



# Micro-Enterprise Curriculum



Teacher  
Edition

## High School Module 3: Micro-Enterprise Fundamentals

Students uncover the who, what, when, where, how, and why of micro-enterprises. They will engage in discussions about micro-enterprises and their impact on the community and in the environment.

Funded by



## General High School Standards – Addressed in all modules

Conversation / Speaking / Presenting	CC.11-12.L.1, CC.9-10.L.1, CC.9-10.SL.4, CC.9-10.SL.5, CC.9-10.SL.6
Writing, Speaking, Reading or Listening:	CC.11-12.SL.4, CC.11-12.SL.5, CC.11-12.SL.6
Reading:	CC.K-12.L.R.3,
Writing:	CC.K-12.L.R.2, CC.K-12.R.R.1, CC.K-12.R.R.2, CC.K-12.W.R.1, CC.11-12.W.1, CC.11-12.W.1.e, CC.11-12.W.2, CC.11-12.W.2.a, CC.11-12.W.2.b, CC.11-12.W.2.e, CC.11-12.W.3, CC.9-10.L.2, CC.9-10.L.2.c, CC.11-12.L.5.a, CC.9-10.L.5.a, CC.9-10.W.1, CC.9-10.W.1.d, CC.9-10.W.1.e, CC.9-10.W.2, CC.9-10.W.2.a, CC.9-10.W.2.b, CC.9-10.W.2.c, CC.9-10.W.2.d, CC.9-10.W.2.e, CC.9-10.W.2.f, CC.9-10.W.3, CC.9-10.W.3.b, CC.9-10.W.3.c, CC.9-10.W.3.e, CC.9-10.W.5
Comprehension:	CC.K-12.SL.1, CC.K-12.SL.2, CC.K-12.SL.3, CC.11-12.SL.1, CC.11-12.SL.1.c, CC.11-12.SL.1.d, CC.11-12.SL.2, CC.11-12.SL.3, CC.9-10.SL.1, CC.9-10.SL.1.a, CC.9-10.SL.1.b, CC.9-10.SL.1.c, CC.9-10.SL.1.d, CC.9-10.SL.2, CC.9-10.SL.3

### High School – Module 3

#### Module Title: *Micro-Enterprise Fundamentals*

General Description: Students uncover the who, what, when, where, how, and why of micro-enterprises. They will engage in discussions about micro-enterprises and their impact on the community and in the environment.

#### Topics Covered

1. Micro-Enterprise Vocabulary
2. Community Involvement
3. Environmental Impact
4. Funds2Orgs - Philanthropy
5. CO2 Footprint
6. Recycling vs. Repurposing
7. Self-Reliance of Women
8. Global Impact
9. Local vs. Chain Businesses
10. Networking
11. Poverty Cycle
12. Business Ethics
13. Role Play (Vendor)
14. Determining Unemployment
15. Independence & Confidence

#### Standards Addressed

Vocabulary:	CC.K-12.L.R.1, CC.K-12.L.R.4, CC.K-12.L.R.5, CC.11-12.L.1.b, CC.11-12.L.4.c, CC.11-12.L.4.d, CC.11-12.L.6, CC.9-10.L.4, CC.9-10.L.4.c
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**Module 3: Micro-Enterprise Fundamentals**

Students uncover the who, what, when, where, how, and why of micro-enterprises. They will engage in discussions about micro-enterprises and their impact on the community and in the environment.

**Goals**

- > Explain Micro-enterprise
- > Understand Micro-enterprises in their community
- > Discuss impact of Micro-enterprises on the environment
- > Understand the mission of Funds2Orgs

**Sections:**

- I. Micro-enterprises
- II. Community Improvements due to Micro-Enterprises
- III. The effects of Micro-enterprises on the environment
- IV. How Micro-enterprises improve the status and self-reliance of women
- V. The Funds2Orgs Micro-enterprise mission

**Worksheets:**

1. Determining Unemployment
2. The Goods of Life
3. Recycling vs. Repurposing

Definitions: 2

Classroom Discussions: 18

Role Play: 1

## Micro-Enterprises

### **DEFINITION:**

Micro-Enterprise:

Most Micro-enterprises are tiny businesses which mainly include only one employee, the owner. The number of Micro-enterprises are growing along with the push to buy local goods and services.

