TechnoServe is a nonprofit organization that works with enterprising men and women in the developing world to build competitive farms, businesses and industries. It is a leader in harnessing the power of the private sector to help people lift themselves out of poverty. In 2018 alone, its entrepreneurship practice benefited more than 45,000 enterprises (58 percent of which were run by women) in the developing world and generated over $57 million of incremental revenue. TechnoServe was recently rated the most effective nonprofit at fighting poverty by the independent agency ImpactMatters.org.

Supporting Entrepreneurs with Digital Tools: How to Make Remote Learning Impactful
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Executive Summary

Small and mid-sized enterprises (SMEs) are key drivers of inclusive economic growth in the developing world. They serve as the primary source of goods, services, and jobs for low-income populations and annually contribute up to 40 percent of national GDP.\(^1\) Entrepreneurship is often the only significant income-earning opportunity for youth, women, and other vulnerable groups, and it attracts hardworking, talented individuals who are committed to improving the circumstances of their families and communities.

However, developing world entrepreneurs face barriers to growth due to difficult operating environments and a lack of critical business knowledge. TechnoServe has developed a leading global entrepreneurship practice that supports business owners to overcome these barriers and spur local economic development. In 2018, TechnoServe’s work benefited 45,000 entrepreneurs around the world, of whom nearly 60 percent were women. This support led to $57 million in incremental revenue gains for their businesses.

While this impact is substantial, there is potential to scale it further, especially with women and youth entrepreneurs, though effective implementation of proven learning platforms and social networking technologies. TechnoServe has pioneered the successful application of technology in the developing world, from precision agriculture that boosts farmer productivity to mobile banking solutions for women entrepreneurs. In 2019, we created TechnoServe Labs to identify, test, and implement technology to scale impact in the fight against poverty. TechnoServe Labs will leverage our on-the-ground experience and strategic market-based approach, coupled with lean, rapid solution testing and iteration. Successful technology adoption will require an inclusive user-centered design methodology, which prioritizes the voices and ideas of the people who participate in our programs.

Digital learning platforms and established global social networking platforms offer the opportunity to dramatically expand both the number of entrepreneurs that can participate in entrepreneurship training programs and geographical reach to more rural populations. However, there is limited research about how entrepreneurs in developing economies use technology to gain business skills, and what they may want from a remote program.

In late 2019 and early 2020, the TechnoServe Strategic Initiatives Team and TechnoServe Labs conducted a study that engaged a global cohort of entrepreneurs to offer recommendations on how to build an effective remote learning program. The study employed the principles of user-centered design, an innovative framework that prioritizes empathy and inclusion, to conduct in-depth interviews and co-design workshops. The entrepreneurs that participated in the study were graduates of TechnoServe programs in Botswana, Ghana, and Guatemala, so they had experienced a quality training program, and understood the daily needs and pressures of running a business.

The entrepreneurs from all three countries highlighted similar insights. First, there is already a clear demand for remote entrepreneurship training, especially in urban centers. Second, entrepreneurs have limited time and must balance training with many competing priorities. They want a program that has a built-in accountability structure. Finally, entrepreneurs engage most with programs that facilitate connection. They want to interact with staff and a peer network, even if interaction happens through a screen.

We found that a successful remote training program must combine relatively basic digital tools with a deep understanding of entrepreneur needs and behaviors. Based on the entrepreneurs’ insights, we identified key elements required to drive and maintain engagement in a remote program. Access and credibility encourage entrepreneurs to participate in a

\(^1\) World Bank, n.d.
program, while connection and commitment are critical for ensuring they will meaningfully engage with its content. All four elements must be satisfied when migrating from an in-person entrepreneurship training program to a remote program.

**FOUR CORE PRINCIPLES FOR REMOTE PROGRAM DESIGN**

1. **Access**
   - **Access Means:**
     - Skills and confidence to engage with digital content
     - On-line access
   - **Requirements:**
     - Device ownership
     - Internet connectivity
     - Language literacy
     - Digital literacy

2. **Connection**
   - **Connection Means:**
     - Sense of belonging to a larger community
     - Shared learning experience
     - Peer support and feedback
     - Real-time engagement
   - **Requirements:**
     - On-line small group training
     - Individualized remote advisory
     - Peer feedback mechanisms
     - Peer/alumni networking

3. **Compliance**
   - **Compliance Means:**
     - Trust in the program
     - Belief in the value provided
   - **Requirements:**
     - Strong brand
     - Demonstrated value

4. **Commitment**
   - **Commitment Means:**
     - Imposed program structure
     - Strong accountability mechanisms
     - Efficient time use
   - **Requirements:**
     - Regular scheduled meetings
     - Enforced deadlines
     - Streamlined content

TechnoServe Labs is currently working with the TechnoServe Entrepreneurship team in Latin America to develop a pilot remote program that incorporates these principles, and hopes to continue testing them across different geographies and entrepreneur groups.
Remote Business Training in the Developing World

While quality business training has been proven to increase incomes and enterprise revenues, access is limited to a small number of entrepreneurs in the developing world. TechnoServe has used various digital tools in entrepreneurship programs, such as connecting entrepreneurs over WhatsApp groups, but the current model is grounded in face-to-face interaction. This model restricts programs to specific locations (typically urban areas) and a select number of entrepreneurs. Remote learning has the potential to dramatically scale access to entrepreneurship training, as it expands both the number of entrepreneurs that can participate and the reach of where the entrepreneurs can be located.

However, best practices for remote entrepreneurship training in the developing world are limited. It is unclear how to maintain or surpass the impact of an in-person program with virtual programming, especially in a developing world context. Part of the reason for this poor understanding is that little is known about how developing world entrepreneurs use technology, both in their daily lives and for learning purposes.

This study seeks to fill this important gap by engaging entrepreneurs that have completed TechnoServe programs as collaborators in generating new ideas and insights. Field researchers spent time in Botswana, Guatemala, and Ghana gathering recommendations and perspectives from some of the most successful entrepreneurs to complete TechnoServe’s training. These individuals are the best positioned to inform a remote learning program, as they are intimately familiar with the advantages and constraints of the current training model. As entrepreneurs who have successfully expanded their own businesses, they also provide a perspective on how to maximize entrepreneur success in future programs.
Ask Entrepreneurs: What is Important to Know About Remote Program Design?

This study brings the voices of entrepreneurs to the forefront of the discussion about how to design remote entrepreneurship programs. Hear some of their thoughts on each of the key themes below.2

### ACCESS

“I did an on-line degree program and found it very convenient. It was easier for me to do than a program with a lot of in-person meetings.”

Sheila, Ghana

“Computer literacy is still low in the rural areas, but people understand technology is the future. Their interest is growing because of social media, and now most government paperwork has to be submitted on-line.”

Amantle, Botswana

“Sometimes I struggle with using my smartphone, but my teenage son shows me what to do.”

Vida, Ghana

### CREDIBILITY

“Right now, people learn about the program through word-of-mouth. Raising brand awareness would help you target the best entrepreneurs.”

Didintle, Botswana

“I sign up for a remote program if I believe in the brand selling it.”

