plan submitted in December 2014
- A curriculum outline submitted in February 2015
- A first curriculum draft submitted in April 2015
- A second curriculum draft, report draft, and student business plan workbook submitted at the end of April 2015
- A final curriculum, report, and business plan workbook submitted in May 2015

This final report includes:

- An outline of the methodology
- A summary of the team’s desk research
- A summary of key findings influencing the final curriculum manual

Work Schedule

A well-maintained work schedule (Annex 2) is essential to completing the aforementioned deliverables in a timely and realistic manner. This section includes our work schedule that we followed from the beginning of the project until the end. The previous proposed work schedule was subject to some minor changes as the project went on. However, we always aimed to stay within our deadlines to the best of our abilities.

The work schedule is divided into eight phases:

- Phase I – Preliminary Planning
- Phase II – Desk Research & Planning
- Phase III – Fieldwork Preparation
- Phase IV – January Fieldwork

36 The curriculum manual and student business plan are separate documents.
Phase V – Analysis of Findings, Refinement of Research Framework, and Preparation for March Fieldwork
Phase VI – March Fieldwork
Phase VII – Finalize Research and Curriculum
Phase VIII – Finalize Report and Presentation
METHODOLOGY

The team developed a methodology consisting of four key components: (a) desk research, (b) interviews, (c) focus groups, (d) observations, and (e) piloting.

Desk Research

Due to the limited time in the field, desk research was a large component of the methodology. The team focused the desk research on understanding the country context, as well as the landscape of youth, entrepreneurship, and the business environment in the Dominican Republic.

The following questions guided the desk research:

1. What is the Dominican Republic’s historical, political, and economic context?
2. What is the local education and youth landscape within the Dominican Republic?
3. What is the business environment in the Dominican Republic?
4. Why is youth entrepreneurship programming rising in Latin America and the Caribbean?

Interviews and Focus Groups

The team constructed a stakeholder map (Figure 1), identifying the different actors involved in youth entrepreneurship within the Dominican Republic.

Figure 1
The stakeholder map is organized by level of perceived influence and power over the DREAM Project’s new youth entrepreneurship programming. The team developed a stakeholder’s analysis (Annex 3) to better understand the different types of actors relevant to youth entrepreneurship. The team utilized the stakeholder tools to determine the actors to engage in interviews or focus groups.

For interviews, the team focused on meetings with the following actors:

- Government agencies – the Ministry of Labor and the Ministry of Youth
- Banks and Microcredit institutions – ADOPEM, Fundacion Dominicana de Desarrollo
- DREAM Staff and Volunteers – A Ganar Facilitators
- NGOs and Entrepreneurship Programs – the Peace Corps, Junior Achievement Dominicana, ADOPEM NGO, Alerta Joven, EDUCA, COIN, Grupo Clara, SEBROSH, IDDI

The team developed three general interview guides for youth entrepreneurship or technical training organizations (Annex 4) and microcredit institutions (Annex 5). The government agencies that were interviewed fit under youth entrepreneurship or technical training as the team met with departments and individuals that implemented these types of programs. These were subsequently adapted for each specific stakeholder prior to the interviews.

The goal of these interviews is to gather information about existing practices and curricula of social entrepreneurship programs in the Dominican Republic, the needs of the staff facilitating the current workforce development program, and to gain a sense of microcredit institutions perception of youth entrepreneurship programs and needs for partnerships.

The team also held three focus groups with graduates of A Ganar and non-A Ganar community members. The focus groups were broken down into male graduates (Annex 6), female graduates (Annex 7), and non-participating community members (Annex 8).

**Observations**

The team was invited to observe A Ganar courses during both field visits. The purpose of these observations was to gain an understanding of the engagement strategies utilized by A Ganar facilitators, as well as of the concepts of the course. The team followed an observation guide to take notes (Annex 9).

**Piloting**

The team piloted a lesson plan from the draft curriculum outline during the March field visit to assist in creating the first full draft of the curriculum manual. The current A Ganar coordinator, also one of the facilitators, delivered the pilot lesson (Annex 10).
FINDINGS

The team collected qualitative data during two field visits. These findings were analyzed to inform the curriculum manual and the recommendations for monitoring the program, engaging microcredit and financing student business ventures, curriculum implementation, and next steps for The Dream Project prior to the launch of program.

Interview Analysis

The interview analysis included recording, transcribing, and summarizing the takeaways from the interviews. The interviews were grouped into four groups: banks/microcredit institutions, government agencies, other NGOs and entrepreneurship programs, and DREAM staff and volunteers. The information gathered from each interview was then categorized depending on whether it related to curriculum materials, facilitators, microcredit or financing, or youth circumstances.

There were five key takeaways that the four interview groups highlighted as important to developing the curriculum materials and course:

- An effective motivational tool will be bringing in successful entrepreneurs from the community
- The first module or modules should focus on motivation
- The curriculum should focus on the creation of a business plan
- The curriculum should focus on practical tools versus theoretical business knowledge
- The most important aspect contributing to the success of an entrepreneur is market and business knowledge, and motivation not the industry or sector

The curriculum information gathered (Annex 11) helped guide the team in its creation of the curriculum manual. This information was supplemented by the takeaways relating to the facilitators (Annex 12) and the background about the youth that typically participant in entrepreneurship programs of a similar profile to that of A Ganar participants (Annex 13).

All sources provided four main recommendations to the team about the facilitators of an entrepreneurship course:

- Ideally, the facilitator should have a background in or studied business, marketing, sales, and accounting
- Facilitators should be trained in working with vulnerable and at risk youth
- Facilitators need to be aware of the participants education levels and prepared to adjust when necessary
- Facilitators should be trained in how to lead active, dynamic courses for high student engagement

Further, the information gathered from interviews with DREAM staff helped the team assess the feasibility of the above suggestions. While DREAM staff agreed that a facilitator with a business background or studies would be preferable, this is not a guarantee. The team adjusted the curriculum materials accordingly so that facilitators
without the background in business would be able to comprehend and teach the material. This involved adding more theory to the beginning of the lessons for the facilitators use.

The four groups of interviewees also agreed on the following:

- Participants should be older than typical workforce development programs (21-29)
- The youth will likely lack self-esteem and confidence, thus activities need to be incorporated to help the youth acquire these skills
- Participants will be focused on how everything taught relates to getting a job and generating an income – need to connect lessons and entrepreneurship to income generating
- Focus on women participants as there are higher unemployment rates for women

The team found that the second takeaway was less important for DREAM’s purposes, as the youth will have already completed the A Ganar course which focuses on personal development.

Finally, the team analyzed the microcredit information gathered from these four types of sources (Annex 14). While there were not many overlapping key takeaways, the team found that microcredit was not the only viable financing option. Further, the microcredit landscape in the Dominican Republic makes it difficult for at-risk youth to acquire loans, as the likelihood of defaulting is much higher for these youth. Different sources mentioned potentially using cooperatives and measures for holding participants accountable.

The team was able to utilize the interview findings to create a list of potential microcredit partners and viable recommendations for how DREAM should incorporate the financing aspect into the entrepreneurship course.

Focus Group Analysis

The focus groups were recorded and transcribed. The information was then categorized into four categories, highlighting participants’ thoughts on (a) the skills and resources needed to start a business, (b) the greatest barriers to starting a business, (c) strengths of A Ganar to build on, and (d) gender differences. Figure 2 notes the key takeaways in each category.

The team utilized these findings to build in more stories focused on successful female entrepreneurs in the curriculum, create interactive activities that allow the participants to build their communication and customer service skills, and create in-depth practices for math related lessons.
Skills & Resources Needed to Start A Business
* A positive attitude and belief in yourself since there will be times others will try to dissuade you
* Finance and math skills to know how to run a business.
* A mentor and/or support system: One suggestion was a mentor who runs a similar, already established business who they can shadow.

Greatest Barriers to Start a Business
* Financing: Inability to get a loan to start their business.
* A bad reputation: Need to build credibility in themselves as entrepreneurs as much as in their business itself.
* Time: need time to save money, gather resources, develop their business idea and build their technical knowledge in that area

Strengths of A Ganar to Build On
* Communication skills: the knowledge of how to interact with colleagues or a boss, self-confidence, how to look someone in the eye when speaking
* Customer service skills: the ability to interact with clients
* Job readiness skills: punctuality, professionalism
* A fun, dynamic and open facilitation style

Gender Differences
* Agreement that the Dominican Republic is a sexist society from both the male and female focus groups.
* Also consensus from both groups that times are changing and an acknowledgement that women are equally as capable as men.
* Only in the female focus group was there a mention of the need for a flexible workday in order to care for a child.

Three Focus Groups:
1. Female A Ganar Graduates
2. Male A Ganar Graduates
3. Community Members (Non-A Ganar)
**Connecting curriculum to local context**

Building on the focus groups, interviews and in close consultation with DREAM project team and facilitators, we developed a curriculum that outlines essential areas in entrepreneurship and may be expanded as the training situation demands. These areas aim at instilling a sense of self-confidence among the youth and encouraging them to the possibility that self-employment could be a viable career option. The curriculum therefore invites participants to consider their own strengths and weakness so that they develop a clear sense of themselves. Launching a successful business requires an awareness of one’s knowledge, skills, abilities, aptitudes, values and preferences.

Through local entrepreneurs who act as role models, the participants are encouraged to look at themselves as actors responsible for their own lives. Participants are guided through various lessons from developing a business idea, identifying a community need for a product or service to acquiring resources, organizing and marketing the product or service and ultimately preparing a business plan. At each step, participants discover how their skills may be utilized to cater to a need in the community.

While promoting independent thought, creativity and initiative, the curriculum demonstrates the benefits of collaborative work through group activities. The curriculum is highly interactive and should result into some actions of producing concrete outcomes for example identifying business opportunities around their communities, conducting market research, marketing their products or services, internalizing the process of starting a business with a practical business plan. All these deliverables will be assessed continuously for each participant with the facilitator drawing heavily on the actual experiences of the participants during their practice and the practical assignments that are given to them during the duration of the course.

Participative training methods and simulated activities have been highly recommended in delivering the curriculum. This is aimed at instilling to the participants that entrepreneurship is fun, interesting and practical. The curriculum has undergone significant changes in its contents and where applicable new topics have been added to reflect the local context. The content, methodology, and language of the curriculum have continuously been reviewed to reflect the participants' needs. New and innovative approaches should continue to be integrated in curriculum delivery with activities based on empirical learning.
CHALLENGES AND LIMITATIONS

The SIPA team has specified the following challenges for both the team and DREAM based on January and March fieldwork, analysis of the fieldwork findings, conversations with the client, and desk research.

