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Aflateen+ Programme for Girls for Serbia and Albania



AFLATEEN
INTERNATIONAL

ACKNOWLEDGEMENTS

HISTORY OF THE CURRICULUM:

Funded by Erasmus+ under the project title of Empowering Girls to Be Socially and Financially Strong Actors – GIRLACT, Pomoc Deci, Partnerë për Femijet, and Aflatoun International have created this Aflateen+ Programme for Girls for Serbia and Albania training curriculum. This publication is a curriculum contextualized to focus on the needs of young people in Serbia and Albania, including a strong focus on gender inclusivity. The aim of the project is to help capture the interests and intrinsic motivation of learners, identifying personal strengths, improving their financial capabilities and corresponding work possibilities. This project intends to create improved economic empowerment, increasing the youth's active participation in the Serbian and Albanian labour market. This resulting curriculum intends to help achieve this aim in the region.

This resource has been built based on a gap assessment from applicant partners in Serbia and Albania and in consultation with the curriculum developer. All resources have gone through a process involving partners and stakeholders with expertise in pedagogy and curriculum development as well as thematic technical expertise in the focus areas.

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Curriculum Consultant: Dorottya Zalay

Editing and Proofreading: Theresa Salzer

Layout: Theresa Salzer

Special Thanks: Partnerë për Femijet and Pomoc deci

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INTRODUCTION

Welcome to Aflateen+ for Girls for Serbia and Albania, which is based on Aflateen+ Life Skills and Financial Education through a Gender Lens, the latest curriculum from the Aflatoun Secretariat, created in response to the overwhelming need for material that empowers young people to secure their own futures and contribute to societal and economic prosperity.

The project “Empowering Girls to Be Socially and Financially Strong Actors – GIRLACT”, supported by Erasmus+ Programme of the European Union aims to introduce and enhance an innovative model of learning based on exchanges between program (Netherlands and Belgium) and partner countries (Serbia and Albania), learning mobility and cooperation between youth CSOs and non-formal education providers. This will be achieved through piloting a new Aflateen+ Program for Girls in Serbia and Albania, developed by Aflatoun by sharing experience in mobilising and empowering youth to become peer educators, thus strengthening non-formal education in partner countries.

Education aimed at promoting gender equity needs to demonstrate not just the fundamental moral wrongness of gender discrimination and its incompatibility with a rights-based approach. It needs to illustrate the extent to which gender norms restrict and damage the lives of youth. And it needs also to include the message that gender discrimination is deeply counterproductive to a society's economic development. Education, as ever, offers the key to reforming societal and economic norms and to broadening the horizons of the children and young people we seek to help.

The aim of the project is to help capture the interests and intrinsic motivation of learners, identifying personal strengths and corresponding work possibilities. This project intends to create better employment prospects for youth, increasing their awareness on gender inequality, emotional well-being and financial understanding in the Serbian and Albanian society.

The curriculum is intended for adaptation to local circumstances and comes with an accompanying training manual and tools for monitoring and evaluation. This manual presents the participants with games and exercises that offer a creative, active approach to learning. The participants will benefit most from this manual if they find it fun. We believe they will and we hope you do too.

Good luck,
The Aflatoun Team

ADVICE FOR THE FACILITATOR

WELCOME!

Welcome to Aflateen+ for Girls for Serbia and Albania. This programme aims to empower young people to take positive action regarding their own education, health and social and economic well-being. We hope this manual enables them to develop self-belief, stay healthy, establish good financial habits, develop entrepreneurial skills and improve their future prospects. We will have succeeded if young people finish this curriculum better able to fulfil their potential and to act as agents of change within their communities. We hope that this manual also takes you on a journey that you find stimulating and rewarding, and that helps you develop as a facilitator.

WHO ARE THE LEARNERS IN THE GROUP?

This curriculum is for young people aged 15+. The experiences of our global network of partners has taught us that it will be delivered in diverse contexts. We have therefore tried to create a resource that is equally relevant and applicable to learners in both formal and non-formal education. You may find yourself working with groups in which learners have differing levels of numeracy and literacy. In such instances, please try to ensure that those with lower reading or mathematical skills are paired up with those who have higher levels.