Fernando, Guatemala

“People hesitate to trust on-line services. You need to prove you are legitimate.”

Samuel & Alejandro, Guatemala

### CONNECTION

“Workshops were my favorite part of the program because they introduced me to a community of entrepreneurs. I still reach out to people I met for business advice.”

Andres, Guatemala

“Advisors are helpful because they tell it like it is. Mine pushed me to progress through the program.”

Theresa, Ghana

“Our culture cares about personal connection. A remote program needs to include opportunities for interaction.”

Lebang, Botswana

### COMMITMENT

“I run a business and I have young daughters. My time is very limited.”

Fabiola, Guatemala

“I worry I lack the commitment to sit on a laptop alone and complete a program.”

Betty, Botswana

“Video advisories or webinars could work, but you need to make sure entrepreneurs will still sit down and focus. It is easy to get distracted by your business.”

Francisco, Guatemala

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2 Entrepreneur quotations throughout this report have been edited for brevity and/or clarity.
The Challenge: Scaling Successful In-Person Training Programs

TechnoServe’s approach to designing a successful remote learning platform is grounded in our experience delivering highly impactful in-person training. TechnoServe currently has nearly 30 entrepreneurship programs that have recently benefited over 45,000 talented business owners across Africa, Latin America, and India. Their enterprises range from small neighborhood kiosks to established companies with dozens of employees. Programs are tailored to entrepreneurs’ contexts, including demographics, business stage, and local environment. Training content includes relevant lessons on financial management, marketing and customer service, and developing sustainable growth strategies.

While every program is designed for the specific countries and communities in which it operates, they are all built around the same core model: group training on essential business concepts, individual mentoring that helps entrepreneurs apply the concepts to their businesses, and a period of business advisory services following the training to ensure retention and application of critical business practices.

TechnoServe programs create measurable benefits for entrepreneurs and their communities, including increased profits and revenues, employment growth, and increased access to quality products and services. The proven success of our entrepreneurship work was a key factor in TechnoServe’s current rating as the most effective nonprofit for reducing poverty by the independent agency ImpactMatters.org.

In 2019 TechnoServe was rated as the #1 most effective nonprofit for reducing poverty by ImpactMatters, an independent agency founded by the prestigious development research organization Innovations for Poverty Action.

The evaluation focused on metrics that showed nonprofits’ results, as opposed to only analyzing nonprofits’ overhead rates or other financial or governance indicators. ImpactMatters also assessed all nonprofits in the same category using a common set of benchmarks, making it easier for donors to compare the effectiveness of many different nonprofits.

ImpactMatters’ rating was based on an independent audit of the Impulsa Tu Empresa (ITE) program in Central America, which is described in the following section. Their analysis found that business owners earned an additional $148,000 in net revenue over five years as a result of participating in the program.

Learn more on the ImpactMatters website.
TechnoServe’s successful entrepreneurship portfolio is built on our ability to create lasting impact and bring businesses to scale. This is supported through our four core entrepreneurship pillars:

1. **Market-Driven Approach**
   Programs select businesses that cater to untapped, demand-driven markets with growth opportunities. Through our training, entrepreneurs receive the tools necessary to succeed in a competitive market environment, with risk-control methods and financial strategies.

2. **Effective Capacity Development**
   Quality content and delivery are the backbone of program success. Program material ensures entrepreneurs develop a strong foundation in business fundamentals, while the training methodology is based on proven adult-learning techniques. This methodology, known as CREATE, encourages interactive sessions where entrepreneurs are constantly encouraged to apply new concepts to their own businesses and situations.

3. **Careful Adaptation**
   Conscious of the diversity of entrepreneurs across all growth stages and countries, TechnoServe has developed a global business acceleration methodology that can be tailored to a program’s needs through specialized modules and delivery methods. For instance, we have acceleration programs specialized in the training of youth and women entrepreneurs.

4. **Rigorous Measurement And Continuous Learning**
   Through the collection of quantitative and qualitative data from entrepreneurship programs across Latin America, Africa and India as well as continuous knowledge-sharing between program teams, TechnoServe has developed a set of best practices for delivering cost-effective and impactful results. We partner with other organizations to conduct research and share insights, with the aim of developing a strong global entrepreneurship community.

**Programs Included In The Study**

As TechnoServe’s entrepreneurship experience spans over 20 countries, this study was designed to establish globally applicable recommendations for leveraging digital tools to implement remote learning programs.

Research focused on three countries where TechnoServe has a large entrepreneurship presence: Botswana, Ghana, and Guatemala. Each country is based in a unique region and context, which allowed TechnoServe to identify universal lessons as well as key variations.

**Botswana**

Botswana is a landlocked nation of 2.3 million people that is widely regarded as a case study in successful economic development, as it has transitioned from one of the world’s poorest places to a stable, upper-middle income country. However, a large part of Botswana’s growth is driven by diamond exports, which the government estimates will decrease sharply within the next 5–10 years.³ Botswana’s success is also unevenly distributed, as it suffers from 18 percent unemployment and one of the world’s highest levels of income inequality. Growing new industries and ensuring more inclusive economic growth are critical to maintain the country’s upward trajectory, which TechnoServe currently supports through the Tokafala enterprise development program.

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³ World Bank, 2012
Tokafala

In 2014, TechnoServe initiated the Tokafala enterprise development program with support from the government of Botswana and three leading diamond companies—Anglo American, DeBeers, and Debswana—which sought to help local entrepreneurs increase their scale and sustainability. The program has provided over 230 micro, small, and growing businesses with training and valuable connections to services from banks, private sector associations, and government. To date, Tokafala has supported over 2,000 jobs, generated $2.5 million in financial benefits, and mobilized $2.4 million in financing for participating businesses.

CASE STUDY:
LEBO MANSON, CHEMDRY

Lebo runs ChemDry, an eco-friendly carpet and upholstery cleaning service in Gaborone, Botswana. She says that she was excited to start her business, but quickly felt overwhelmed since she lacked experience.

Lebo joined Tokafala to improve her management skills. Through the program, she developed a growth strategy based on data about her sales and costs. She says that business advisory was a very important part of the training process, because it helped her “step out of daily operations and sit with someone to think at a strategic level.” Knowing that she had to report progress to her advisor also helped her focus on meeting her goals.

Lebo’s sales grew in the year after she finished Tokafala, and she feels more confident about ChemDry’s direction. She was recently awarded with the U.S. State Department’s Mandela Fellowship for Young African Leaders, which recognizes entrepreneurs who promote innovation and positive change in their communities.