Simplification of the Curriculum
In the March fieldwork, the SIPA team had meetings with A Ganar facilitators and had a workshop session with the A Ganar graduates to test one of the modules of the curriculum that was prepared by the team. As a result of the meeting and the workshop session, the SIPA team realized that the language that was used in the entrepreneurship curriculum was too theoretical and the course structure was too complicated for the A Ganar graduates who are likely to receive the entrepreneurship training. Therefore, the SIPA team realized the need to simplify the language used in the curriculum, clarify the activities, and add more technical information to lead the facilitator.

Quantitative Skills
From the interviews with A Ganar facilitators and the focus groups, the SIPA team determined that the prospective participants of the entrepreneurship curriculum have very basic quantitative skills. The SIPA team recognized the need to include basic mathematical skills in the curriculum before introducing further quantitative and business skills.

Language
In the March fieldwork, the SIPA team held three focus groups; one with female A Ganar graduates, one with male A Ganar graduates, and one with not A Ganar affiliated community members. The focus groups were led in Spanish by the SIPA team, but to ensure the correct and detailed acquisition of information, representatives from the A Ganar team were also present during the focus groups. The presence of A Ganar representatives during the focus group sessions may have yielded some biased results regarding the evaluation questions on the A Ganar program.

Focus Groups
The SIPA team used the focus group with not A Ganar affiliated community members as a control group to identify the differences between the youth who completed and didn’t participate in the A Ganar program. However, whereas the focus groups with female and male A Ganar graduates consisted of on average ten people, only three people from the not A Ganar affiliated community participated to the focus group. The disparity in numbers between the A Ganar and non-A Ganar posed a challenge to the SIPA team in making a comprehensive analysis on the differences between the two groups.

Haitian Immigrants and Dominican-Haitians
In 1999, while estimates indicated that the Haitian population was between 500,000 and 700,000; other estimates indicated that only 4,000 had legal documentation. In 2010, the birthright citizenship was officially replaced within the constitution with a new law that stated that a child could only receive citizenship if he or she had one parent of Dominican
descent. This has left a considerable part of the population in legal limbo, approximately 210,000 people according to the UN refugee agency (UNHRC). Even though The DREAM Project currently encourages the Haitian-Dominican youth to participate in their programs, they still face discrimination when it comes to hiring for internships, post-workforce development full-time jobs, and/or going back to school. Since Haitian-Dominicans have lost their citizenship, they no longer have the identification documents that would allow them to work. Therefore, this new regulation narrowed down the options of Dominican-Haitian youth in terms of entrepreneurship, even if they participate on the entrepreneurship program prepared by the SIPA team.

**Microcredit**

The SIPA team had interviews with major microfinance institutions on their January fieldwork to identify the microcredit options the youth can have after graduating from the entrepreneurship program. The SIPA team identified certain microfinance institutions that lend to the youth, such as Banco ADOPEM, Banco ADEMI, Esperanza Foundation, Banca Solidaria, ECLOF, FONDESA, Aspire. However, the SIPA team also recognized the challenges in terms of microcredit. Most of the microcredit institutions are unwilling to lend to youth since the default among the youth is significantly higher. Additionally, most of the microcredit institutions require prerequisites that might hinder the ability of the youth to access those funds. Finally, the majority of the microcredit institutions don’t lend to the undocumented Haitians and Haitian-Dominicans.
RECOMMENDATIONS

The team’s primary focus and deliverable was the creation of the curriculum manual. However, through the analysis of the field visit data, the team developed some recommendations relating to the curriculum, and microcredit and financing. DREAM also requested monitoring recommendations which are also included in this section.

There are a number of main recommendations to help the DREAM project implement the curriculum successfully.

Facilitation Recommendations

1. **The facilitator should have a background in basic business concepts.** While the team has created the curriculum manual to be utilized easily by any facilitator, a background in business, or university level knowledge of the subject, will allow the facilitator to address misconceptions, explain concepts in a clear way, and support each participant further in the development of the business plan. DREAM should provide training to the facilitators, especially if they are not A Ganar facilitators.

2. **The facilitator should be familiar with the local context and have experience working with at-risk youth.** This will ensure that the facilitator can stimulate participant engagement and relate to the participants in the course.

3. **The facilitators should meet at the end of each module to debrief.** Facilitators should discuss the strengths and weaknesses of each module, as well as opportunities to improve the next module based on the results of the current one. This will help DREAM improve its implementation of the program in the second course and help the facilitators adapt the course to the specific needs of the participants.

Youth Entrepreneurship Program Recommendations

1. **The DREAM staff should conduct a survey prior to launching the program.** A pre-survey of participants will determine a convenient time that will not interfere with participants’ current jobs or other coursework. This will help ensure that participants can attend all sessions. This will also help participants maintain income generating activities which is essential for this population.

2. **Participants should receive a certificate of completion.** DREAM should create a certificate that can be given to participants who successfully complete the course as a form of recognition for the time and concepts learned.

3. **DREAM should develop a support/mentoring component.** As part of the entrepreneurship program participants should receive ongoing support after the course has concluded and as they are preparing to launch their businesses.
should be a next step that DREAM takes during the summer months leading up to the launch of the course. Elements of this support program should include:

- The frequency of meetings between graduates of the entrepreneurship program and DREAM staff
- The creation of support groups consisting of 3-4 participants that can meet, discuss their progress, and learn from each other
- The identification of local business owners in the industry that participants will be launching a business in to receive further support and mentorship

Microcredit and Financing Recommendations

The team has generated two main recommendations for DREAM involving microcredit and financing for youth enterprises based on the findings.

1. **Ensure that all successful business ideas have access to seed funding.**
   Partnering with a microcredit institution does not seem feasible for DREAM. The microcredit institutions that exist will either not lend to undocumented Haitian–Dominicans, require participants to have a group business, or limit the types of business that participants can launch. Thus, the team recommends that DREAM follows the plan it was considering during the March field visit. This would involve DREAM partnering with an institution to distribute the seed funding with DREAM as a guarantor.

2. **DREAM should set up a process to verify track how seed funding is spent.**
   This will increase the level of accountability participants have to follow through on their business plans. This process could involve participants turning in receipts or a bi-weekly budget.

Youth, NGOs, and banks alike identified gaining access to credit as the biggest obstacle for youth entrepreneurs. Thus, we recommend that DREAM prioritize reaching out to local microfinancierias, banks, and NGOs to establish partnership that will ensure qualified businesses will have access to funds at the end of the course.

Based on our research and interviews, there is likely not one institution that will serve as a catch all for all the students who are taking the course. We recommend that DREAM focus attention on FONDESA, ADOPEM, ESPERANZA.

We recommend that DREAM be prepared to be involved in the loans, by acting as guarantor. DREAM should also look into alternative options, such as funds that could be donated by sponsors or provided by an NGO and then distributed by DREAM.
## Microcredit Institutions Information

<table>
<thead>
<tr>
<th>About</th>
<th>FDD</th>
<th>FONDESA</th>
<th>ADEMI</th>
<th>ADOPEM</th>
<th>ESPERANZA</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Development foundation that provides loans to small (typically existing) businesses</td>
<td>• Development foundation that provides loans to small (typically existing) businesses</td>
<td>• Microfinanciera with a social mission to reduce poverty</td>
<td>• Biggest micro lending organization in DR</td>
<td>• Microfinance institution with partner NGO</td>
<td>• Fund that provides microcredit to vulnerable youth</td>
</tr>
</tbody>
</table>

### Terms of Loans

<table>
<thead>
<tr>
<th>Terms of Loans</th>
<th>FDD</th>
<th>FONDESA</th>
<th>ADEMI</th>
<th>ADOPEM</th>
<th>ESPERANZA</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Smallest Loan is 5,000-6,000 pesos</td>
<td>• Smallest Loan is 5,000-6,000 pesos</td>
<td>• Average Loan is 21,000 pesos</td>
<td>• Average Loan is 21,000 pesos</td>
<td>• Unknown</td>
<td>• Unknown</td>
</tr>
<tr>
<td>• Average Loan is 21,000 pesos</td>
<td>• Average Loan is 21,000 pesos</td>
<td>• Average Loan is 21,000 pesos</td>
<td>• Average Loan is 21,000 pesos</td>
<td>• Unknown</td>
<td>• Unknown</td>
</tr>
<tr>
<td>• Repay 6-36 months</td>
<td>• Repay 6-36 months</td>
<td>• Repay 6-36 months</td>
<td>• Repay 6-36 months</td>
<td>• Unknown</td>
<td>• Unknown</td>
</tr>
<tr>
<td>• Interest rates are &gt;50% for some</td>
<td>• Interest rates are &gt;50% for some</td>
<td>• Interest rates are &gt;50% for some</td>
<td>• Interest rates are &gt;50% for some</td>
<td>• Unknown</td>
<td>• Unknown</td>
</tr>
</tbody>
</table>

### Pros

<table>
<thead>
<tr>
<th>Pros</th>
<th>FDD</th>
<th>FONDESA</th>
<th>ADEMI</th>
<th>ADOPEM</th>
<th>ESPERANZA</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Familiar with Construye Tus Sueños and provide local support</td>
<td>• Familiar with Construye Tus Sueños and provide local support</td>
<td>• Several offices in the north including Puerto Plata and Sosua</td>
<td>• Long history of work with Junior Achievement</td>
<td>• Long history of work with Junior Achievement</td>
<td>• Will lend to Haitian-Dominicans regardless of documentation status</td>
</tr>
<tr>
<td>• Strong commitment to empowerment and poverty reduction</td>
<td>• Strong commitment to empowerment and poverty reduction</td>
<td>• Strong commitment to empowerment and poverty reduction</td>
<td>• Developing first ever credit program for youth with JA</td>
<td>• Developing first ever credit program for youth with JA</td>
<td>• Office in Puerto Plata</td>
</tr>
</tbody>
</table>

### Cons

<table>
<thead>
<tr>
<th>Cons</th>
<th>FDD</th>
<th>FONDESA</th>
<th>ADEMI</th>
<th>ADOPEM</th>
<th>ESPERANZA</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Do not work with youth currently, although they are planning to expand to work with youth entrepreneurs.</td>
<td>• Do not work with youth currently, although they are planning to expand to work with youth entrepreneurs.</td>
<td>• No information</td>
<td>• Likely, will not lend to Haitian-Dominican youth without documentation</td>
<td>• Likely, will not lend to Haitian-Dominican youth without documentation</td>
<td>• Will only lend to groups of five or more</td>
</tr>
<tr>
<td>• No office in the north, the closest office is in Santiago</td>
<td>• No office in the north, the closest office is in Santiago</td>
<td>• No information</td>
<td>• Recently became a commercial bank; focus on micro lending has shifted</td>
<td>• Recently became a commercial bank; focus on micro lending has shifted</td>
<td>• Religious nature of the organization prevents them from lending to groups that will sell alcohol or cigarettes in any capacity</td>
</tr>
<tr>
<td>Willingness to partner with DREAM</td>
<td>Expressed interest on a case-by-case basis depending on the venture and business plan presentation</td>
<td>• Unable to meet with FUNDESA to assess interest but partnership was recommended by Peace Corps based on location</td>
<td>• Unable to meet with ADEMI to assess interest, but partnership with them was recommended by Junior Achievement</td>
<td>• Expressed interest contingent on reviewing the curriculum and determining that it taught practical skills like the JA curriculum</td>
<td>• Partnership with them was recommended by Junior Achievement</td>
</tr>
</tbody>
</table>

**Monitoring Recommendations**

DREAM asked the team to develop some monitoring recommendations to assist in collecting data during the first cycle of the entrepreneurship course.