YOU, THE FACILITATOR

We want you to benefit from your participation in this programme as much as the young learners in your group. The success of Aflateen+ depends largely on you and we hope that by participating in the programme, you find new ways to develop your capacity as a facilitator. We have therefore developed a training manual and workshop to accompany this curriculum. Hopefully by the time you come to use this curriculum you will have completed an intensive training workshop. At that workshop we hope that you will have become familiarized with many of the methods employed in this manual, and with the overall structure of the programme. We hope that the workshop helps you get the most out of this curriculum and helps you learn new skills so that participants learn more effectively. We also hope the workshop helps you to find joy in your work. If you have not yet been able to participate in such a workshop, please contact the Aflatoun Secretariat for advice on how this might be done.

ONGOING PROFESSIONAL DEVELOPMENT

Whilst we place great value on the importance of face-to-face workshops as referred to above, we want our relationship with you to be ongoing. We are therefore mindful of the need to provide refresher and supplementary training to help you become the best facilitator possible. To that end, we have created a digital refresher training platform which you can find at <http://www.education.aflatoun.org/>. This is a multimedia course comprised of fourteen one-hour modules including selected readings, audio interviews and a range of 11 animations on active-learning methodologies.

WHAT IS YOUR ROLE AS FACILITATOR?

Of course the role of a facilitator is different from that of a teacher in some cultures. If you are using this curriculum within a formal education setting, you may find yourself being encouraged to work in ways that differ from more traditional concepts of teaching. We hope you find that a positive experience. The 24 sessions in this curriculum are informed by a participatory, child-centred pedagogy and are characterized by a variety of active-learning methods. We hope you enjoy this and feel encouraged to apply them in other subjects that you teach, or with other groups where you are a facilitator.

AN ATMOSPHERE OF TRUST, SAFETY, INCLUSION AND PARTICIPATION.

Participants will not learn well or develop the necessary skills and attitudes to become successful entrepreneurs and agents of change until they have begun to form a strong group identity. Nor will they speak openly about sensitive topics or voice their opinion if they don't feel safe within their group. They may need time to realise that this curriculum's activities are governed by very different rules and norms from those they may remember/know from school. In other words, we need to give them time in which to readjust their assumptions. We need to begin our work with the participants by demonstrating to them that this programme is not just for them, it is about them. That means that the process requires them to reflect on their own experiences and to share these.

The Aflatoun Secretariat is privileged to act as a hub within a global network of 150 partner organizations using a variety of different curricula to help almost four million children and young people. As such we benefit from constant feedback from those trainers, teachers and facilitators who are directly implementing the programme. We offer below a summary of some of the advice that they have passed on to us.

KEEP IT LOCAL!

- Use simple language as much as possible; this includes using local languages when required.

- Encourage participants to answer questions and summarise their points during the lessons, using their own dialect and terms.
- Use real-life examples and local case studies to help make your points.

CREATING A GOOD ENVIRONMENT

- Make sure the learning environment is one of mutual respect, trust and enjoyment. It helps to set some ground rules during your first lesson with the participants, addressing, for example, time management, punctuality, phone use and group work rules.
- Learn the participants' names as soon as possible! It will be easier to command both individual and group attention during the lessons.
- Some of the topics in this curriculum may be sensitive topics for some of the participants. Be respectful of privacy and know the appropriate ways of addressing violence against women in your community in case an issue arises. This could, for example, be through the community health worker, church or social services available. Be sure to always talk to the participants first and get their consent, and possibly speak to their parents/guardians before taking any action.
- Be patient! Repeat any information if the participants do not understand, and be prepared to change your training approaches if what you are doing is not working.
- Request regular feedback after each lesson, to gauge what activities the participants enjoy the most, what training approaches they are most receptive to and what they would like to see more of in future lessons.

GETTING THE BEST OUT OF THIS CURRICULUM

We hope that you view this curriculum primarily as a resource to help you provide young participants with relevant lessons. The curriculum is modular and if content is being covered elsewhere or by other means, please feel free to omit lessons that are not relevant to the group. Please also feel free to adapt materials as you see fit. We realize, for example, that the timings of the sessions as shown may not always be possible or convenient and that you may need to spend an extra session with participants to cover everything within a lesson. You may wish to simplify lessons, or adapt them for non-literate groups, or use parts of the lessons to supplement materials you already have. You are the expert and you will know how to get the most out of this resource.