Ghana

Ghana is a lower-middle income west African nation with a population of approximately 30 million people. As in other developing countries, micro and small enterprises are major sources of employment, especially for women. They also face challenges that are typical of small businesses across the developing world, such as a lack of business and financial literacy and weak professional networks.¹

ENGINE

TechnoServe supported Ghanian small business start-ups from 2013-2017 through ENGINE, an enterprise development program funded by the U.K. Department for International Development (DFID). ENGINE equipped entrepreneurs with the skills to grow their enterprises as well as access to business development and financial services. A popular element of the program was the Business Plan Competition, which invited participants to pitch their businesses to a panel of judges. 100 of the most promising businesses were awarded seed grants to finance business growth. By the end of the program, ENGINE had increased revenue growth of over 500 MSEs by an average of 400 percent, supported the creation

¹ International Growth Centre, 2017
Supporting Entrepreneurs with Digital Tools: How to Make Remote Learning Impactful

of 1,770 new jobs, assisted 100 entrepreneurs to secure investment, and created a sustainable alumni network to promote an improved entrepreneurial ecosystem.

CASE STUDY:
IVY APPIAH, TIWAJO INDUSTRIES LTD.

Ivy is a trained biochemist and started her Tiwajo Industries with the goal to produce high quality cosmetics. She manufactures natural soaps and shea products under the brand name Paridox for both local and export markets.

While Ivy had a strong technical background, she was new to entrepreneurship when she started her business. She credits the ENGINE program with improving her financial management and organization. The program helped her implement new processes for managing employees and inventory, which has given her more time to focus on strategy.

Ivy was one of the winners of the ENGINE Business Plan Competition, and received an award of £3,000 pounds that she used to invest in new machinery and a laboratory. Her annual revenue grew by 900 percent over four years since completing the program. Because of the success of her business and the employment opportunities it has created, Ivy was recently honored as “Ghana’s Most Inspiring Woman in Beauty and Cosmetology”.

Learn more about Ivy’s experience on the ENGINE Youtube channel.

Guatemala

Guatemala is a lower-middle income nation of 17 million people. After decades of civil war in the late 20th century, the country has strengthened its political stability and developed the largest economy in Central America. However, Guatemala suffers from a nearly 50 percent poverty rate and high levels of income inequality. Youth face disproportionate challenges accessing opportunity, with 27 percent not engaged in employment or education. TechnoServe has two programs in Guatemala that seek to boost entrepreneurship and local economic development:

Crece tu Empresa (CRECE)

CRECE is a program supported by the Citi Foundation that has supported over 1,000 youth entrepreneurs (ages 18-30) in Central America. While businesses must be at least six months old to participate, many are still in the early phases of development. Entrepreneurs who participate in CRECE receive specialized training and guidance on developing a sustainable, high-growth business model. To date, the program has benefited over 1,000 businesses, increased sales by an average of 37 percent, and created over 250 new jobs.

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1 World Bank, 2019
2 ILO, 2017
Impulsa tu Empresa (ITE)

ITE is a business accelerator supported by the Argidius Foundation that has supported over 1,400 businesses in Central America since 2012. The program focuses on more developed businesses that are at least two years old with an annual revenue of at least $10,000. ITE supports entrepreneurs by providing business training, market connections and access to capital. To date, the program has increased sales by over $48 million, mobilized more than $7 million in capital, and created over 1,600 new jobs.

CASE STUDY: JUAN CARLOS, ARTESANO

Juan Carlos is the founder of Artesano, a café in Guatemala City, Guatemala. He started his business to promote healthy and delicious vegan products.

Juan Carlos credits CRECE with helping him develop a growth plan and improving both financial and marketing practices. He began tracking cost and sales data to make more informed decisions, and started marketing more often and building a social media presence. As a result, he experienced an immediate increase in sales.

While Juan Carlos started Artesano eight years ago, he reports most of its growth has occurred in the last two years since he completed CRECE.

Learn more about Artesano on the TechnoServe Youtube channel.

User-Centered Design to Build a New Remote Model

The research process used user-centered design methods to gather the voices and insights of entrepreneurs across Latin America and Africa. User-centered design is a framework that grounds solution development in user experience. It strives to challenge assumptions and highlight the underlying emotional truths that drive user behavior.

Entrepreneurship training is an emotional journey, as participants examine and adjust their leadership, strategy, and routines. A remote program must produce the same level of introspection and motivation to change as an in-person class, even though it faces additional constraints. User-centered design was critical for understanding how entrepreneurs thought a remote program could preserve the key success factors of the in-person model. It also examined their attitudes about learning, technology, and the experience of leading a business.

The Strategic Initiatives team and TechnoServe Labs used user-centered design and prototyping, supported by conventional research tools to engage entrepreneurs as co-designers in identifying remote learning solutions.
USER CENTERED DESIGN AND PROTOTYPING

Co-Design Workshops

Co-design workshops were dynamic sessions with entrepreneurs that generated unexpected insights and creative ideas. Five to seven entrepreneurs in each country participated in sessions that involved brainstorming exercises, group discussion, and personal reflection. They collaborated to identify the top challenges in implementing a more remote program. Based on the themes that emerged, they then brainstormed a long list of targeted solutions and worked to develop and refine the most promising ideas.

Prototyping

One of the key pillars of user-centered design is rapid testing and iteration of potential solutions. The prototyping process allows teams to quickly gather and act on valuable feedback. Prototyping has included testing video and webinar training with entrepreneurs in Central America, and testing is ongoing as of the writing of this report.

CONVENTIONAL RESEARCH METHODS

Conventional research methods including individual interviews, surveys, workshops with staff members and benchmarking were used as important supporting research tools for the study.

Individual Interviews

Individual interviews granted TechnoServe the opportunity to explore the nuances of entrepreneur’s experiences. TechnoServe interviewed 42 entrepreneurs across the three countries. Interviewee selection took care to include diverse perspectives, including those of female and rural entrepreneurs. Interviews typically lasted 45 minutes to one hour and often took place at participants’ businesses. Questions focused on understanding the entrepreneur’s journey through the program, level of technology access and use, opinion of remote learning programs, and current sources of business training.

Surveys

Surveys provided valuable data that complemented qualitative insights gathered on the ground. Prior to field research, TechnoServe sent a survey to current and former program participants in each country. Questions focused on establishing a baseline understanding of entrepreneur technology use and familiarity with remote learning. There were 140 respondents across all three countries.
Program Staff Interviews and Observations

The TechnoServe research team also sought the opinions of program staff, who work closely with entrepreneurs as trainers and mentors. Their insights provided additional context to entrepreneur recommendations. In Ghana and Botswana, key program staff participated in interviews. In Guatemala, program staff participated in a co-design workshop that was similar to the one that entrepreneurs joined.

The research team also had the opportunity to participate in a half-day classroom session in Guatemala. This experience enabled the team to observe interactions between entrepreneurs and trainers, as well as entrepreneur reactions to different exercises and training content. This observation provided valuable insights for understanding how to convert the classroom experience to a digital one.

Remote Program Benchmarking

TechnoServe evaluated existing remote entrepreneurship programs and recommended practices to complement the insights gathered through primary research. This benchmarking included eleven interviews with industry experts and staff from prominent remote learning programs.