The team developed a monitoring framework for DREAM (Annex 16) utilizing metrics from the Global Impact Investing Network’s IRIS metrics database and recommendations from the other entrepreneurship programs. The team developed the framework to answer two main questions:

1. Was the entrepreneurship course implemented properly?
2. Did the entrepreneurship course have the desired impact on students?

Further, the team developed a sample pre-test to be built upon by DREAM that can assess the participants’ pre-course knowledge of certain skills and knowledge (Annex 17). This assessment should serve as a pre-test and post-test to check student’s progress and knowledge retention.
References


Kare Kristensen and Bridget Woolding, “Haiti/Dominican Republic: upholding the rights of immigrants and their descendants,” (Norwegian Peacebuilding Resource Centre: 2013), http://www.peacebuilding.no/var/ezflow_site/storage/original/application/273b4770daf48a18c60d724a641f0470.pdf


NGO Aid Map, “Educate Haitian Immigrant Children in the DR,” http://www.ngoaidmap.org/projects/10231


USAID. “USAID/Dominican Republic Cross-Sectoral At-Risk Youth Assessment.”  


Annex 1 – Microcredit Context in the Dominican Republic

The microfinance sector of the Dominican Republic is relatively large and better established compared to other Caribbean nations. As of 2013, there are 14 microfinance institutions (MFIs) in the Dominican Republic. These institutions are working to reduce the large income gap between the rich and poor that exists in the country by offering financial services to clients such as women and rural farmers who may otherwise not have access to them. As the industry grows so have the overall loan portfolios of the MFIs working in the country, however the average loan size per borrower has stayed relatively consistent over the years. This may indicate that MFIs are targeting more, poorer, clients in need of smaller loans versus fewer clients borrowing larger amounts.37

<table>
<thead>
<tr>
<th>MFI's</th>
<th>Report Date</th>
<th>Loans (USD)</th>
<th>Number of Borrowers</th>
<th>Deposits (USD)</th>
<th>Number of Depositors</th>
</tr>
</thead>
<tbody>
<tr>
<td>ALNAP</td>
<td>2013</td>
<td>299,372,759</td>
<td>—</td>
<td>395,840,419</td>
<td>—</td>
</tr>
<tr>
<td>Banco ADEMI</td>
<td>9/30/14</td>
<td>264,993,202</td>
<td>152,823</td>
<td>216,187,436</td>
<td>231,375</td>
</tr>
<tr>
<td>Banco ADOPEM</td>
<td>9/30/14</td>
<td>90,714,390</td>
<td>189,731</td>
<td>48,711,598</td>
<td>289,486</td>
</tr>
<tr>
<td>CDD</td>
<td>2013</td>
<td>1,644,649</td>
<td>4,207</td>
<td>43,018</td>
<td>—</td>
</tr>
<tr>
<td>COOP-ASPIRE</td>
<td>2013</td>
<td>10,119,895</td>
<td>17,532</td>
<td>1,861,895</td>
<td>23,882</td>
</tr>
<tr>
<td>ECLOF-DOM</td>
<td>2013</td>
<td>5,779,813</td>
<td>17,154</td>
<td>0</td>
<td>—</td>
</tr>
<tr>
<td>FDD</td>
<td>2013</td>
<td>4,313,406</td>
<td>13,260</td>
<td>0</td>
<td>—</td>
</tr>
<tr>
<td>FIME</td>
<td>2013</td>
<td>2,707,860</td>
<td>5,041</td>
<td>0</td>
<td>—</td>
</tr>
<tr>
<td>FONDESA</td>
<td>2013</td>
<td>46,790,550</td>
<td>—</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Fundación Esperanza</td>
<td>2013</td>
<td>3,075,967</td>
<td>9,950</td>
<td>0</td>
<td>—</td>
</tr>
<tr>
<td>Fundación</td>
<td>2007</td>
<td>2,017,443</td>
<td>12,123</td>
<td>102,323</td>
<td>0</td>
</tr>
</tbody>
</table>

The Banco ADOPEM, one of the most important microfinance institutions in the Dominican Republic, recognized as the “Most Innovative Microfinance Institution” in 2013. Banco ADOPEM was awarded for its innovative and comprehensive approach to serving clients, mainly women, youth and children, with loans, credit and savings products, as well as training and providing financial education through a ‘telenovela,’ a Latin American soap opera. Banco ADOPEM started off as an NGO in 1999 and became a formal bank in 2004\(^3^8\). It provides a number of financial products and services, including microenterprise loans, voluntary savings and insurance products. It also provides non-financial services such as enterprise skills development and financial literacy education. Loans have terms of 4 to 36 months and can be used for either working capital or fixed investments. The main client base is made up of women that want to create their own business or to strengthen their existing microenterprise.\(^3^9\)

One of the most striking examples of Banco ADOPEM’s microfinance projects is the “youth savings program” in the Dominican Republic. In 2008, Women’s World Banking (WWB) and its microfinance partner Banco ADOPEM launched a television series intended to teach women how to manage their money and build savings. As a result of comprehensive market research conducted in the Dominican Republic, Banco ADOPEM and WWB designed a youth savings product named “Mía” (“Mine”) for youth ages 7-24. The product was originally only offered to girls, but the bank later made a business decision to offer the product to boys as well. Banco ADOPEM decided to also segment Mía by age; for youth ages 7-15, the minimum opening balance was USD$2.50 and a guardian is required, while the minimum opening balance for youth ages 16-24 was US$5 and a guardian is not required.

\(^3^8\) Inter-American Development Bank, “Institutions from the Dominican Republic, Venezuela, Colombia, and Peru Win the Inter-American Awards for Microenterprise Development” Inter-American Development Bank (blog), 24 Sept 2012, \url{http://www.iadb.org/}.

Banco ADOPEM also launched youth-friendly marketing strategies, including marketing materials with attractive imagery and messaging; colorful passbooks; incentive schemes; and welcoming branch layouts. The format of the financial education curriculum for youth in the Dominican Republic was eight sessions on savings, banks, and budgeting. However, the format was eventually reduced to three sessions, as managing and implementing a financial education program in the Dominican Republic proved very challenging and expensive. Given these challenges to reaching scale with the classroom financial education format, Banco ADOPEM has also implemented additional financial education interventions, including interactive Jeopardy-like games to test financial knowledge as well as the incorporation of savings plans that are developed and monitored during in-branch transactions. Since its pilot in January 2010, Banco ADOPEM has opened over 12,000 Mía accounts for girls and boys, with an average savings balance of USD$16, and over 5,000 youth have participated in financial education. Also, as of December 2011, the Mía youth savings program has been rolled out to all of Banco ADOPEM’s branches across the country.40

Fundación Esperanza
Another leading microfinance institution of Dominican Republic is the Fundación Esperanza, which provides loans to youth and women to generate income, education and health. The microfinance program of Fundación Esperanza consists of five components designed to sustainably improve the economic situations of impoverished families: Microfinance, group-lending, business training, savings, insurance. The main ingredient of Fundación Esperanza’s microfinance is a small loan averaging $150 to $200 to start or expand the small business of a person living in poverty. This capital empowers the working poor with self-employment so they can invest in their business and use the profits to provide for the basic needs of their families.

The project also involves business training. The associates, close to 90% of whom are women, use their loans to invest in their businesses and use their profits to improve nutrition and living conditions and send their children to school. Once associates have been through the loan cycle and successfully repaid their loan, they are eligible to borrow larger amounts to continue developing their business and enhancing their quality of life.41

## Annex 2 – Team Work Schedule

<table>
<thead>
<tr>
<th>Week</th>
<th>Task/Deliverable</th>
<th>Purpose/Remarks</th>
<th>Primary Responsibility</th>
<th>Due Date</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Phase 1: Preliminary Planning</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>November 8-14</td>
<td>Team Building Activity</td>
<td>Complete Team building assignment; set roles and responsibilities</td>
<td>Team</td>
<td>11/14/2014</td>
</tr>
<tr>
<td></td>
<td>Submit Team Guidelines</td>
<td>Finalize guidelines (revise, edit) and submit</td>
<td>Team/Denisse</td>
<td>11/21/2014</td>
</tr>
<tr>
<td>November 15-21</td>
<td>Budget Officers Meeting</td>
<td>Discuss budget/reimbursement procedures and travel-related policies</td>
<td>Cansu</td>
<td>11/17/2014</td>
</tr>
<tr>
<td></td>
<td>Client Meeting</td>
<td>Introductions; receive updates on TOR; discuss expectations of the client</td>
<td>Team/Lauren</td>
<td>11/20/2014</td>
</tr>
<tr>
<td>November 22-28</td>
<td>Draft Budget</td>
<td>Estimated budget for the January and March field trips</td>
<td>Cansu</td>
<td>11/24/2014</td>
</tr>
<tr>
<td>November 29-December 5</td>
<td>Faculty Meeting</td>
<td>Introductions; discuss TOR; discuss relationship with faculty</td>
<td>Team/Joe</td>
<td>12/4/2014</td>
</tr>
<tr>
<td><strong>Phase 2: Desk Research and Planning</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>November 22-28</td>
<td>Creation of Work plan and definition of objectives</td>
<td></td>
<td>Team</td>
<td>12/22/2014-12/28/2014</td>
</tr>
<tr>
<td></td>
<td>Design of methodology</td>
<td></td>
<td>Team</td>
<td>12/22/2014-12/28/2014</td>
</tr>
<tr>
<td></td>
<td>Preliminary Research</td>
<td>Literature review; background research</td>
<td>Team</td>
<td>12/28/2014</td>
</tr>
<tr>
<td></td>
<td>Fundraising Committee Meeting</td>
<td>Discuss fundraising ideas</td>
<td>Bilge</td>
<td>11/24/2014</td>
</tr>
<tr>
<td>November 29-December 5</td>
<td>Initial Draft Workplan</td>
<td>Compile draft of intended work plan</td>
<td>Team</td>
<td>12/1/2014</td>
</tr>
<tr>
<td></td>
<td>Workplan Presentation</td>
<td></td>
<td>Team</td>
<td>12/3/2014</td>
</tr>
<tr>
<td></td>
<td>Call with Client</td>
<td>Discuss January travel plan, research to date and work plan</td>
<td>Team/Lauren</td>
<td>12/4/2014</td>
</tr>
<tr>
<td></td>
<td>Revise work plan based on feedback</td>
<td></td>
<td>Team</td>
<td>12/13-14/14</td>
</tr>
<tr>
<td>December 6-19</td>
<td>Final Workplan</td>
<td>Submit Final Work plan to EPD, Molly (The DREAM Project), and Debra (Faculty Advisor)</td>
<td>Team</td>
<td>12/15/2014</td>
</tr>
<tr>
<td></td>
<td>First Team Assessment</td>
<td>Submit Peer Assessment Forms to EPD</td>
<td>Team</td>
<td>12/17/2014</td>
</tr>
</tbody>
</table>
### Phase 3: January Field Work Preparation