Micro-enterprises in developing countries produce both products and services. Most of these small businesses come in the form of local farms, selling cooked food from the sidewalk or food staples from a small store. Due to the lack of grocery stores and business services, they are used more often.

Most Micro-enterprise programs target the working poor as limited funds are necessary to start a businesses and no formal education is required. Unlike most careers, it does not take a formal education or degree. As startup costs are low, one does not have to take out a substantial sized loan and can begin almost instantly.

### **DISCUSSION:**

How are micro-enterprises helpful if you don't have a lot of money in the first place?

1. Examples:
  - a. Babysitter / Pet sitter
  - b. Hair Stylist / Nail Technician
  - c. Food vendors at festivals, fairs, etc.
  - d. Home based businesses such as Avon, Pampered Chef, etc.
  - e. Cleaning homes, cars, or offices
  - f. Paint or repair houses
  - g. Lawn maintenance
  - h. Make and sell arts and crafts

Characteristics of a micro-enterprise include:

2. Self employment (owner is manager and worker) or a few employees
3. Little funds to start business
4. Simple technology and equipment used to create products or services
5. Use local products to create business when possible
6. Informal agreements (business done on a handshake instead of formal contract)

- How can you make your own community benefit from creating your own Micro-Enterprise?

*Assignment option:*

Research the history of micro-enterprises in the United States. What impact have they had on the US economy and business model? What is the history of Micro-enterprises in other countries?

## **DEFINITION:**

Micro Job:

A micro job involves receiving a very small fee for a very small task and very common with children. Micro jobs consist of anything from shoveling snow to babysitting and washing a car. As we live in a digital world, micro jobs can also consist of paid tasks online such as assisting with social media, blogs, listing items on eBay, etc.

Most Micro jobs are small, temporary and shared through word of mouth. As they tend to pay very little, they usually do not need a classified ad or anything formal and are usually done through friends or family.

## **DISCUSSION:**

Ask the students what micro jobs they have held. Did they have any benefits? What was their pay? Who was their “boss”? Was it steady work?

Examples: Babysitting for their neighbors, dog sitting, washing their parent’s car, chores, etc.

## **DISCUSSION:**

How does our purchasing decisions affect the world, the environment, the job market, etc.? How will creating locally owned Micro-enterprises effect society on a local level, national level, and international level?

How do we benefit from them? How do local Micro-enterprises improve people instead of companies and corporations? Would you rather give your money to a website or business where you don’t know anyone, or to a person you know?

*Assignment option:*

Imagine trying to purchase all food and clothing from Micro-enterprises. What would the positive aspects be? What would the negative aspects be?



## Community Improvements due to Micro-Enterprises

### **DISCUSSION:**

Micro-Enterprises influence communities for many reasons.

Increase in community involvement as the business owner will network and work with other local businesses.

### **DISCUSSION:**

What does it mean to network? Ask the children to think of the term, “social network” as well. Now ask them why they feel it’s important to network within their business. How would they build their network?

Networking is not just about what others can do for you, but what you can do for others. Great networkers are the ones that are most generous to others. As it’s natural to want to help your friends, family and those that help you, there will be more relationship building within the community.

What is the difference between a friend and an acquaintance? Can you network to both of them? Only one of them? Explain your answer.

Once people start their own business and respect other entrepreneurs, they want to continue to shop locally and help other small businesses. Money spent is reinvested into your own community instead of sending the money elsewhere. Community improves in unemployment rate

### *Assignment option:*

Ask the students if they know what an unemployment rate is? (The percentage of people in a certain area that are not currently employed.) Have them research their cities unemployment rate? Was it higher than they thought? Lower than they thought? What would they do to improve the unemployment rate in their community?