**RESEARCH SUMMARY**

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<tr>
<th>OBJECTIVE</th>
<th>METHOD</th>
<th>ACTIVITIES</th>
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| Generate entrepreneur insights and solutions | Co-Design Workshops | ● 3 workshops involving 19 entrepreneurs
| | Entrepreneur Interviews | ● 42 interviews
| Supplement entrepreneur insights | Entrepreneur Survey | ● 140 entrepreneurs surveyed
| | Program Staff Interviews & Observations | ● 3 interviews with program staff
| | | ● 1 staff workshop
| | | ● 1 program observation
| | Remote Program Benchmarking | ● 11 interviews with industry experts and staff
| Test solutions | Prototyping | ● 3 tests of video and webinar content, with more planned

TechnoServe Labs and the Strategic Initiatives team will continue rapid iteration of this process, working with country teams and the global entrepreneurship program, as we begin pilots to digitize our entrepreneurship training programs.

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7 13 of the entrepreneurs also participated in interviews
What Entrepreneurs Expect From Remote Training

The study sought the voices of a diverse cohort of entrepreneurs, from a small poultry producer in rural Ghana to a graphic design consultancy in urban Guatemala. While each entrepreneur brought a unique and valuable perspective, clear patterns emerged regarding expectations of remote training programs. Their recommendations consistently emphasized the importance of the four key elements of access, credibility, connection, and commitment.

Across each country, entrepreneurs demonstrated a clear demand for remote entrepreneurship training, because of its convenience and offering of information unavailable in local programs. Nearly half have already participated in some kind of remote training. Urban entrepreneurs are more likely to embrace remote learning, as they have larger businesses and higher levels of technology access and literacy than rural ones. However, technology access is increasing in all areas.

Unfortunately, many entrepreneurs report that existing programs do not always meet their needs. Entrepreneurs have limited time and many competing priorities, so they want a program that is efficient, relevant, and highly structured. However, many remote programs emphasize “flexibility”, which means that entrepreneurs feel no pressure to complete them. Entrepreneurs expressed a desire to learn practical content in a short period of time, with regular meetings and deadlines that motivate them to complete their work.

Finally, entrepreneurs noted that a remote program must preserve a “personal touch”. They want to feel connected to their classmates, teachers, and advisors, even when learning through a screen. Entrepreneurs with experience in remote programs reported higher engagement with programs that include interpersonal interaction, and those that build strong networks continued to enjoy a valuable support system years after completing training.

The greatest country-level difference appears to be how local norms affect entrepreneur interactions. In Guatemala and Botswana, entrepreneurs cited a reserved culture as the reason why they did not exchange in-depth business advice and support. However, Ghanaian entrepreneurs reported that the local culture encourages strong business relationships, and they have a thriving alumni network.

Understanding which entrepreneurs are interested in remote programs, and why those programs should be structured to accommodate their limited time and desire for connection, is fundamental for designing an effective remote experience. Below are key insights about how entrepreneurs’ experiences influence their attitudes about remote learning.

1. THERE IS CLEAR DEMAND FOR REMOTE ENTREPRENEURSHIP PROGRAMS

Technology adoption is rapidly increasing in the developing world. 53 percent of adults in emerging economies own a smartphone and 64 regularly use the internet. Digital technology use is highest among youth and increases with income and education levels. During interviews and workshops, entrepreneurs provided vivid descriptions of how technology currently shapes their daily lives and learning habits.

Overall, we found that not only are most entrepreneurs capable of accessing remote programs, but many already have. 49 percent of entrepreneurs in our global survey reported that they had completed some kind of remote

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8 Pew Research Center, 2019
9 Ibid.
training on-line. In interviews, entrepreneurs reported looking for on-line content to help them through their next stage of business growth in specific topics such as human resources or advanced financials.

Entrepreneur interest in remote programs is driven by the convenience of completing training in their home or office as well as the opportunity to access quality content that may not be available locally. For example, in Guatemala City entrepreneurs noted that remote programs would allow them to avoid spending hours in the city’s notorious traffic. Additionally, entrepreneurs in all three countries described searching for specialized training, such as digital marketing, that was primarily available on-line. While entrepreneurs select remote programs based on a range of criteria, the strength of a program’s brand and the relevance of its content are key factors of consideration.

Entrepreneurs who support remote learning tend to have larger businesses and high comfort levels with technology. They are concentrated in urban areas, though a few sophisticated rural entrepreneurs also indicated interest. While rural areas have lower levels of network coverage, these entrepreneurs noted connectivity is not a major barrier. Instead, low digital literacy is the primary constraint. Tsholofelo, a cafe owner from Maun, Botswana, said, “I grew up in the city and have a business degree, so I could do an on-line program. But most people in villages do not have basic computer knowledge and would struggle to adapt.”

Wumtinma, a rural poultry producer from Ghana, reported experiencing this barrier firsthand, as she does not feel comfortable enough with technology to complete on-line assignments. Rural entrepreneurs in Guatemala also reported that they could only afford strong internet connections at noisy, crowded internet cafes that are not conducive to learning.

Therefore, while entrepreneurs have interest and experience with remote learning, those who are most likely to succeed in a virtual program have sufficient education and incomes to independently participate. For some, a remote program is the only opportunity to access quality training. While other entrepreneurs may not be able to participate yet, technology adoption is rapidly increasing. They may soon gain the necessary income, infrastructure, and/or knowledge to engage in a remote program.
CASE STUDY: KWABENA DANSO, BOOOMERS BAMBOO ENTERPRISE

Kwabena is a rural entrepreneur based in the Ashanti region of Ghana. His company, Booomers Bamboo Enterprise, employs rural youth to make sustainable bamboo bicycles that are exported to Europe and the United States. He credits TechnoServe’s ENGINE program with providing valuable financial training and an “enormous network”.

In addition to ENGINE, Kwabena also completed a remote business training program in 2015. He noted that the internet has vastly improved in his area, and connectivity is increasing across the country. However, he nonetheless experienced challenges participating in the program due to a poor internet connection in his area.

Currently, Kwabena is looking for another online training program in digital marketing. He will select one based on the credibility of the brand offering it, the perceived relevance of the content, and offline mobile phone accessibility, which helps with internet connection.

Watch a video about Booomers on the ENGINE YouTube channel.

2. ENTREPRENEURS WANT PRACTICAL CONTENT AND DISCIPLINED PROGRAMS

During interviews and workshops, entrepreneurs made sure one fact was clear: They are extremely busy. Most workdays require them to perform multiple different roles in the business, from making sales calls to managing human resources, and they must balance many competing priorities and pressures. While many enjoy the opportunity to “be my own boss”, the constant requirement to self-motivate can also feel exhausting.

CASE STUDY: NAANA, CARIS GOLD SERVICES

Naana runs Caris Gold Services, a fruit juice company in Accra, Ghana. She credits the ENGINE program with helping her business grow from a side project in her kitchen to an established manufacturer with five employees. In particular, she says developing a business model “helped me know where I was going and have a five year plan.”

Naana has a very full schedule. Her typical day involves overseeing juice production, processing orders and invoices, running deliveries, meeting with clients, and managing social media marketing. She would like to complete additional human resources training, but is selective about choosing a program that is worth her time. She reports, “I don’t want an MBA or general program, I need something that is tailored to what I do.”
Because of their limited time, entrepreneurs have high expectations for the value that a training program should bring to their businesses. They cannot afford to spend part of their day learning material that doesn’t directly contribute to their business. Due to these constraints, they appreciate TechnoServe’s current programs for their focus on relevant, immediately applicable content. Andres, who runs a landscape architecture firm in Guatemala, reported, “CRECE is better than an MBA because it is so practical.”