<table>
<thead>
<tr>
<th>Task</th>
<th>Details</th>
<th>Team</th>
<th>Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prep for January Trip</td>
<td>GOAL: Observe A Ganar classes, interview local staff conducting A Ganar program + stakeholders at other institutions, conduct site visits to other youth entrepreneurship programs</td>
<td>Team</td>
<td>12/6/2014-12/31/2014</td>
</tr>
<tr>
<td>Identify/Contact Interviewees</td>
<td>Use background research to identify key stakeholders to interview/Work w/ Dream Office Peace Corp Volunteer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Develop Draft Interview Guide</td>
<td>Draft Interview Guides for types of interviews (3)</td>
<td>Sarah/Denisse</td>
<td>12/19/2014</td>
</tr>
<tr>
<td>Finalize Prep for January Field Trip</td>
<td>Finalize itinerary (interview schedule, site visits, + observations)</td>
<td>Team</td>
<td>1/8/2015</td>
</tr>
<tr>
<td>Finalize Interview Guide(s)</td>
<td>Finalize Interview Guides (3)</td>
<td>Sarah/Denisse</td>
<td>1/8/2015</td>
</tr>
<tr>
<td>Finalize Interview Needs</td>
<td>Develop a system of note taking, identify proper consent forms, and determine if a translator is needed.</td>
<td>Sarah/Denisse</td>
<td>1/8/2015</td>
</tr>
<tr>
<td>Call with Client</td>
<td>Finalize January research plans and discuss research over winter break</td>
<td>Team/Denisse</td>
<td>1/9/2015</td>
</tr>
</tbody>
</table>

**December 6-January 10**

### Phase 4: January Fieldwork

<table>
<thead>
<tr>
<th>Task</th>
<th>Details</th>
<th>Team</th>
<th>Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arrival + Check in w/ DREAM</td>
<td></td>
<td>Denisse/Sarah</td>
<td>1/11/2015</td>
</tr>
<tr>
<td>Conduct Interviews</td>
<td>Conduct Interviews in Santo Domingo</td>
<td>Denisse/Sarah</td>
<td>1/12/2015-1/17/2015</td>
</tr>
<tr>
<td>Presentation of Findings to DREAM</td>
<td>Meeting w/ Molly + Catherine</td>
<td>Denisse/Sarah</td>
<td>1/21/2015</td>
</tr>
<tr>
<td>Prep for March Fieldwork</td>
<td>Identification of potential stakeholders for March fieldwork</td>
<td>Team</td>
<td>1/23/2015</td>
</tr>
<tr>
<td>Transcribe + Analyze Interviews &amp; Observations</td>
<td></td>
<td>Denisse/Sarah</td>
<td>1/23/2015-1/24/2015</td>
</tr>
</tbody>
</table>

### Phase 5: Analysis of Findings, Refinement of Research Framework and Preparation for March Fieldwork

<table>
<thead>
<tr>
<th>Task</th>
<th>Details</th>
<th>Team</th>
<th>Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fundraising Committee Meeting</td>
<td>Discuss about preparation for the first fundraising event</td>
<td>Bilge</td>
<td>1/21/2015</td>
</tr>
<tr>
<td>Team Meeting</td>
<td>Debrief January field work, discuss curriculum development</td>
<td>Team</td>
<td>1/28/2015</td>
</tr>
<tr>
<td>First Joint EPD Workshop Session</td>
<td>All workshop teams present their findings concerning the</td>
<td>Team</td>
<td>1/28/2015</td>
</tr>
<tr>
<td>Event</td>
<td>Description</td>
<td>Team</td>
<td>Date</td>
</tr>
<tr>
<td>--------------------------------------------</td>
<td>-----------------------------------------------------------------------------</td>
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<td>------------</td>
</tr>
<tr>
<td>January field work</td>
<td>Present the January field frip findings + Next Steps</td>
<td>Team</td>
<td>1/31/2015</td>
</tr>
<tr>
<td>Budget Draft Due</td>
<td>Rough Draft of Budget Due to EPD</td>
<td>Cansu</td>
<td>1/30/2015</td>
</tr>
<tr>
<td>Team Meeting</td>
<td>Review Curriculum Outline Draft + Divide Up Work; Review Other Expected Deliverables + Divide Up Work</td>
<td>Team</td>
<td>2/4/2015</td>
</tr>
<tr>
<td>February 1-14</td>
<td>Update + Finalize March Fieldwork</td>
<td>Team</td>
<td>2/10/2015</td>
</tr>
<tr>
<td>Faculty Advisor Meeting/Team Meeting</td>
<td>Review Final Curriculum Outline + Feedback</td>
<td>Team</td>
<td>2/11/2015</td>
</tr>
<tr>
<td>Curriculum Outline Draft</td>
<td>Submit draft to DREAM</td>
<td>Lauren</td>
<td>2/13/2015</td>
</tr>
<tr>
<td>Client Meeting</td>
<td>Discuss March fieldwork and curriculum development to date</td>
<td>Team/Lauren</td>
<td>2/12/2015</td>
</tr>
<tr>
<td>Fundraising Committee Meeting</td>
<td>Debrief on first fundraising event and discuss other potential events</td>
<td>Bilge</td>
<td>2/16/2015</td>
</tr>
<tr>
<td>February 15-28</td>
<td>Ongoing Support</td>
<td>Team</td>
<td>2/19/2015</td>
</tr>
<tr>
<td>Faculty Advisor Meeting</td>
<td>Submit rough curriculum manual and updated work plan to DREAM</td>
<td>Team</td>
<td>2/24/2015</td>
</tr>
<tr>
<td>March 1-14</td>
<td>Ongoing Support/Discuss Draft Deliverables</td>
<td>Team</td>
<td>2/26/2015</td>
</tr>
<tr>
<td>Client Meeting</td>
<td>Discuss March fieldwork and curriculum development to date</td>
<td>Team/Lauren</td>
<td>2/24/2015</td>
</tr>
<tr>
<td>Second Team Assessment</td>
<td>Submit second peer assessment forms to faculty advisor</td>
<td>Team</td>
<td>3/6/2015</td>
</tr>
<tr>
<td>March 1-14</td>
<td>Ongoing Support/Fieldwork</td>
<td>Team</td>
<td>3/12/2015</td>
</tr>
<tr>
<td>Client Meeting</td>
<td>Finalize agenda for fieldwork</td>
<td>Team/Lauren</td>
<td>3/12/2015</td>
</tr>
<tr>
<td>Phase 6: March Fieldwork</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Initial Meeting w/ DREAM</td>
<td></td>
<td>Lauren/Cansu/Bilge/Joe</td>
<td>3/14/2015</td>
</tr>
<tr>
<td>Interviews</td>
<td>Conduct Interviews in Santo Domingo and Cabarete</td>
<td>Lauren/Cansu/Bilge/Joe</td>
<td>3/17/2015-3/21/2015</td>
</tr>
<tr>
<td>March 14-28</td>
<td>Conduct focus groups with girls, boys and non A-Ganar graduate community in Cabarete</td>
<td>Lauren/Cansu/Bilge/Joe</td>
<td>3/24/2015-3/28/2015</td>
</tr>
<tr>
<td>Presentation of Findings to Dream Staff</td>
<td>Meeting w/ Molly + Brenda</td>
<td>Lauren/Cansu/Bilge/Joe</td>
<td>3/28/2015</td>
</tr>
<tr>
<td>Phase 7: Finalize Research and Curriculum</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Date Range</td>
<td>Event Description</td>
<td></td>
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<td>------------</td>
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<td></td>
<td></td>
</tr>
<tr>
<td><strong>March 29-April 11</strong></td>
<td>Second Joint EPD Workshop Session &lt;br&gt; Faculty Advisor Meeting &lt;br&gt; Contact with Client</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>April 12-25</strong></td>
<td>Finalize Draft Curriculum &lt;br&gt; Draft Curriculum &lt;br&gt; Write Student Workbook and Draft Final Report &lt;br&gt; Revise draft curriculum (incorporating DREAM feedback)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>April 19-25</strong></td>
<td>Finalize Student Workbook and Draft Final Report &lt;br&gt; Send Report Draft to Faculty Advisor &lt;br&gt; Receive Feedback on Final Report + Finalize</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>April 25-May 2</strong></td>
<td>Revise Draft Final Report &lt;br&gt; Dry Run Presentation with Faculty Advisor &lt;br&gt; Present Final Report and Curriculum in SIPA</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>May 3-9</strong></td>
<td>Revise Curriculum; Report Draft; Student Workbook (w/ feedback from client + advisor)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Phase 8: Finalize Report and Presentation</strong></td>
<td>Submit Final Report to SIPA, DREAM and Faculty Advisor</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

All workshop teams present their findings concerning the March field work. Present the March field trip findings. Present curriculum, discuss presentation and any outstanding deliverables. Team/Lauren.