This curriculum includes 24 sessions which are divided into 6 sections as follows;

Section 1: Myself, My World.

Section 2: My Rights, My Ideas.

Section 3: My Body, My Choices.

Section 4: My Money, My Plans.

Section 5: My Enterprise.

Section 6: Reflections and Next Steps

Regardless of how you adapt materials, we believe that you and your participants will benefit most from these lessons if they are delivered in the sequence that is suggested in the curriculum. Section 1: Myself, My World provides participants with exercises they will need if they are to develop a sense of safety and self-belief and if they are to form a productive group. The success of the subsequent sections depends on first laying down those foundations of trust and confidence. Similarly, there is logic and structure to the sequence of lessons as laid out in Section 5: My Enterprise and altering the flow of lessons may lead to confusion amongst participants.

LESSON STRUCTURE AND FORMAT

Most sessions begin with a 'Start' activity designed to help participants recover prior knowledge so that they can locate new learning in the context of what they already know. The longest part of each lesson is the 'Learn' activity, which is structured so that the participants discover new ideas or information. Lessons end with a short 'Reflect' activity. Ideally, this allows participants to articulate, in their own words, what it is that they have learned. Lessons typically involve games, group discussions, group exercises, and activities that involve theatre or creative arts. There is no place in this programme for lecturing.

SENSITIVITY AROUND LESSONS RELATED TO SRHR AND GENDER

We have created this resource focusing on the needs for youth of Serbia and Albania. Aflatoun always encourages implementing partners to adapt materials so that they fit with local cultural contexts or with time restraints. We believe one of the main reasons for the growth and success of the programme has been the autonomy that partners have in deciding how to modify materials so that they work in different settings.

The wisdom of adapting materials in this way is particularly relevant to those sessions that deal with sexual reproductive health and rights (SRHR).

GROUND WORK WITH STAKEHOLDERS

Of course, learning and behaviour change are not simply determined by the interaction between facilitator and learners.

A broader learning environment that includes the home and the local community is mediated by parents, religious leaders and other stakeholders and gatekeepers. If we want this environment to be nurturing and supportive of our efforts we need to convince these actors of the benefits of this programme to its young participants and to the wider community, in terms of health, happiness and financial security.

Partner organizations already implementing other Aflatoun programmes consistently recommend holding stakeholder meetings before commencing work. Parents need to be prepared for what their children will learn, particularly when it comes to sensitive subjects such as SRHR. You may also wish to flag in advance that boys and girls will be receiving lessons that encourage them to challenge harmful gender norms in the interests of promoting more just and equitable societies. The more buy-in you manage to gain from community leaders and other stakeholders, the more successful your work is likely to be.

SENSITIVITY WITH LEARNERS

Some sessions may require same sex groups, or splitting groups by gender if participants are to feel comfortable in discussions. You may wish to notify participants in advance when sessions that deal with potentially sensitive subjects are scheduled. You will see that Section 2: My Rights, My Ideas has several lessons exploring gender norms and challenging them where they are harmful. We strongly believe in the necessity of boys taking part in these lessons. Sustainable change in terms of promoting fairer and healthier gender norms will not be possible without their participation.

DEALING WITH ISSUES OF ABUSE

Creating an environment of trust and confidentiality is of paramount importance if you wish participants to take part in discussions about personal issues. Particular care should be taken when delivering those lessons that directly address sexual and gender-based violence. Before delivering these lessons ask yourself what you will do should you discover (or suspect) that a participant in your group is the victim of such violence. You should know in advance what kind of institution to refer the matter to. As mentioned above, this could be dealt with through a community health worker, church, social services or the appropriate authorities. Be sure to always talk to the participant first and get their consent, and possibly speak to their parents/guardians before taking any action.

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HOW TO USE THIS MANUAL?

THIS CURRICULUM IS DIVIDED INTO 6 SECTIONS:

Section 1: Myself, My World.
Section 2: My Rights, My Ideas.
Section 3: My Body, My Choices.
Section 4: My Money, My Plans.
Section 5: My Enterprise.
Section 6: Reflections and Next Steps.