When asked about which content is the most useful, entrepreneurs’ responses ranged from financial management to marketing. However, one of the most common benefits that they listed is the opportunity training created for them to think strategically about their business and look at the big picture—often for the first time. 61 percent of entrepreneurs brought up how participating in TechnoServe training gave them a newfound sense of structure, organization, and/or strategy, such as Fernando, a pizzeria owner in Guatemala, who reported, “CRECE helped me get my mind on paper. The structure was the most valuable thing.”

Entrepreneurs recognize the value of dedicating time to business structure and growth plans, but the daily rush of running a business can cause them to set long-term strategy aside. Many entrepreneurs echoed the words of Betty, a plant nursery owner from Botswana who noted, “Entrepreneurs want to step away from their business and think about the fundamentals. But they need to be forced to take time and focus”. While on-line training programs are self-paced, and promoted flexibility as a benefit, entrepreneurs who have taken such programs reported they disliked the lack of accountability inherent in self-paced programs. In addition, entrepreneurs who had not completed remote programs worried that they would get distracted by other priorities. They craved the external pressure that traveling to a physical location naturally provides. A remote program can create the same level of pressure by implementing deadlines and structure.

CASE STUDY:
RAÚL,
COMPU GANGAS

Raúl and his wife Tania run Compu Gangas, a computer refurbishment business. They participated in the ITE Guatemala program and say its greatest impact was helping their business become more organized. They improved their business model, established strategic priorities, and streamlined operational processes, such as implementing a new stock-taking system.

After ITE, Raúl decided to deepen his business knowledge even further. He currently pays a monthly fee to access an on-line degree program, which he selected because of its established brand and opportunities to video conference with other entrepreneurs. However, he notes he has not logged on in over a month because there are no deadlines and his day-to-day work takes priority. Raúl recommends developing an on-line program that offers more structure and accountability.
3. Programs That Create High Levels of Interpersonal Interaction Generate Higher Entrepreneur Engagement

Alex, a food processor from Ghana, began to light up as he described a business training bootcamp where he met with entrepreneurs from across Africa: “It was great to meet others who care about developing their community. Connecting with like minded people enriched the whole experience.” Entrepreneurship can be an isolating journey, as starting a business requires a high degree of self-reliance and resourcefulness. Entrepreneurs crave the opportunity to connect with others who understand their unique situation.

During interviews and workshops, entrepreneurs repeatedly emphasized the importance of human connection to optimize learning. They find training programs more effective and enjoyable when they offer opportunities to interact with knowledgeable staff and fellow businesspeople. Interactive training, customized feedback, and networking were key elements of successful entrepreneurs’ experience.

Interactive Training

When discussing training effectiveness, entrepreneurs highlighted the importance of being able to ask questions in real time as they wrestle with new information. In current TechnoServe programs, staff guide participants through small group exercises to ensure they understand business concepts. Entrepreneurs said they appreciated having experienced advisors on hand to answer questions in real time. Several also highlighted financial content as particularly challenging, and the research team observed participants were most likely to ask questions during a financial training portion of a workshop.

Entrepreneurs who had experience with remote programs had a strong preference for interactive webinars over video content, partially due to their desire to ask quick questions. Paula, a cafe owner from Guatemala, said she completed an on-line program in her past job, but found it frustrating that she had to send an email every time she had a question. However, she is open to an on-line program that includes interactive webinars.

In addition to asking questions, entrepreneurs also value the opportunity to work in small groups and interact, even if via a web interface. Heidi, who runs a wellness program in Guatemala, emphasized the importance of a “personal touch” that comes from interaction. During a workshop in Botswana, one entrepreneur noted the psychological effects of working in a small group on her sense of engagement by saying, “If I’m going to a meeting with 70 other people, I worry less about showing up right on time or paying attention. But if it’s a group of just four people, I have to focus on them and I feel accountable.” In a similar way, entrepreneurs reported that they preferred webinars over video content because interaction made them pay more attention.

Entrepreneurs seek out video training in certain cases—but only for step-by-step, technical content. For example, two mechanics in Guatemala use on-line videos for fixing cars, and a salon owner in Ghana looks up videos on new hairstyling techniques. However, those same entrepreneurs would not utilize videos on abstract business concepts. Instead, they prefer to take a class or speak with a mentor when searching for business advice. Video content alone appears insufficient to provide training on complex, abstract content like business fundamentals.

Mentoring and Business Advisory

While interactive group training is valuable for introducing concepts, entrepreneurs said mentoring or advisory sessions are key for ensuring that new business practices are adopted. TechnoServe’s advisory sessions provide
entrepreneurs with individual support as they apply new learnings to their business. 44 percent of entrepreneurs reported that this one-on-one business advisory is the most powerful component of the program. Several entrepreneurs described their advisors as “business doctors”, who helped them diagnose issues and develop a treatment plan. One-on-one business advisory to assist entrepreneurs with business practice implementation is a key element that sets TechnoServe’s entrepreneurship program apart from other training programs.

Peer Networking

Finally, entrepreneurs highlighted meeting other business owners as a key benefit of a training program. Entrepreneurs clearly value networking and collaboration in all three countries, as peer feedback was a key theme in each of the co-design workshops. However, entrepreneurs derive different benefits from networking based on the level of activity they engage in.

- **Level 1: Casual Referrals**
  The first level of networking activity involves using contacts for business development and supplier recommendations. For example, a tailor from Botswana said that entrepreneurs in the Tokafala WhatsApp will reach out to her to get garments altered. This kind of networking is useful, as entrepreneurs increase sales and have access to higher-quality suppliers. However, they do not connect to discuss deeper business issues or share advice.

- **Level 2: Long-Term Support**
  In addition to providing casual referrals, entrepreneurs that engage in more extensive networking activity also share advice and build long-term partnerships. This type of connection provides entrepreneurs with a strong support system long after training ends.

  Entrepreneurs in Ghana were the most likely to build close connections when networking. They often formed personal friendships and occasionally close business alliances. While all programs have WhatsApp groups for alumni, Ghana’s participants took the extra step of forming an organization called the ENGINE Business Network, which holds regular events and conferences.

  Ghanaian entrepreneurs benefited heavily from the relationships that they built, as peer connections allowed them to keep learning and sharing new information long after the program ended. Some reported that they learned as much information, if not more, from their peers than their business advisors. Entrepreneurs in the same industries still exchange information and support. For example, food and beverage manufacturers shared advice on how to obtain government processing certifications, and two juice processors even help each other fill orders during periods of high demand.

  Local culture plays a strong role in determining the level of trust that entrepreneurs bring to networking interactions. Entrepreneurs in Guatemala City reported feeling a lack of trust with anyone they did not know well, even if they were part of the same program. However, in Antigua, which is much smaller than Guatemala City, entrepreneurs reported that the culture was more relaxed and open. Likewise, Botswana entrepreneurs described their culture as “reserved”, while Ghanaian entrepreneurs said that the business community was generally quite friendly and warm.