**Team 4/1/2015**
**Faculty Advisor Meeting**
**Lauren/Cansu/Bilge/Joe 4/9/2015**

**Contact with Client**
**Continuously 4/12/2015-**

**April 12-25**
**Submit draft to DREAM and Faculty Advisor 4/15/2015**

**April 19-25**
**Submit them to DREAM and Faculty Advisor 4/28/2015**

**April 25-May 2**
**Submit Final Report to SIPA, DREAM and Faculty Advisor 5/8/2015**
## Annex 3 – Stakeholder Analysis

### Stakeholder Analysis

<table>
<thead>
<tr>
<th>Stakeholder</th>
<th>Stakeholder's Status/Role</th>
<th>Stakeholder’s Likely Perception/Attitude/Interests Toward Project</th>
<th>Stakeholder’s Capacity, Resources and Potential Constraints related to Project</th>
<th>Stakeholder's Importance</th>
<th>Stakeholder's Influence</th>
<th>Strategy to Involve the Stakeholder</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>I. Community Level</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Local Youth Beneficiaries</strong></td>
<td>&gt; Ultimate beneficiaries of entrepreneurship program</td>
<td>&gt; Supportive or suspicious</td>
<td>&gt; Knowledge of the youth development programs they participated</td>
<td>High</td>
<td>Low</td>
<td>&gt; Surveys, interviews or focus groups</td>
</tr>
<tr>
<td></td>
<td>&gt; Research Subject</td>
<td>&gt; Curious or not</td>
<td>&gt; Limited English proficiency</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>&gt; Key informant</td>
<td>&gt; Uncomfortable interacting with strangers</td>
<td>&gt; Potentially cannot foresee the implications of program beforehand</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>&gt; Potentially interested in prospective program</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td><strong>II. National Level</strong></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>The Dream Project</strong></td>
<td>&gt; Client</td>
<td>&gt; Supportive or suspicious</td>
<td>&gt; Knowledge of the project and institutional context</td>
<td>High</td>
<td>High</td>
<td>&gt; Collaborate closely, considering their interests and seeking consultant feedback</td>
</tr>
<tr>
<td></td>
<td>&gt; Implementer of the project</td>
<td>&gt; Open</td>
<td>&gt; Financial resources coming from donors</td>
<td></td>
<td></td>
<td>&gt; Biweekly Skype calls to get feedback and updates</td>
</tr>
<tr>
<td></td>
<td>&gt; Supervisor</td>
<td>&gt; Interested and willing to help</td>
<td>&gt; Dedication to the success of the project</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>&gt; Key Informant</td>
<td>&gt; Desire to see evidence of positive impact</td>
<td>&gt; Insider knowledge of beneficiaries</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>&gt; Participant in formulation and monitoring of entrepreneurship program</td>
<td></td>
<td>&gt; Knowledge of youth education programs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Microcredit Institutions in the DR</strong></td>
<td>&gt; Research Subject</td>
<td>&gt; Supportive or suspicious</td>
<td>&gt; Knowledge of local context and local microcredit common practices, interest rates and amounts of seed funding available to young entrepreneurs.</td>
<td>Low/Moderate</td>
<td>High</td>
<td>&gt; Interviews, surveys</td>
</tr>
<tr>
<td></td>
<td>&gt; Key Informant</td>
<td>&gt; Potentially reluctant to provide credits to young people</td>
<td></td>
<td></td>
<td></td>
<td>&gt; Potential visit to country offices or phone calls</td>
</tr>
<tr>
<td></td>
<td>&gt; Important component of entrepreneurship program</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>USAID/DR personnel</strong></td>
<td>&gt; Secondary research subject</td>
<td>&gt; Supportive</td>
<td>&gt; Knowledge of local context</td>
<td>Low/Moderate</td>
<td>High</td>
<td>&gt; Their youth assessment will be evaluated.</td>
</tr>
<tr>
<td></td>
<td>&gt; Open</td>
<td>&gt; Knowledge of USAID funds</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>
### III. International Level

<table>
<thead>
<tr>
<th>Other Institutions Providing Youth Entrepreneurship Programs in LAC</th>
<th>Research Subject</th>
<th>Key Informant</th>
</tr>
</thead>
<tbody>
<tr>
<td>&gt; Research Subject</td>
<td>&gt; Interested</td>
<td>&gt; Knowledge of local context</td>
</tr>
<tr>
<td></td>
<td>&gt; Willing to help if their program permits</td>
<td>&gt; Limited English proficiency</td>
</tr>
<tr>
<td></td>
<td></td>
<td>&gt; Knowledge of entrepreneurship programs</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Low</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Low/Moderate</td>
</tr>
<tr>
<td>A Ganar Implementing Staff</td>
<td>Secondary research subject</td>
<td>Supportive</td>
</tr>
<tr>
<td></td>
<td>&gt; Open</td>
<td>&gt; Dedication to the success of the project</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Low/Moderate</td>
</tr>
<tr>
<td>Alerta Joven Implementing Staff</td>
<td>Secondary research subject</td>
<td>Supportive</td>
</tr>
<tr>
<td></td>
<td>&gt; Open</td>
<td>&gt; Dedication to the success of the project</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Low/Moderate</td>
</tr>
<tr>
<td>Institutions Providing Youth Entrepreneurship Programs in US</td>
<td>Secondary research subject</td>
<td>Potentially unconcerned</td>
</tr>
<tr>
<td></td>
<td>&gt; Willing to help or not</td>
<td>&gt; Dedication to the success of the project</td>
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<tr>
<td></td>
<td></td>
<td>Low</td>
</tr>
<tr>
<td>USAID</td>
<td>Hold overall authority over size of aid, and substantial authority</td>
<td>Supportive</td>
</tr>
<tr>
<td></td>
<td>&gt; Research Subject</td>
<td>&gt; Open</td>
</tr>
<tr>
<td></td>
<td>&gt; Key Informant</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>High</td>
</tr>
<tr>
<td>Peace Corps Dominican Republic Entrepreneurship Program Implementing Staff</td>
<td>Research Subject</td>
<td>Supportive</td>
</tr>
<tr>
<td></td>
<td>&gt; Open</td>
<td>&gt; Dedication to the success of the project</td>
</tr>
<tr>
<td></td>
<td>&gt; Interested and willing to help</td>
<td>&gt; Knowledge of entrepreneurship programs</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Low</td>
</tr>
</tbody>
</table>

- Go to country offices in Dominican Republic, if applicable.
- Phone calls
- Surveys, Interviews

- A Ganar program will be analyzed via several ways.
- Alerta Joven program will be analyzed via several ways.
- Their programs could be taken as example.
- They are already involved by providing funds.
- The implementing people of entrepreneurship program will be interviewed.
Annex 4 – Interview Guide #1

Interview Guide for Entrepreneurship Program Stakeholders

Interviewee: Entrepreneurship Programs

Interviewer: Team

Locations:

Introduction
Good morning/Good afternoon. We are student researchers from Columbia University in the United States. Columbia University is working with The DREAM Project to develop a new youth entrepreneurship program. We are not employees of the program and are not getting paid to do this research. The information collected will be included in a report and help us determine how to structure the curriculum of the DREAM Project’s new program.

We were hoping to take about 45 minutes to an hour of your time today. Before we begin our discussion about your experience working in the ________ youth entrepreneurship program we would first like to ask your permission to speak with you, ask you questions, and record your answers. May we record this conversation?

At any point, if you would like to stop the interview you may. The information we collect from you will be used in a report; however, if you prefer that we do not use your name or specific role, we completely understand. Please let us know and your name and role will remain confidential. The information you provide us will anonymous.

Before we begin, do you have any questions for us?

Basic Information re: Interview
1. Please describe your role in ______’s entrepreneurship program.
   a. [Follow Up]
      i. How long have you worked for ________?
      ii. What did you do prior to working for ________?
      iii. Does your role involve working with overall program management, curriculum development, partnerships for funding the youth enterprises, or facilitating the program?

Based on the answer to Question 1.a.iii we will proceed with some, most, or all of the following questions.

Questions – Program Management
1. What industries or sectors have you found provide the most opportunities for entrepreneurship ventures?
   a. How does your entrepreneurship program tailor the curriculum to these sectors?
2. How many youth typically participate in one cycle of the entrepreneurship program?
   a. Typically, how many students are in one class at a time?
   b. What would be the ideal range of students to have in the classroom at one time?
   c. How long does one cycle last?
d. Do you think that is an appropriate amount of time? Would you make it longer if you could?
e. How long does one cycle last?

3. How educated is the youth you work with?
   a. What key changes would you make to your curriculum if the youth you worked with was less educated?

4. Does _______ offer opportunities for the youth who graduate the program to launch their businesses?
   a. What opportunities are offered?
      i. What percentage of youth businesses do you fund?
   b. Do you have any information on how many youth participants have launched their own businesses?
   c. What percentage of the youth businesses that you have funded has been successful?

5. What do you think makes a youth business successful?
   a. Do you think their success is driven by the industry/sector they are going into?
   b. Do you think their success is driven by motivation?

6. What continued support do you offer students after they have received funding and launched their businesses?
   a. What key support do you give?
   b. What type of support do you think is essential to helping youth create a profitable business?

7. What is required of youth who participate to get funding?
   a. Are there any follow up requirements?
   b. Do you continue to monitor how funding is spent by the youth?

8. How is the program monitored and evaluated?
   a. What specific indicators do you track throughout each program cycle?
   b. Do you track specific indicators related to the youth businesses that are launched?
   c. What system do you use to collect information related to these indicators?
   d. Does monitoring begin immediately in each cycle and if not when do you start monitoring the program?

Questions – Curriculum Development

1. What are the most critical components of your curriculum?
   a. Are there any concepts or skills you think would be helpful to teach prior to beginning to discuss business ideas?
   b. Are there any specific teaching strategies that you utilize that you think contributes to student engagement (i.e. group activities)?

2. If you could make any improvements or changes to your curriculum what would it be?
3. What other external sources did you use to create your curriculum?
4. Would you be willing to share your curriculum with us?

Questions – Partnerships For Funding

1. What system do you use to secure funding for the entrepreneurs?
   a. [Follow Up, if Microcredit/Loans]
      i. Do you have difficulty in finding willing microcredit partners?
      ii. What specific requirements/partnership standards have microcredit partners requested?
1. Any curriculum requirements?
2. Specific interest rates, repayment terms?
   iii. How do you assist youth participants in meeting these requirements after they’ve graduated from the program?

b. What specific microcredit institutions do you or have you partnered with?
c. Do you/have you looked outside microcredit institutions for these types of partnerships?
   i. [Follow Up, if Yes]
      1. Who has ______ partnered with?
      2. How have these partnerships worked?
      3. What have been the requirements/partnership standards?
d. [Follow Up, if Prizes/Funding]
   i. How our prizes/grants disbursed?
   ii. How do you assist youth in using the grant or prize money they have received?

2. What are the pros and cons of using a grant/prize system versus using a microcredit system?

Questions – Program Facilitation

1. Please describe the training that facilitators receive prior to beginning the entrepreneurship course?
2. Are all facilitators American volunteers or our their Dominican facilitators as well?
   a. [If Yes]
      i. What are the key challenges related to using local community members as facilitators?
      ii. What are some pros to having local community members as facilitators?
      iii. Does training differ between the types of facilitators you have?
   b. [If No]
      i. Why not?
Annex 5 – Interview Guide #2

**Interview Guide for Microcredit Institutions**

**Interviewee:** Microcredit Institutions

**Interviewer:** Team

**Locations:** TBD

**Introduction**

Good morning/Good afternoon. We are student researchers from Columbia University in the United States. Columbia University is working with The DREAM Project to develop a new youth entrepreneurship program. We are not employees of the program and are not getting paid to do this research. The information collected will be included in a report.

We were hoping to take about 45 minutes to an hour of your time today. Before we begin our discussion about the relationship between microcredit organizations and youth entrepreneurship we would first like to ask your permission to speak with you, ask you questions, and record your answers. May we record this conversation?

At any point, if you would like to stop the interview you may. The information we collect from you will be used in a report; however, if you prefer that we do not use your name, we completely understand. Please let us know and your name and role will remain confidential. The information you provide us will anonymous.