### **DISCUSSION:** Individual Improvements due to Micro-Enterprises

1. Increase Income
  - a. What is income? Simply put, its money made from doing a job or selling a product.
2. Give people self-respect.
  - a. Why? How do you feel when you accomplish something difficult? How do you feel when you study really hard for a test and do well? How do you feel when someone else praises your work and tells you how well you did?

3. Ability to provide for their family
  - a. What would it feel like to have a family and not be able to support them? Not have the funds to feed them? Pay the rent? How would it feel to watch your children go without food or without the things they need?
4. Relatively easy to begin
  - a. Unlike jobs that have ask for your resume, college degree, etc. Micro-enterprises can be started by anyone in any situation.
5. Ability to meet people and socialize with others
6. Community involvement
7. Better their lifestyle
8. Ability to pay bills
9. Better products at a cheaper price
10. Ability to create their own schedule
11. Teaches real life business skills
12. Experience to add to a resume if you want to find a traditional job later on



### The effects of Micro-enterprises on the environment

#### **DISCUSSION:** Micro-Enterprises help the Environment

How do you think micro-enterprises impact the environment?

1. Reduce amount of waste.
2. Open space that has been spared
3. By reusing clothing, the need to produce more is reduced.
4. Less insecticide released into the environment
  - a. Approximately 0.02 pounds of pesticides are used to produce one pound of new clothes.
  - b. The insecticides used are some of the most hazardous nerve agents on the planet.
  - c. Aldicarb, parathion, and methamidopho are used to protect cotton from being eaten by insects.
  - d. According to the World Bank, 17-20 percent of industrial water pollution is due to textile dyeing and treatment, and the production of fabric consumes a massive amount of fresh

water. For example, one T-shirt consumes about 700 gallons of water. Put into perspective, Americans drink 8.4 billion gallons of bottled water per year. How many gallons of bottled water is that per month? Per day?

*Assignment option:*

Have the students look up what insecticide is and what it does to the environment.

## **DISCUSSION:**

We normally think of CO<sub>2</sub> (Carbon Dioxide) as coming from the tailpipe of a car or an industrial smoke-stack. However, when solid waste such as textiles are buried in landfills they naturally release CO<sub>2</sub> as they decompose.

The production of textile fibers and the manufacture of cloth burns considerable quantities of fuel that releases CO<sub>2</sub> into the atmosphere. How much CO<sub>2</sub> is saved through clothing reuse? Approximately 3-4 pounds of CO<sub>2</sub> are saved for every 1 pound of clothing.

300-400 million tons of CO<sub>2</sub> from entering the atmosphere for every 100 million tons it collects year. This is the equivalent of taking 26,000-35,000 cars off the road (According to the U.S. EPA, a passenger car emits about 11,450 pounds of CO<sub>2</sub> a year on average).

By filling a plastic bag with 10 pounds of unwanted clothes, you're preventing an average of 30-40 pounds of CO<sub>2</sub> gases from polluting the air, saving 14,000 gallons of water, and avoiding the dispersal of insecticides.

*Assignment option:*

What does too much CO<sub>2</sub> do to the environment? Have student research and write a short paper about their findings.

## **DISCUSSION:**

How biodegradable are shoes? What does biodegradable mean? What products recycle easy? What is their impact on the environment?

*Assignment option:*

Have the students research the process for recycling shoes.

**DISCUSSION:**

Imagine all the items you throw away remain in your backyard. Would you think twice about throwing them away? Would you reuse some of the items? Which ones would you sell? Use over again? What is the difference between throwing them away in your own backyard or someone else's?

One person changes one little aspect of the environment and they can't help but want to do more. What are other things you can do to help the environment? What can your school do to help the environment? What can your family do to help the environment? What can your community do to help the environment?

**DISCUSSION:**

What are recycled and repurposed goods?