  However, Guatemalan and Botswanaian entrepreneurs reported that the default networking culture could be improved through structured programming. Gisela, a swim school operator from Guatemala, described the value of a guided networking program that requires entrepreneurs to give and solicit structured feedback. Didintle, a cosmetics
brand owner from Botswana, mentioned a business training program she participated in that emphasized the importance of networking and meeting other entrepreneurs. She reported, “They created a spirit of trust between participants. Now I know if I reach out to anyone from that class they will be willing to help me”.

A few entrepreneurs had completed on-line programs with virtual discussion boards where participants could exchange advice, and found them very helpful for building connections and sharing information. Alex, a Ghanaian food processor, reported “The discussion board was helpful because I discovered others had similar problems to me, and saw new ways to solve them.”

CASE STUDY:
GISELA, WATERPROOF SWIM SCHOOL

Gisela is a former professional swimmer who competed for Guatemala in the 2004 and 2008 Olympics. In 2011, she started Waterproof Swim School with the goal of improving the safety and standards of the Guatemalan swim training industry.

Gisela completed ITE in 2019 and says that working with her business advisor, Carmen, was the most useful part of the program. As a lifelong athlete, she is “used to coaching”, and appreciated Carmen’s straightforward style. Carmen helped Gisela streamline her accounting practices and financial management. Gisela also appreciated the opportunity ITE provided to generate new ideas and identify business goals.

Gisela met many entrepreneurs in ITE that she considers to be helpful business contacts. However, while she might reach out to those entrepreneurs for vendor referrals, she does not go to them for advice. She knows of many networking groups and events, but believes most of them are too focused on socializing over business. The one event she finds effective is a monthly breakfast where small groups of entrepreneurs share prepared presentations on their business goals and offer each other feedback. She recommends that other programs adopt a similar style of structured networking.
A New Framework for Remote Program Design

Developing world entrepreneurs report a strong demand for remote programs, but currently have limited options. The user-centered research and design process unearthed that many entrepreneurs can access remote programs and are interested in participating. However, few programs acknowledge how the emotional journey of entrepreneurship places burdens of limited time, constant self-motivation, and isolation on business owners.

Fortunately, entrepreneurs are optimistic that remote programs, if designed correctly, can help lift those burdens rather than increase them. The following framework builds on entrepreneur recommendations to establish four core pillars of a successful remote program. These pillars ensure that a program offers valuable content, keeps entrepreneurs motivated, and builds deep connections.

Access is a basic need that ensures entrepreneurs can participate in a program, while credibility, connection, and commitment acknowledge the deeper emotional realities that determine whether an entrepreneur will participate and derive meaningful benefits.

**FOUR CORE PRINCIPLES FOR REMOTE PROGRAM DESIGN**

1. **ACCESS**

   While many entrepreneurs reported a high level of interest and experience with remote learning programs, there are clear disparities in their level of access. The four key barriers that entrepreneurs listed were a lack of devices (i.e., a smartphone or computer), lack of internet connection, low digital literacy, and low literacy in the predominant language of business (Spanish in Guatemala, English in Botswana and Ghana).

   Rural entrepreneurs are more likely to face these constraints to access, though constraints are decreasing. Educated rural entrepreneurs report fewer concerns participating in a remote program, as they can circumvent issues with device ownership or internet connection. For example, they are willing to travel to places with better internet when they need to complete coursework. Barriers related to technical or language literacy and cost appear more difficult to overcome.
A remote program therefore involves trade-offs in expanding and restricting access. Urban, educated entrepreneurs are the least likely to face access issues, which is likely why they are most interested in remote programs. Rural entrepreneurs who are more educated and open to remote learning can still participate. Programs that reach even a few entrepreneurs could still be very impactful due to the relatively low availability of quality training in rural areas in each country.

Certain design choices can also have a big effect on how accessible a program is. For example, entrepreneurs requested:

- **Mobile-Friendly UI**: While approximately half of adults in the developing world have smartphones, just over a third have computers. Designing a digital platform that is easily accessible via smartphone allows a wider range of entrepreneurs to participate. Even some entrepreneurs with computers said mobile-friendliness is helpful because they bring their smartphones everywhere, and can access content on the go.

- **Downloadable Content**: This allows entrepreneurs to save content when they are in locations with strong internet, but still access it when internet connections are weak.

- **Flexibility**: Entrepreneurs offered different recommendations for the best platform to use for virtual advisor calls. Some preferred Skype, while others said WhatsApp is best because “everyone has it”. Rural entrepreneurs also emphasized that regular phone calls may be easier than a platform that requires an internet connection. Entrepreneurs and their advisors want the flexibility to choose which platform fits their situation.

## 2. CREDIBILITY

Even if entrepreneurs can access digital content, they will not enroll unless they trust the program and they believe the content is valuable. Currently, 64 percent of entrepreneurs learn about TechnoServe’s programs through word of mouth. However, to scale, remote learning programs must attract a large number of qualified applicants.

Even entrepreneurs interested in remote learning are highly selective about which programs they participate in. There is a large universe of on-line business training, from low-quality video series to expensive international programs. Entrepreneurs try to sort through the noise by selecting programs based on the strength of their brand and relevance of their content. They want to learn more about emerging topics, such as digital marketing, that may not be covered by local in-person business training programs.

Entrepreneurs offered several recommendations for how to communicate the credibility of a program:

- **Signal Institutional Strength**: Since almost anyone can create digital training content, entrepreneurs want proof that a program is backed by an established organization. In Guatemala, entrepreneurs recommended highlighting the fact that TechnoServe has a physical presence in the country as well as a digital one—something as simple as including an office address on the website can help inspire confidence. Entrepreneurs also reported signing up for the CRECE program because it was funded by the Citi Foundation, which is a brand they recognize. In Ghana, entrepreneurs recommended TechnoServe

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10 Pew Research, 2019
continue to place program advertisements in the national newspaper, as people believe if an organization can afford to pay for a newspaper advertisement then it must be legitimate.

An effective program should seize opportunities to demonstrate the legitimacy of the organization backing it, whether by tying it to physical locations, well-known partners, or culturally relevant advertising channels.

- **Leverage Alumni Engagement**: Since entrepreneurs have limited time, they are very selective about which program content they want to learn. However, they may not realize which content they need most—for example, many entrepreneurs analyze their business models for the first time during training. Therefore, alumni testimonials and networks help assure entrepreneurs that what they learn will be relevant, practical, and worth their investment of time. Successful alumni testimonials are clear evidence of a program’s value, and they can provide useful exposure to alumni businesses.

In Guatemala, entrepreneurs made a point to emphasize that featured alumni should represent diverse gender, racial, and urban/rural backgrounds, in order to resonate with the widest possible audience of entrepreneurs.