As a representative of a microcredit organization we are looking forward to understanding microcredit organization’s perspective of youth entrepreneurship and the types of partnership requirements that would be necessary for a partnership with a microcredit organization.

Before we begin, do you have any questions for us?

1. We understand that your organization provides microcredit to entrepreneurs. Is this correct?
   b. [Follow Up] If No
      i. Why not?
      ii. Who do you tend to provide microcredit loans to?
      iii. Are you open to providing microcredit loans to youth entrepreneurs in the future?
   c. [Follow Up] If Yes
      i. What age group do these youth entrepreneurs typically fall in?
ii. Do you provide microcredit to beginning youth entrepreneurs or already established enterprises?

iii. What is the monetary range within which you provide loans?

5. What type of support or services do you provide to the people you provide microcredit loans to?
   a. [Clarification]
      i. Do you assist with developing a repayment plan?
      ii. Do you provide any assistance with setting up the enterprise?
      iii. Do you provide any assistance with the management of the enterprise?

6. What are some risks or challenges in providing microcredit loans to youth?
   a. [Follow Up]
      i. What would you say is the most common issue that comes up?
      ii. How does _____ mitigate those risks? [If lends to youth]

7. What do you look for when selecting youth microcredit candidates?
   a. Are there any specific types of businesses or sectors that you typically provide microcredit loans for?
   b. Are there any businesses or sectors that you typically don’t provide loans for?
   c. Do you evaluate entrepreneurs’ business plans?
   d. Are there any other things that you assess when choosing to provide a microcredit loan?

8. Can you give me an idea of what the terms of a loan to a youth entrepreneur would be?

Microcredit Partnership
I want to give you some background on what The DREAM Project is looking to do in the future with microcredit institutions. DREAM would like to formalize partnerships with microcredit institutions, to provide loans to a percentage of the youth that completes the entrepreneurship course. We would like to understand what microcredit institutions would want to incorporate in this type of partnership.

1. Is there anything you would like to be specifically included in the entrepreneurship curriculum?
   a. [Clarification] Finance classes, accounting, etc.

2. What type of repayment terms would you seek?

3. What would be your comfort level with allowing DREAM to choose the participants that would be funded through microcredit loans?
   a. How would you envision being involved with that process?

4. Would you want DREAM to provide continued assistance after the youth graduate from the entrepreneurship course?
   a. What type of assistance would you want to see DREAM provide?
INTRODUCTION
Good afternoon. Let’s begin by introducing ourselves. We will go around the room and say our first name, where we are from and our favorite food.

Thank you for joining us today. We are Nico, Jhan Carlos and Joe. Joe is a student at Columbia University in New York and is working on behalf of DREAM to learn about your interest in starting your own business. We are trying to identify what skills youth would need to start their own business in the Dominican Republic, and Cabarete in particular. The information we collect will be included in a curriculum we are designing for them.

We will try not to take more an hour of your time. We would also like to ask for your permission to record this discussion and take pictures. This is simply to make sure that we can properly record everything in the discussion and make sure we have all the information right.

Please don’t hesitate to interrupt us at any time. You do not have to answer any questions you do not wish to answer. There are no right or wrong answers, and we are here to learn from you. Also, please remember that our discussion stays within this group.

We ask that everyone follow a few ground rules:
- Active participation from everyone
- Open and honest answers
- Allow each person to speak without interruption
- Speak with a loud voice so everyone can hear
- You don’t have to answer a question if you don’t want to
- Please put your cellphones on silent for the next hour

Is there anything else you would add to this list?

Thank you once again for agreeing to participate in this discussion. Before we begin, do you have any questions? Are you ready to begin?

(15 MIN) Questions About A Ganar:
We’d like to begin with some basic information on A Ganar:
1. Did everyone here participate in A Ganar? Is there anyone who didn’t?
2. What was your favorite part of the program?
3. What was your least favorite part of the program?
   a. *If not mentioned:* ask what they liked about the activities or teaching style?
   b. What they would change?
4. In what ways did A Ganar prepare you to find a job?
   a. What was missing?
**Questions About Entrepreneurship:**
Thank you for those responses. Now, we’re interested in hearing your thoughts on jobs:

1. What do you think are the most successful businesses in your community? (See if they mention any entrepreneurs)

2. Do you know anyone who has started their own business in your community?
   a. What type of business is it? Do you think it’s successful? Why?

3. Do any of you want to start your own business?
   a. Why?
   b. What business would you like to start?
   c. What skills or resources would you need to start your own business?
   d. Do you already have any of these skills or resources available?

4. What support do you need to open your own business? Where would you get that support?

5. What would make it difficult to open your own business? *(Examples besides money/financial limitations?)*

6. We’d like to hear about the most common ways to get funding or a loan. What is more common for youth - going to a bank or borrowing money from your parents or friends?
   a. What do you need to get a loan from a bank?
   b. How do you deal with debt?
   c. How do you feel when you have debt (owe someone money)?
   d. Give us an example of how you have dealt with debt in your life?

Now, we would like to know more about the experience of male entrepreneurs.

7. *(If not already mentioned) Can you tell us a man who started their own business in your community?*
   a. What kind of business is it? How is it successful?

8. Do you think there is a difference between the opportunities exist for men and for women to start their own business?
   a. Are there any businesses that you think are specific to men in your community? Why?
   b. Are there any businesses that you think men can’t have in your community? Why?
   c. Are there any businesses that you think women can’t have in your community? Why?

**Wrap Up:**
(Distribute the table of contents to the group, let them read the table for 2 minutes)

1. What do you think of the content? Do you already have some of these abilities? Is there anything that you don’t know?

Thank you once again for sharing your time with us.

1. Is there anything else you would like to share with us on entrepreneurship or the abilities required to open a business?

2. Any final thoughts or comments on a previous question?
(Invite them to participate in the "workshop" on Thursday to test a part of the curriculum and to see if they like the themes, activities and if there is anything they would change. Also invite them to stay after this conversation if they want to talk about one of the questions one-on-one).
Annex 7 – Focus Group Guide #2

Script For Focus Group Discussions with Girls: ENGLISH

- The facilitator welcomes the youth, introduces himself/herself and his/her team (note-taker and observer) and thanks them for their participation.
- The facilitator presents a summary of their work to develop a curriculum for A Ganar graduates on how to start your own business.
- The facilitator explains the purpose of the discussion by clarifying that the purpose is to get to know what are the most important elements of an entrepreneurship training for youth:
  - Understand what topics should be covered, what is the familiarity with these subjects already.
  - Gather information on the interest from youth to be entrepreneurs, as an alternative to traditional employment. Better understand the perception of entrepreneurship to youth in Puerto Plata.
- Then ask participants to introduce themselves.
- Then the facilitator should explain the methodology of the focus group discussion, including the following:
  - The discussion will last a maximum of 60 minutes
  - Active participation of all participants
  - Open and honest answers
  - Speaking one at a time
  - Speaking in a loud voice so everyone can hear
  - Participants are not required to share their opinions or answer questions on specific issues
  - Please turn off your cellphones for the next hour
- After the above explanation, the facilitator should clarify any doubts of the participants and, simultaneously, the observer places the sticker with the numbers on each participant.
- The facilitator turns on the recorder and begins the discussion.
  * The "ancillary questions" (bullets) are examples only. The facilitator should strive to ask questions about areas that are relevant to stimulate the ongoing discussion. The facilitator should explain any questions or terms that seem less clear to young people. Always pay special attention to the gender issue (when relevant).
INTRODUCTION
Good morning/afternoon. Let’s start with introductions. Let’s go around the room and say our first name, where we are from and your favorite food.

Thank you for joining us today. We are _____ and ____, and we are both students at Columbia University in New York. We are working on behalf of DREAM to identify what skills youth would need to start their own business in the Dominican Republic, and Cabarete in particular. We are not employees of DREAM, and the information we collect will be included in a curriculum we are designing for them.

We will try not to take more an hour of your time. I will be leading our session today, and my colleague, _____, will be observing our session and taking notes. We would also like to ask for your permission to record this discussion. This is simply to make sure that we can properly record everything in the discussion and make sure we have all the information right. We will be the only people using this recording, it will not be shared with anyone else.

Please don’t hesitate to interrupt us at any time. You do not have to answer any questions you do not wish to answer, and you are free to leave at any time. There are no right or wrong answers, and we are here to learn from you. Also, please remember that our discussion stays within this group.

We ask that everyone respects each other and the following rule:
- Active participation of all participants
- Open and honest answers
- Speaking one at a time
- Speaking in a loud voice so everyone can hear
- You are don’t have to answer a question if you don’t want to
- Please turn off your cellphones for the next hour

Does everyone agree to participate in this discussion? Thank you once again for agreeing to participate in this discussion. Before we begin, do you have any questions? Are you ready to begin?

(15 MIN) Questions About A Ganar:
We’d like to begin with some basic information on A Ganar:
1. Who participated in A Ganar?
2. What was your favorite part of the program?
3. What was your least favorite part of the program?
   a. If not mentioned: ask what they liked about the activities or teaching style?
   b. What they would change (not individual trainers but the way lessons were delivered).
4. How did A Ganar prepare you for the labor market?
   a. Did it not prepare you in any way?
   b. What was missing?
(40 MIN) Questions About Entrepreneurship:

Thank you for those responses. Now, we’re interested in hearing your thoughts on jobs:

1. What do you think are the most successful businesses in Cabarete? (See if they mention any entrepreneurs)
2. What type of job would you like to have?
3. Do you know anyone who has started their own business in Cabarete/your community?
   a. Do you think it’s successful? Why?
   b. Give us an example of an unsuccessful business? Why do you think it’s unsuccessful?
4. Do any of you want to start your own business?
   a. Why?
   b. What business would you like to start?
   c. What skills or resources would you need to start your own business?
   d. Do you already have any of these skills or resources available?
5. (If not already mentioned) Can you think of any women who started their own business in Cabarete/your community?
   a. Are there any businesses that you think are specific to women in Cabarete/your community? Why?
   b. Are there any businesses that you think women can’t have in Cabarete/your community? Why?
6. What support do you need to open your own business? Where would you get that support?
7. What would make it difficult to open your own business?

(5 MIN) Wrap Up:

Thank you once again for sharing your time with us.

1. Is there anything else you would like to share with us? Any final thoughts or comments on a previous question?
INTRODUCTION
Good afternoon. Let’s begin by introducing ourselves. We will go around the room and say our first name, where we are from and our favorite food.

Thank you for joining us today. We are Lauren, Cansu, Bilge and Joe, and we are students at Columbia University in New York. We are working on behalf of DREAM to learn about your interest in starting your own business. DREAM is an organization that provides education and job training to youth in Cabarete. We are trying to identify what skills youth would need to start their own business in the Dominican Republic, and Cabarete in particular. We are not employees of DREAM, and the information we collect will be included in a curriculum we are designing for them.