The sections are divided into 24 sessions. Each section comprises 2 to 6 sessions.

Each session contains an overview of the Outcome, Objectives, Materials, Methodology, Key Words and Duration of the activity. You will also find additional information For The Facilitator if and when necessary.

There are three different types of activities in each session, which are represented by an icon: Start, Learn, Reflect. Under the icon, there is an estimation of the activity's duration.

After the description of the tasks you will find handouts which include materials for the activities or extra activities to hand out to the participants.

SECTION ONE: MYSELF, MY WORLD

1

SESSION ONE:

Who am I? Who do I want to be?

OVERALL OUTCOME

In this lesson, participants are encouraged to appreciate their uniqueness and to understand that their own lives are worthy of celebration. Adolescence is a challenging phase in everyone's lives. We change from children to young adults, although we are not quite sure what that means. Strong emotions are released as a result of the different tensions in our lives and our search for answers. This lesson helps participants to reflect on the different events and people that have influenced them. They will be given the opportunity to identify their unique strengths, to accept who they are, and to think about the person they want to become.

METHODOLOGY

- Start: Theatre Game (The Machine)
- Learn: Drawing; Storytelling Exercise (Tree of Life)
- Reflect: Drama Exercise

KEY WORDS

- Unique
- Strengths
- Influences
- Hopes



DURATION

120 minutes



MODULE OBJECTIVES

- Appreciate the wealth of attributes they possess that can assist them in defining their futures.
- Name and describe at least two of their strengths.
- Name and describe at least three important events and/or persons that have influenced their identities.
- Describe the person they want to be in five years.



MATERIALS NEEDED

- A sheet of flipchart paper and marker for each participant
- A ready-prepared Tree of Life to use as a model
- A ball, or rolled-up paper



PREPARATION NOTES

- Tree of Life (in the Learn activity) is a long exercise. Its success depends on participants feeling safe enough to share personal information. As this lesson is key to successful team formation, we have allotted two hours for it. If you are not able to organise this, you might wish to consider running this activity over two lessons.
- It is possible that the participants will not have had much prior experience talking about themselves, especially in a positive and celebratory manner. They will first need to see you demonstrate the activity. Because of the time it takes to draw the tree and to tell its story, you might need to divide the participants into at least two smaller groups.

START

The Machine (15 MINS)

1. Start with a game on the theme of individual strengths. This game relies on each participant making a different sound or gesture. Tell them the game is called The Machine.
2. Ask the group to think of a huge machine – such as a tractor engine – with many different parts. Each part makes a different movement and sound. Tell the group they are going to make such a machine.
3. Form a wide circle. One person steps into the middle of the circle and starts making a repeated movement and sound. After five seconds, the next person steps in and adds a different sound and movement. Keep working around the circle at five-second intervals until everybody is part of the machine, repeating their own individual sounds and rhythms.
4. Ask the participants to reflect on the game. What might it demonstrate about our individual strengths and our group efforts?
5. Suggest to them that strengths are any positive qualities that make us who we are. They are the qualities that have helped us get through all of the positive and negative events in our lives to become the people we are today. Point out that everyone has strengths.

Facilitator's Tip

It is very important that people wait five seconds before joining in. This gives them time to think of a sound and action that contrasts with, or complements, the previous 'component'. It is also very important to work around the circle in one direction. If you don't do this, everybody will rush into the middle at the same time. The game is most fun when The Machine is built carefully, one piece at a time. It is also important that nobody is louder than anybody else. Everyone should be able to see and hear everyone else.

Learn

Warm-up Chat (10 minutes)

1. Gather the participants into a circle for a chat about storytelling.
2. Ask the participants if they ever tell stories about themselves. When and why? How does it feel? Or, why not? What stops us from telling stories about ourselves?
3. Explain that today they are going to start telling stories about themselves and their own lives.
4. Gather the participants close enough that they can see your Tree of Life, and talk them through it.