1. Collection and Processing - Recycling occurs nationwide and depends on community participation. Most items are collected curbside or through drop-off centers, but only take certain items.
2. After collection, recyclables go to a materials recovery facility (MRF) to be sorted and prepared for market.
3. Manufacturing - Raw materials, such as fiber, metals, plastics, and glass are then used to make new products. Most of the raw material collected will become the same product it was initially, which is called closed-loop recycling.
  - a. Example: Cans become cans, plastic bottles become plastic bottles, etc.
4. Buying recycled products - Governments, businesses and consumers then purchase the products and package with recycled content.

**DISCUSSION:**

How does recycling impact the environment? Look around the room, how many items could be recycled?

*Assignment option:*

Ask the students to keep track of all the bottled water and beverages they drink. How many bottles? Try to keep all bottles and bring them in class. Keep a bag / box, etc and see how large it gets over a few days, weeks, etc. Now think of all of that in a landfill.

# IV

## How Micro-enterprises improve the status and self-reliance of women

### **DISCUSSION:**

Independence creates confidence. What does this mean? Ask the students how it feels to be able to do something on their own.

Depending on yourself for your own success will lead to being a well-rounded adult and future leader.

### **ROLE PLAY:**

Break the classroom into 2 sides, one side for girls and one for boys. Ask them the same question, but ask them separately. The ideal situation would be to have them in two separate rooms, or have it so they can't hear the other group. Have them write their answers down and compare in front of the room.

Ask the students how it feels to be able to do something on their own. Is it different for men and women? Why? What are the roles of men? What are the roles of women? Are they the same? Are they different? Should they be the same? Should they be different? Which roles do you agree with? Which roles should be changed?

### **DISCUSSION:**

Why most women in poor countries do not have jobs:

1. They have a long-standing culture of dependence
2. They may have low self esteem
3. They may be afraid to take the risk
4. They play a limited role in decision-making for their household and society
5. Their family is probably of traditional thinking
6. They may have many children
7. They may be a caretaker for their parents, other family members or a child in poor health
8. Their time for productive activities are limited
9. Their quality of life is generally poor
10. They may lack technical skills
11. They may have limited business experience
12. They may be of low literacy
13. They, or their family may have a narrow world view
14. Lack of funds for education or training
15. Their ability to generate income may be limited due to their skill level

16. They may be waiting for assistance from government  
What would you do if you were told you could not work?

## **DISCUSSION:**

How many of you have mothers that work at home? What do they do? Why do they work from home? What is their schedule like? What does their schedule have to be like to take care of your family? What about women in other countries. What is their role there?

### *Assignment option:*

Have the students research how micro-enterprises impact women in the Dominican Republic.

In the Dominican Republic, a nationwide survey conducted in 1992 revealed that 330,000 micro and small enterprises created employment for 26 percent of the economically active population. Furthermore, a significant portion of this is represented by women (38 percent).

It is argued that the households of women are benefitted more by microenterprises because women tend to devote this income, proportionately, more to their households than do men. Therefore, it is recommended that microenterprise training programs be less gender-neutral and should be diversified to address the central challenges of women's businesses.



The Funds2Orgs Micro-enterprise mission

## **DISCUSSION:**

What is Funds2Orgs?

Most charities do not have funds, but they have resources and know quite a few people. Funds2Orgs offers them an opportunity to turn shoe drives into profitable fundraisers. It is perfect for them as it allows them to use the resources and make money off items that are typically thrown away anyway. It's truly a win-win situation.

## **DISCUSSION:**

Funds2Orgs Shoe Drives: How shoe drives help support micro-enterprises in developing nations.

1. Gently worn, used shoes are collected from United States based foundations and organizations.
2. The shoes are sent to developing nation's business operators where they clean, repair

or melt down the outsoles if necessary, to make a new pair of shoes.

3. After repair, hub operators buy the shoes from Funds2Orgs then sell them to vendors for a small fee.
4. The vendors begin selling the shoes for profit. This becomes a source of income for impoverished people to feed, clothe, and house their families.
5. Used shoes are in huge demand in developing nations and it is truly amazing to see how the personal and public economics receive a desperately needed boost. Your shoes are creating sustainable economies means in countries where little hope of such conditions are offered.

# Micro-Enterprise Curriculum



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