We will try not to take more an hour of your time. We would also like to ask for your permission to record this discussion and take photos. This is simply to make sure that we can properly record everything in the discussion and make sure we have all the information right. We will be the only people using this recording, it will not be shared with anyone else.

Please don’t hesitate to interrupt us at any time. You do not have to answer any questions you do not wish to answer. There are no right or wrong answers, and we are here to learn from you. Also, please remember that our discussion stays within this group.

We ask that everyone follow a few ground rules:
● Active participation from everyone
● Open and honest answers
● Allow each person to speak without interruption
● Speak with a loud voice so everyone can hear
● You don’t have to answer a question if you don’t want to
● Please put your cellphones on silent for the next hour

Is there anything else you would add to this list?

Thank you once again for agreeing to participate in this discussion. Before we begin, do you have any questions? Are you ready to begin?

(10 MIN) Questions About Themselves:
We’d like to begin with some basic information on you all:
1. Has anyone heard of DREAM before today?
   a. Have you participated in any of their programs?
   b. Which ones? (Go around the circle for responses from those who have)
[Note: We will can speak with anyone interested in learning more about DREAM after this conversation]
c. Are any of you in job training programs similar to those offered by DREAM?

2. How many people are in school? Raise your hand.
   a. How many are in secondary school?
   b. University?
   c. (If appropriate ask: For those not in school, what was the last level you completed?)

3. How many people are employed? Raise your hand.
   a. Can you briefly tell us what you do?

(25 MIN) Questions About Entrepreneurship:
Thank you for those responses. Now, we’re interested in hearing your thoughts on jobs:

1. What type of job would you like to have?
2. What do you think are the most successful businesses in your community? (See if they mention any entrepreneurs?)
3. Do you know anyone who has started their own business in your community?
   a. Do you think it’s successful? Why?
   b. Can you give us an example of an unsuccessful business? Why do you think it’s unsuccessful?
4. Do any of you want to start your own business?
   a. Why?
   b. What business would you like to start?
   c. Who or what would support you in opening your own business?
   d. Who or what would make it difficult for you to open your own business?
5. We’d like to hear about the most common ways to get funding or a loan. What is more common for youth - going to a bank or borrowing money from your parents or friends?
   a. What do you need to get a loan from a bank?
   b. How do you deal with debt?
   c. How Do you feel when you have debt (owe someone money)?
   d. Give us an example of how you have dealt with debt in your life?

(25 MIN) Questions About Curriculum:
Thank you so much for your answers. We would now like to move to our last topic. We would like to discuss a bit more the skills that youth need to start their own business:

1. (Hand out copies of the table of contents) We have been working on an outline of the curriculum and it includes topics such as understanding what businesses exist or are needed in Cabarete, how to create a business, marketing and sales strategies, and hard skills such as budgeting and accounting.
   a. Take a look at the table of contents. Are there topics on this list that you think you already know well?
   b. Are there topics that you have never seen or studied before?
   c. Are there skills that are not on this list that we should include?
   d. Finally, are there any words or phrases in the table of contents that are unclear to you? How could we make this clearer?
(5 MIN) Wrap Up:
Thank you once again for sharing your time with us.
1. Is there anything else you would like to share with us? Any final thoughts or comments on a previous question?
Annex 9 – Observation Guide

Observation Template (Workforce Development Courses)

Basic Information
Date: __________
Title of Class/Course: ________________________________
Workforce Development Topic Covered: ________________________________
Number of Students: ________________________________________________
Length of Class: ________________________________

Workforce Development Tools:
(Notes on classroom materials used, i.e. worksheets, books, hands on materials)

Workforce Curriculum Implementation:
(Notes on the implementation of the curriculum compared to training guide)

Youth Engagement:
(Notes on youth engagement, i.e. participation opportunities, activities, etc.)
Specific Questions (to guide notes above)

1. How does the facilitator present clear content that aligns with the topic for the specific class?
2. How does the facilitator demonstrate expertise in the content area taught?
3. How does the facilitator utilize the materials provided in the curriculum guide?
4. Are components of the curriculum guide focused on youth engagement or versus facilitator led instruction?
5. How does the facilitator ensure that youth are engaged?
6. How does the facilitator provide a lesson that integrates basic, job readiness and/or life skills?
7. How are youth given an opportunity to practice the concepts/skills taught in the lesson?
8. How are youth engaged throughout the lesson (i.e. note where there are lulls)?
9. How are youth given an opportunity to participate throughout the lesson?
10. How are the youth demonstrating an active interest in the concepts/skills taught during the lesson?
MODULE 6: CUSTOMER DEMAND
LESSON 6.1

**Module Title:** How Demand Affects Price

**Lesson Objective:**
- Understand the concept of demand for goods or services
- Understand the relationship between business competition and price
- Familiarize the participants with the technical skills needed to create a business plan

**Theme:** To enable participants to estimate and analyze demand

**Suggested Time:** 2 hours

**Materials Needed:**
- Fake pesos
- Rice

**Notes for Facilitator:**
For this lesson, facilitators should make fake pesos and bring cards, with the word rice written on them, to use during the activity.

**Review:**
Review of Module 5 (FODA Basics)

(10 min.): Opening: Review and Presentations
The facilitator should review the prior lesson and select two participants to share the work they have done, one to present their business strengths and weaknesses, one to present their business opportunities and threats.

(30 min) Lecture: Introduction of Demand and Supply
In this lecture, the facilitator should introduce the concept of demand and supply.

*Supply* is the quantity of the product that is offered. It describes the total amount of a specific good or service that is available to consumers. When the price of a product is higher, people want to sell more because they will make more money.

Examples of Supply:
- Corn that a farmer grows. If the farmer grows more corn than people want to buy he/she needs to make it cheaper so people will buy more.
- Bananas in a supermarket. Imagine that there is a drought and most of the bananas die. People
want to buy bananas but there aren’t many, so supermarkets can sell them at a higher price.

**Demand** is the quantity of a product that people want to buy. It describes how much a customer is willing to pay for a good or service. If the price of the product is too high, less people will want to buy it because less people can afford it.

Examples of Demand:
- People who want to get a haircut. In a community, there are people who want a haircut and go to a hair salon for that. If in that community there is only one hair salon, everybody will go to that hair salon and there will be high demand for services at that hair salon.
- People who want to have dinner at a restaurant. If a *comedor* in a community has good food everybody will want to go there to eat. It means, that *comedor* has high demand for their food.

**Example:**
The facilitator should draw a map of the participants’ town and tell them that there are 10 hair salons on the same street. Ask them if they would want to open a hair salon on the same street. Explain to them why it won’t be very profitable to open a hair salon in a neighborhood, where there are already many of the same businesses. Ask them if they would prefer to open a hair salon in a neighborhood that doesn’t have any hair salons. The facilitator should only introduce the effects of demand and supply on price, and go back to this example after the group activity.

*(40 min) Group Activity: Demand Game*

**Desired Outcome:**
After this activity, participants will learn that there are many factors that influence the price of and demand for a product. The purpose of this activity is to show that knowing the market for a product is important. If there is more competition, it is difficult to sell a product at a price at which you earn a lot of money. Conversely, if there is little competition and many clients, it is much easier to sell a product at a higher price and to earn more money.

**How to Play:**
The facilitator should divide the participants into two groups: one group represents the consumers and one group represents business owners.

**Round One:**
- Tell the participant that today is the first day of the market. Explain to them that they are going to be divided into a group of sellers and a group of buyers.
- Divide the participants into 2 groups of buyers and sellers. In the first round, there should be significantly more sellers than buyers (for example 7 sellers and 3 buyers if there are 10

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participants).
  o Give the group of sellers the cards written “rice” on them. Tell them that they want to sell as much rice as they can for the highest price they can get. Explain to them that the buyers will try to lower the price of rice; therefore, they should negotiate to get the maximum price and maximum benefit.
  o Give the group of buyers the fake pesos. Tell them that they need to buy rice for their families, and they should try to get the lowest price for it. Explain to them that the sellers will try to raise the price of rice, therefore, they should negotiate to get the minimum price. Explain that they can buy from any seller in the market and maximum benefit.

- Tell the group of buyers and sellers that the market price for a bag of rice is 300 pesos, but they should negotiate a better price.
- Let them know that the market is open and they can start buying and selling. Tell them that they have 2 minutes. Walk around the groups of buyers and sellers calling “you have to sell rice to bring money home, you cannot leave without selling it.” After 2 minutes, tell them to stop.
- The goal is for participants to see that when there are more sellers than buyers in the market, there is more competition, and sellers have to lower the price of the rice to sell and this means they make less profit.

**Discussion Questions:**
- Could the sellers sell all their rice? For what price? (Ask it to each of the sellers)
  *Have the sellers tell what price they sold their rice for. It should be lower than 300 pesos.*

- Could the buyers buy rice? How much did you pay? Were you happy with the price? (Ask it to each of the buyers)
  *Have the buyers explain if they were happy. They should have paid less than 300 pesos and be happy about that.*

- Why do you think the price went lower than the initial 300 pesos?
  *The price went lower than the 300 pesos because there were more sellers trying to get the buyers to buy from them.*

- Who has more power on the price? Sellers or buyers?
  *The buyers had more power because there were more sellers than buyers.*

- What are your thoughts on the experience?
  *If there are many sellers but few buyers, then there is more competition, and it is very difficult to sell the product at a high price. Therefore, the buyers make less money. In addition, it is easier for buyers to purchase rice at a lower price.*

**Round Two:**
Tell them that this is the second day of the market.

Divide the participants into 2 groups of buyers and sellers. In the second round, there should be significantly less sellers than buyers (for example 3 sellers and 7 buyers if there are 10 participants).

- Give the group of sellers the cards written “rice” on them. Tell them that they want to sell as much rice as they can for the highest price they can get. Explain to them that the buyers will try to lower the price of the rice; therefore, they should negotiate to get the maximum price and maximum benefit.
- Give the group of buyers the fake pesos. Tell them that they need to buy rice for their families, and they should try to get the lowest price for it. Explain to them that the sellers will try to higher the price of rice, therefore, they should negotiate to get the minimum price and maximum benefit.

Tell the group of sellers and buyers that the market price for a bag of rice is 300 pesos, and that is the price people are paying now, but they should negotiate a better price.

Let them know that the market is open, and they can start buying and selling. Tell them that they have 2 minutes. Walk around the groups of buyers and sellers calling “you have to sell rice to bring money home, you cannot leave without selling it.” After 2 minutes, tell them to stop.

The goal is for participants to see if there are fewer sellers to offer a product, they can charge a higher price for that product and make more profit. Therefore, it is more difficult for the buyers to lower the price, and they end up accepting a higher price.