Tree of Life (45 minutes)

1. Next, give each participant a sheet of flipchart paper and marker, and ask them to draw the outline of a tree. Reassure those who are not confident at drawing that this is not an art exercise, and that the tree just provides a basis for their storytelling. Give them five minutes.
2. The roots of the tree will symbolise the participants' formative influences. Give them five minutes to write down where they come from and all the factors that helped to form them or make them who they are today. Ask them to think about what has shaped them so far, for example:
 - Where they come from: district, hometown, etc.
 - Their culture: language, religion, etc.
 - Organisations they have belonged to.
3. Next, direct their attention to the ground at the foot of the tree. This represents their routines and behaviour. Give them five minutes to write down the things they choose to do on a weekly basis (not things they are forced to do). Place no restrictions on their answers, but encourage them to say at least one thing that has to do with earning a living/making money.
4. Then give the participants five minutes to write all of their talents and skills on the trunk. Walk around and encourage them to be open. Reassure them that they can also write down things they think they might be good at if given time to develop.
5. Next, ask the participants to take five minutes to write down all of their aspirations on the branches: their hopes, dreams and wishes. These can be personal, communal, or for all of humankind. Encourage them to be imaginative and optimistic. They can think both about the long term and the short term. Ask them to dedicate at least one branch to hopes, dreams and wishes that relates to their future ability to start an enterprise or otherwise generate income and earn a living.
6. Then have the participants write on the leaves the names of the people who are their supports and allies, who are significant to them in a positive way. These could be friends, family, etc. Encourage them to devote one leaf to someone who might be able to help them start an enterprise or offer them helpful advice. Give them five minutes for this.
7. Finally, ask the participants to take five minutes to write down on the fruit all of their inner strengths that might help them succeed in life, either socially or economically. Give some examples if participants are struggling here, e.g. courage, generosity, kindness, hard work, etc.

Share (25 minutes)

1. Encourage each participant to come up and tell their story using their Tree of Life.
2. If the group is large and there are two facilitators, it might be more efficient to work in two groups.

Reflect

Myself at three different ages (25 minutes)

1. Explain to the participants that they will do a role play, playing themselves in the past, the present and the future.
2. Place three chairs in front of the group and explain that each represents a period in their life.
3. Tell them: "The first chair represents who you were five years ago, the second represents the person you are today, and the third represents the person you hope to be five years in the future." If there are no chairs, simply put three markers (such as stones) in a row on the ground to symbolise each phase.
4. Ask one participant to come up and sit in the first chair. Ask them to talk for no more than one minute about their life five years ago, emphasising things they liked doing and were good at. Then ask them to move to the second chair doing the same for the present: explaining what they like doing these days and what they are currently good at. In the third chair, ask them to describe the person they hope to be in five years' time, emphasising the skills and/or achievements they would ideally have gained by that time.
5. If you are working with a big group, divide participants into smaller groups for this exercise. Do your best to monitor and observe.

6. When all of the participants have sat in the chairs, quickly bring them into a big circle and have each person shout out at least one concrete step they would need to take in order to achieve whatever they mentioned at the third 'chair' in the previous game. For example, if someone said in the third chair: "In five years' time I would like to have a successful bakery", they might now shout out: "Start saving!" If another participant said in the third chair: "I'd like to help my mother's business with the bookkeeping", they might now shout out: "Go back to school."



SESSION TWO:

MY GOALS, MY DREAMS

OVERALL OUTCOME

Adolescence is the period when we shift from childhood to adulthood, a transition that is not always easy. It can, however, be an exciting time because you feel like you are about to 'start your life' as you slowly gain more responsibilities and make more decisions about the future.

Although no one expects us to plan out everything in our lives, this lesson will help participants to establish goals and the steps needed to achieve these goals. It will also allow them to prepare for the upcoming Aflateen+ modules, and challenge them to start thinking about money, work and entrepreneurship.