- **Offer Sample Content**: Entrepreneurs reported a high level of interest in learning “trendy” topics—in particular, 42 percent expressed interest in learning about digital marketing and/or how to export products. While these subjects are not as fundamental to a business as understanding financial and marketing basics, offering free videos on these topics can introduce entrepreneurs to a remote program and draw them into formal training programs. Sample content can also be useful for developing a streamlined recruitment strategy, as it naturally attracts the entrepreneurs who are self-motivated and inclined to seek out remote training. In Ghana, which had the largest groups of entrepreneurs at ~100 per cohort, successful alumni reported that they felt the program did not always attract the most dedicated participants. Creating a system where entrepreneurs who complete sample content are actively encouraged to apply to the program can help attract the highest quality applicants.

### 3. Connection

Entrepreneurs completing remote programs can feel isolated. In our research, entrepreneurs emphasized a strong desire for connection in order to stay engaged. They value feedback and peer interaction, and prefer remote programs that have interactive content and create strong communities.

Entrepreneurs offered several recommendations for how to build engagement through connection:

- **Interactive Webinars**: Entrepreneurs overwhelmingly recommended interactive webinars as the best method for introducing training concepts. Webinars fulfill their need for interactive content sessions that offer opportunities to ask questions in real time and work in small groups. They are typically shorter than workshops and last 1-1.5 hours.

Since TechnoServe workshops can last from several hours to a full day, a remote program with one hour webinars would require participants to spend less time in group training. Entrepreneurs and program staff report that financial concepts are typically the most challenging parts of the program, while entrepreneurs
can work more independently on qualitative exercises (e.g., reflecting on their business model). Therefore, webinars may be most effective if they concentrate on financial information, and allow entrepreneurs to learn other content through other means (such as guided videos, quizzes or interactive content).

- **Virtual Advisors:** Entrepreneurs reported that individual advisor sessions were key to the success of the program. Advisors reinforce key concepts and help entrepreneurs apply them to their business. They serve as a crucial source of expert feedback and provide a sense of accountability.

A remote program can maintain effective advisory/mentoring, but change from in-person meetings to phone or video calls. 75 percent of entrepreneurs stated they were open to virtual advisor sessions rather than in person ones, and in some cases entrepreneurs had already met with their advisors over the phone out of convenience.

- **Peer Networking:** Strong peer networks allows entrepreneurs to continue learning new strategies and developing their business long after a program ends. They encourage entrepreneurs to hire each other, exchange supplier recommendations, form partnerships, and offer valuable advice. The importance of peer feedback in a program emerged as a key theme in all three co-design workshops.

However, while entrepreneurs are willing to leverage contacts for business development and supplier recommendations, they may require extra encouragement to develop deeper relationships. Recommendations from entrepreneurs on how to facilitate strong connections with a remote program include:

- **Networking Culture:** Entrepreneurs enter programs with different ideas of the value networking adds to their business, which affects how they approach connecting with others. Some may just want to make sales, while others are looking for long-term partners. An effective remote program can actively encourage entrepreneurs to form strong relationships and share advice, even remotely.

Entrepreneurs in countries with more reserved networking cultures, like Botswana and Guatemala, may not be aware of all of the benefits of networking. Programs can do more to explicitly highlight networking benefits, and make small efforts to consistently encourage peer interaction and feedback. For example, remote programs can include structured introductions, small group exercises, and peer engagement.

- **Segmentation By Cohort:** Entrepreneurs in all three countries requested to separate cohorts by business size and sector. This allows trainers to tailor content to their needs, and provides opportunities to network with people involved in relevant businesses. According to Naana from Ghana, “Once people learn you have a similar business, they’ll reach out”.

There appears to be a delicate balance of which businesses to include in a cohort. While some entrepreneurs worried about sharing information with a similar business due to competition, they also saw fewer benefits in engaging with businesses operating in completely different industries.

Keeping categories broad (e.g., “retail”, “manufacturing”, and “food service”) allows entrepreneurs to relate to each other and exchange useful industry-related information while minimizing the risk.
of direct competition. For example, a fast food restaurant and a high-end bakery have different markets, but may share similar challenges sourcing ingredients, managing orders, or navigating food safety requirements.

- **Discussion Forums**: Four entrepreneurs interviewed had participated in on-line programs with discussion forums, and they recommended them as effective platforms for encouraging entrepreneur interaction. Assignments that include soliciting and offering advice can encourage entrepreneurs to connect and use each other as resources.

- **Moderated Alumni Groups**: Entrepreneurs that participate in TechnoServe programs remain in WhatsApp groups long after they end. While these groups constantly buzz with supplier requests and referrals, active group moderation is essential to encourage deeper interaction. Entrepreneurs in Guatemala recommended having program staff serve as active moderators in WhatsApp groups by regularly asking the group questions and offering prompts.

- **Periodic Alumni Meetups**: Finding opportunities for entrepreneurs to meet in person can forge and maintain alumni engagement. Entrepreneurs enjoy attending in-person networking events, and organizing them can be the responsibility of program staff or an alumni association. For example, entrepreneurs in Ghana’s ENGINE business network put together an annual conference each year. In Guatemala, program staff coordinate regular seminars on business topics of interest.

In Botswana, entrepreneurs indicated a strong interest in increasing alumni participation in program activities, such as by serving as volunteer mentors to program participants. They noted that, “You remember something better when you teach it.”— so staying involved with Tokafala helps them continue implementing the practices they learned.

### 4. COMMITMENT

A remote program has the capacity to be far more flexible than an in-person one, since entrepreneurs can access it at virtually any place or time. Many existing programs advertise the ability for participants to “go at their own pace”. However, entrepreneurs fear drawn-out training that will sit on their to-do lists indefinitely. They look for structured programs that make the most of their extremely limited time. Therefore, a remote program must recognize the level of commitment that entrepreneurs want to give, and what they expect in return. Entrepreneur recommendations in this area include:

- **Scheduled Webinars**: Some entrepreneurs were concerned about completing training at home or in their office, as it’s too easy to get distracted by a knock on the door or a message on their phone. Clement, a car rubberizer from Botswana, said, “Even if I’m not in a physical space, I want to create time for a program and think of it like going to class”. Regular, scheduled webinars are essentially “virtual classrooms” that require entrepreneurs to display a similar level of commitment as they would if showing up to a physical space.

- **Structured Deadlines**: Many entrepreneurs echoed Marcos and Abil, who run a mechanic shop in Guatemala and said, “Meeting with our advisor every two weeks provided accountability. We knew we needed to complete our exercises before then.” Several described regularly waiting until the night before
an advisor meeting to complete exercises. The deadline’s urgency provided motivation to do the extra work after a long day.

Without pressure to complete the program, entrepreneurs will neglect it in favor of more pressing business priorities. A remote program should maintain the same regular deadlines and enforcement mechanisms as an in-person program.

- **Streamlined Content:** While entrepreneurs want a program that pushes them to complete content, the content needs to be directly relevant to their business. A business owner cannot afford to spend extra time learning material that is not useful. In addition, since entrepreneurs want one hour webinars, there is not a lot of time for group training.