Discussion Questions:

- Could the sellers sell all their rice? For what price? (Ask it to each of the sellers)
  *Have the sellers tell what price they sold their rice for. It should be at least 300 pesos, but likely higher.*

- Could the buyers buy rice? How much did you pay? Were you happy with the price? (Ask it to each of the buyers)
  *Have the buyers explain if they were happy with the price. Mostly, the buyers should be unhappy because they paid more.*

- Why do you think the price went higher than the initial 300 pesos?
  *The price went higher than the 300 pesos because there were more buyers than sellers.*

- What is the difference between the first and second rounds? Why do you think the price went higher when there were more buyers and fewer sellers?
  *The difference between the first and second round is that in the first round there were more sellers, while in the second round there were buyers. The price was affected by there being more people willing to buy the rice than selling it.*

- Who has more power on the price now? Sellers or buyers?
  *In this round, the sellers had more power on the price because there were more of them.*
What are your thoughts on the experience?

There are many factors that influence the price and demand for a product. If there are many buyers and few sellers, it is much easier to charge a higher price for the product because there is less competition between sellers. Therefore, when there is less competition, the sellers gain more money.

How can you apply these lessons to your own business in terms of choosing both the type of business and the location?

It is important to make sure that there are not already too many of the same types of businesses in the same market or in the same location or community, or I will be in the same situation as the first round, where there are more sellers than buyers.

(20 min) Wrap-up Questions & Suggested Answers

What is the definition of demand?
Demand is the desire and the will of a buyer to pay a specific price for a product or service.

What is the relationship between demand and price?
The price of a product or service increases when demand increases and the price of a product or service decreases when demand decreases.

What happens when there is only one person selling rice and many (10) people wanting to buy rice?
The seller can charge a higher price because there is a lot of “demand”.

What happens when there are many (10) people selling rice, but only one person who wants to buy rice?
Sellers have to lower the price for rice because there is not much “demand”.

(20 min) Closing: Homework

The facilitator should have each participant start thinking about the supply and demand of their business and share with a partner. The facilitator should explain the homework to participants and show them what they need to complete it. For homework, the participants should research the current market for their product. This involves going out into the community and determining the number of competitors they have, where business are located and not located, and the prices that their competitors are selling their products for. Participants should write down their market research in the Business Plan Workbook pg. ___. The facilitator should answer any questions participants have about the lesson or the homework. The facilitator should remind participants that they might be selected to share at the beginning of the next session.
## Annex 11 – Findings – Curriculum

### Banks
- Junior achievement curriculum has proven to be a successful model
- Include training in microcredit and banking and lending vocabulary
- The business plan should be dynamic so students can see how different decisions will change their outcomes and profits
- Need to include basics on how to responsibly handle money

### DREAM Staff and Volunteers
- Include additional English training
- Cater the curriculum to the businesses that are in the community - tourism
- The most important modules will be sales and marketing
- Curriculum length should be 160 hours
- Focus on group work and active class participation
- Create course rules; relate each to its importance in terms of gaining employment (discipline, being on time, etc.)

### Government Agencies
- There should be four phases in the curriculum: introduction to what makes an entrepreneur, exploring the community and market, financing and loan negotiation, starting and developing the specific business
- Should include information on how to eventually formalize a business and what the pros and cons are

### The most effective motivational tool will be bringing in successful entrepreneurs from the community
- The first modules should be entirely focused on motivation for becoming an entrepreneur
- The curriculum should focus on the business plan and guide students in creating the plan step-by-step, from start to finish
- Focus on practical tools rather than theory
- The industry or sector is not important—motivation and market knowledge is

### Other NGOs and Entrepreneurship programs
- Include practice in oral presentations throughout the curriculum
- You have to adapt the program to the specific context of the town or community for it to be sustainable
- Junior Achievement does not conclude the entrepreneurship program until businesses make their first sale
- Incorporate international business and international market component
# Annex 12 – Findings – Facilitators

<table>
<thead>
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<th>Banks</th>
<th>DREAM Staff and Volunteers</th>
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<tbody>
<tr>
<td>• The entrepreneurship programs offered by the banks are often offered through INFOTEP. These facilitators are required to be certified in entrepreneurship.</td>
<td>• Facilitators should be older because the students will be older.</td>
</tr>
<tr>
<td>• The facilitators must have additional training in how to follow up and check in with students who have graduated.</td>
<td>• Facilitators should have experience with A Ganar.</td>
</tr>
<tr>
<td>• Facilitator should be selective about which students are well-suited for entrepreneurship based on both skills and motivation.</td>
<td>• There are different levels of training for facilitators that focus mainly on the DREAM techniques of group work and activity-based learning.</td>
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<td>• The flow of the class needs to be catered to the students education level and the facilitator should be able to adjust when necessary.</td>
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<td>• Facilitators should be trained to lead an active, dynamic course with participation from students.</td>
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<th>Government Agencies</th>
<th>Other NGOs and Entrepreneurship programs</th>
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<tr>
<td>• Need to focus on the follow-up stage so that the facilitator-student relationship does not end with the course.</td>
<td>• Need to understand the local context.</td>
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<tr>
<td>• Facilitators should mix technical training and life skills.</td>
<td>• Possibly hire professional facilitators, volunteers can be unreliable and there is not a strong culture of volunteerism.</td>
</tr>
<tr>
<td>• Students need to relate to the facilitator and also have respect for the lessons.</td>
<td>• Works best with the Peace Corps model in that the instructors are in the community and able to give additional support to the students outside of class.</td>
</tr>
<tr>
<td>• Conduct self-evaluations with the students both formally and informally often throughout the course.</td>
<td>• It is best to have a mix of Dominican and American teachers.</td>
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## Annex 13 – Findings – Youth Background/Context

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<th>Banks</th>
<th>DREAM Staff and Volunteers</th>
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| • Works best if participants enter a course with a business already part-way into the start-up phase.  
• Need to prepare for students with a range of backgrounds and skills.  
• Smaller classes sizes are better (<25).  
• Students will have other responsibilities, many already have families. | • Students will be behind in terms of math, review basic calculations.  
• Need to focus on critical thinking and problem solving.  
• Students should be a mix of teacher recommendations and self-selection.  
• Students will not come into the class with an idea or a business they have already developed (different from other entrepreneurship programs in the DR). |

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<th>Government Agencies</th>
<th>Other NGOs and Entrepreneurship programs</th>
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| • Some participants may need to take additional technical courses before they are prepared to open their chosen business (cooking course, beauty course, etc.).  
• Most youth will not be in school.  
• It is important to realize this course will be working with vulnerable youth, which is a specific category of youth with specific needs. | • High drop out rate; can be up to 50% of students.  
• Will need to spend more time on budgeting and math-focused lessons; students are literate but weak in math.  
• Biggest issue with participation is conflicts with other commitments. |

• Students should be older than typical workforce development programs (21-29).  
• Youth will lack self-esteem and confidence.  
• Students will be focused on how everything taught relates to getting a job; need to provide them with specific relationships between lessons and their employment goals.  
• Need to focus on women participants; unemployment rates for women are much higher.
Annex 14 – Findings - Microcredit

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<th>Banks</th>
<th>DREAM Staff and Volunteers</th>
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<tr>
<td>• Limited for youth and even more limited for new ventures as opposed to established businesses</td>
<td>• Esperanza is most used, but requires group lending and Christian businesses</td>
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<tr>
<td>• Loan ranges</td>
<td>• Will lend to undocumented Haitians</td>
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<td>o Smallest $120</td>
<td>• Dream is willing to be the lender for any participants who are unable to get a loan</td>
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<tr>
<td>o Average $500</td>
<td>• Ideally want to have an established partnership prior to the course rather than providing students with the names of banks and leaving them with the responsibility of negotiating a loan</td>
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<tr>
<td>o Biggest $2,000</td>
<td></td>
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<tr>
<td>• Curriculum should prove it is focused on practical skills for graduates to qualify for loans</td>
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<tr>
<td>• Cannot loan to undocumented Haitians</td>
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<tbody>
<tr>
<td>• Working with cooperatives can be a successful alternative to traditional lending institutions and provides the youth with additional capacity building support</td>
<td>• While it is easier to work with prize money, loans have the potential to be more motivating</td>
</tr>
<tr>
<td>• Better to focus on more “rule of thumb” finance tools to help with loans versus more intensive financial education</td>
<td>• Giving funding in two waves can ensure the first money is spent correctly before the full amount is given</td>
</tr>
<tr>
<td>• Microcredit institutions sometimes don’t hold promises of assistance</td>
<td></td>
</tr>
<tr>
<td>• Youth can get loans from family or friends</td>
<td></td>
</tr>
<tr>
<td></td>
<td>You have to renew agreements with the private sector and banks every year: there is no guarantee they will continue to support you</td>
</tr>
<tr>
<td></td>
<td>Interest rates for these participants will be higher</td>
</tr>
</tbody>
</table>
Annex 15 – Monitoring Framework

M&E Question: Was the entrepreneurship course implemented correctly and did it have the desired impact on students?

**Student demographics**
- Number of students enrolled
- Number of female students enrolled
- Number of students enrolled who are low income
- Number of students enrolled who completed high school
- Number of students enrolled who completed grade 10
- Number of students enrolled who are parents
- Number of students enrolled who are currently employed
- Number of students enrolled who are currently in school

**Inputs (process indicators)**
- Training of facilitators
  - Number of new facilitators
  - Hours trained
  - Facilitators understand material
  - Facilitators can apply material to real life examples and activities
  - Facilitators understand the needs of vulnerable students
  - Average years of experience of facilitators
- Classroom resources
  - Value of material needed
  - Classroom space
  - Hours of curriculum offered per week

**Impact measurements**
- Students enrolled
- Student attendance rate
- Facilitator Attendance rate
- Student drop out rate
- Job placement rate/successful start-up rate
- Rate of students who acquire microcredit
  - Number of loans received
  - Value of loans received
  - Type of microcredit received (select all that apply: individual loans, cooperatives or group lending, loans from banks or financial institutions, other)
- Number of products or services sold by businesses
- Jobs created by new businesses
- Average profits of businesses
- Retention of key material
Annex 16 – Sample Participant Pre-Post Test

To assess the students’ retention of the material presented in the course, we recommend conducting a pre- and post-test survey that will measure each student’s increase in entrepreneurial and business knowledge. Student’s individual pre-test should be compared to their individual post-test to assess each student’s progress and retention. The average score on each should also be compared to assess the overall class retention. A sample test follows.

- What is the definition of an entrepreneur?
- What is the biggest difference between an entrepreneur and traditional employee?
- Give an example of something you could do to market a product or service?
- How does location of a business play a role in its success?
- What is the best way to greet a customer?
- How can competition among similar businesses affect the price of the goods or services these businesses sell?

- What is the difference between an asset and a liability?
- How do you determine if you need to hire employees?
- What does FODA stand for?
- Name two customer service skills?
- What is the difference between a fixed cost and a variable cost?
- How do you determine how many goods or services you need to sell in order to make money in your business?