As entrepreneurs report that the greatest benefit of the training is a sense of structure and organization, an introductory program does not need to cover many topics. Introducing participants to business fundamentals, and demonstrating how critical they are to growth, is sufficient. Once entrepreneurs recognize their information gaps, they can be savvy in filling them—such as by contacting a mentor or watching supplementary videos on-line.

Our Vision for Scaling Entrepreneurship Training in the Developing World

TechnoServe has a successful track record of training entrepreneurs in the developing world, with 30 entrepreneurship programs that recently benefited 45,000 talented business owners across Africa, Latin America, and India, 60% of whom are women. TechnoServe programs create measurable benefits for entrepreneurs and their communities, including increased profits and revenues, employment growth, and increased access to quality products and services. Our entrepreneurship work was recognized by the independent agency ImpactMatters.org, which rated TechnoServe as the most effective nonprofit for reducing poverty.

Building on our foundation of successful in-person training programs over the past decade, we believe that we can scale our entrepreneurship programs with the pragmatic application of digital learning and social networking tools.

**OUR VISION**

- To expand the number of participants in entrepreneurship training by 10X.
- To continue our focus training women, youth, and vulnerable populations.
- To build a global TechnoServe on-line learning platform for entrepreneurship to increase participation by entrepreneurs from many different communities.
- To create a global network of entrepreneurs trained by TechnoServe and our affiliates, who are building success for themselves, their families and their communities.
No matter where an entrepreneur lives, she should be empowered with the necessary skills and information to take control of her business. Remote training programs have the potential to spark unprecedented growth in small enterprises around the world. They expand both the number and reach of entrepreneurs who can access training, and have the potential to meet or surpass the impact of current in-person programs.

TechnoServe’s extensive experience running in-person entrepreneurship programs has demonstrated that there are four universal success factors— a market-driven approach, effective capacity development, careful adaptation, and rigorous measurement and continuous learning. To translate this success into the digital world, we will integrate the principles of access, credibility, connection, and commitment into every aspect of our training.

**THE NEW REMOTE MODEL**

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<th>ACCESS</th>
<th>CREDIBILITY</th>
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<td>Access Means:</td>
<td>Credibility Means:</td>
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<tr>
<td>• Skills and confidence to engage with digital content</td>
<td>• Trust in the program</td>
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<td>• On-line access</td>
<td>• Belief in the value provided</td>
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<td>Requirements:</td>
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<td>• Device ownership</td>
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<td>• Internet connectivity</td>
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<th>CONNECTION</th>
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<td>Connection Means:</td>
<td>Commitment Means:</td>
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<td>• Sense of belonging to a larger community</td>
<td>• Imposed program structure</td>
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<td>• Shared learning experience</td>
<td>• Strong accountability mechanisms</td>
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<td>• Peer support and feedback</td>
<td>• Efficient time use</td>
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<td>• Real-time engagement</td>
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<td>• On-line small group training</td>
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<td>• Individualized remote advisory</td>
<td>• Enforced deadlines</td>
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<td>• Peer feedback mechanisms</td>
<td>• Streamlined content</td>
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<td>• Peer/alumni networking</td>
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**1. ACCESS**

Entrepreneurs need access to remote programs in order to participate, which includes having a smartphone or computer, internet connection, digital literacy, and fluency in the predominant language of business. These entrepreneurs are most likely to be concentrated in urban areas.

Therefore, urban, educated entrepreneurs are most likely to sign up for a remote program, but recruitment should be open to entrepreneurs from any location with the means to complete remote training.

A platform that is mobile-friendly and offers downloadable content can ensure access for a larger pool of entrepreneurs, since smartphones are ubiquitous and internet connections can be unreliable. Designing for flexibility whenever possible (such as allowing advisory calls to happen on a range of platforms) also gives entrepreneurs the opportunity to select the platforms that work best for them.
Entrepreneurs have access to a wide range of remote programs, but consider few to be of high quality. Since they have limited time, they will only participate if they are convinced a program will deliver value, which they determine by evaluating the strength of its brands and content.

In building a program’s brand, alumni testimonials and an emphasis on institutional credibility can convince entrepreneurs to sign up for a remote program. Offering sample content on topics of interest, such as digital marketing, can serve as a “gateway” for highly motivated entrepreneurs to discover the program.

The journey of an entrepreneur can be isolating, and they crave opportunities to connect and support each other. They are also most engaged with programs that facilitate interaction.

First, a program should explore the potential for cohorts customized by business size and sector to build connections between entrepreneurs with similar business challenges and experience. This facilitates relationship building and allows the program to tailor content so it is even more relevant.

Then, a program should deliver content through interactive webinars. These webinars should consist of small groups led by a trainer, and focus on the most critical and challenging concepts (e.g., financial calculations). Webinars should also encourage entrepreneurs to connect with each other, and emphasize the benefits of networking.

Each webinar should be followed by a remote advisory session, which preserves the structure of in-person advisory sessions while switching the medium to phone calls or video chats.

Programs should encourage entrepreneurs to use networks for valuable business advice and deep connections. Discussion forums can provide a useful space for entrepreneurs to learn the habit of giving and offering advice.

Once entrepreneurs complete the program, they should have the opportunity to stay connected through a thriving alumni network. Moderated WhatsApp groups and periodic structured events can help them maintain relationships and build new ones. These relationships can be key for forming business partnerships and accessing valuable information.

Entrepreneurs have a lot of responsibilities to balance, and must constantly exercise self-discipline to stay on track. They want a program that holds them accountable and respects their limited time.

Scheduled meetings (such as webinars and advisory sessions) force entrepreneurs to block out time and mimic the experience of going to class, which helps them avoid distractions.
**Regular deadlines** on assignments also pushes entrepreneurs to stay up to date on coursework. Following webinars, entrepreneurs should have assignments to complete that help them apply the concepts they have learned to their business. In addition, entrepreneurs may have additional exercises that teach content the webinars do not have time to cover. This content should be as streamlined as possible, and ideally consist of qualitative exercises that require the entrepreneur to reflect on his or her business.

**Streamlined content** ensures that entrepreneurs will only spend time learning content that is valuable, which increases their likelihood of completing training. A successful program should introduce entrepreneurs to the fundamentals of running a business, and then they can independently pursue additional training and information on more complex topics as needed.

The new remote learning model adapts the best of the in-person program—engaging group training, personalized business support, and thorough follow up care—to a more flexible, inclusive medium. Participating entrepreneurs can regularly access practical content, customized expert advice, and a tight-knit entrepreneurial community, all from their phone or computer. This model can be a paradigm shift that dramatically elevates the standard of training available to entrepreneurs in nearly every part of the world.

This study was a useful introduction to understanding how to build an effective remote program, but further testing is required to identify critical nuances and refine the approach. Ideally, future pilots will offer opportunities to continue iterating and understanding key differences across geographies and types of entrepreneurs.

TechnoServe is currently developing a remote pilot based on these recommendations in Central America. The nine month program, which is an expansion of Impulsa Tu Empresa (ITE), will support 360 entrepreneurs with free sample content, interactive webinars, streamlined content, virtual advisory, and structured networking opportunities.