METHODOLOGY

- Start: Case Studies
- Learn: Team Problem-solving Game
- Reflect: Goal Setting

KEY WORDS

- Goal
- Dream
- Plan



DURATION

90 minutes



MODULE OBJECTIVES

- Describe the difference between goals and dreams.
- Identify one realistic goal and three tangible steps towards achieving that goal.
- Describe how money impacts their goals in terms of saving, investing or borrowing.
- Set one work-related goal, such as getting a job, starting an entrepreneurial venture, or achieving further education



MATERIALS NEEDED

- Go For Your Goals activity slips
- Goal Mapping table on flipchart
- Pens and paper



PREPARATION NOTES

- Please feel free to change the names of the characters in the two case studies in the Start activity, or to write case studies better suited to your context if you are comfortable doing that.
- For Go For Your Goals (in the Learn activity), you will need to prepare five activity slips prior to the lesson. Each slip describes a different group activity. The activities should increase in difficulty. Here are five you may wish to use:
- Arrange yourselves by age, without speaking.
 - Make a list of all the countries/states/cities you have visited.
 - Sing a complete song together.
 - Make a paper airplane that can fly at least five metres.
 - Move a piece of paper from one end of the room to the other without using your hands, making sure that each participant touches the paper at least once.
- The final activity, Goal Mapping, requires participants to copy a table from an example you have drawn on a flipchart. Prepare your own table in advance as you will need to use it as an example.

START

WHAT WOULD YOU DO? (15 MINUTES)

1. Read the following two scenarios out to the class. After each one, ask the participants to share the advice that they would give each person.

[ISIAH]

Isiah is a 17-year-old boy whose goal is to be an accountant. He does well in school, but his family doesn't have a lot of money and they want him to help cover the household expenses by getting a job. He is very focused and willing to make sacrifices to achieve his goal.

Commented [DZ1]: Contextualize name

[THANDI]

Thandi is a 16-year-old girl who is saving money so she can study to be a nurse. One day she hears that her uncle has passed away, and her father asks her to help pay for the funeral. Thandi has always wanted to become a nurse, but she loves her family and wants to support them. What should she do?

Commented [DZ2]: Contextualize name

2. Ask the participants what each character wants to achieve, what obstacles they are encountering, and how they can get around these obstacles.

LEARN

GO FOR YOUR GOALS (60 minutes)

1. Divide the participants into teams of five or six.
2. Place the five Go For Your Goals activity slips evenly around the room, starting with an easy one and each following one increasing in difficulty.
3. Ask each of the participants to name a goal they have for the future.
4. Instruct them to imagine that reaching the end of the room represents achieving their goals. To reach their goals, they will perform a series of activities that must be completed before they can move forward.
5. Select one participant to read each activity slip to the group.
6. Encourage participants to work together as a team and to be creative in accomplishing the activities. Make sure that all participants are involved, and that each activity is fully accomplished before they move on to the next one.
7. At the end, discuss the obstacles the participants faced in reaching their goals in the game, and how they dealt with them.
8. The following questions can be used as a guide to spark discussion:
 - What is the difference between a goal and a dream? Why is it important to have both?
 - What are some obstacles you may face in achieving your goals? How will you deal with these obstacles?
 - Do people need money to achieve their goals? Why or why not?
 - Who are the people that can help you reach your goals? Who are the people that can prevent you from reaching your goals?

REFLECT (15 minutes)

1. Give each participant a sheet of paper and pen.
2. Show the participants your drawing of the Goal Mapping table on the flipchart and ask them to copy it.
3. Ask them to identify a work-related goal and to write it at the top of their paper. This can be a goal related to getting a job, starting a business, or further education.
4. Show them your prepared Goal Mapping Table as an example.
5. Instruct participants to identify four steps they must take in order to achieve their goal. Encourage them to identify ways in which money is involved in each of these steps.
6. Give them a few minutes to do this, and then lead a discussion with some of the following questions:
 - What does it mean to set a 'realistic' goal?
 - What steps can you take immediately to help you reach your goal? What steps can you take in one year? And in five years?
 - Which steps require money?
 - How will you earn or save enough money to reach your goal?
 - Where will you borrow money from or invest money to achieve your goal?
 - What resources are available (bursaries, scholarships, internships, loans, etc.) to help you achieve your goal?
 - What sacrifices can you make in order to achieve your goal?
7. Encourage participants to put these papers somewhere they will see them regularly to help remind themselves of their goal and the steps to achieve it.
8. Take 10 minutes for this activity, and then spend approximately five minutes reviewing the key learnings from the lesson:
 - A goal is what we hope to achieve in relation to work, education, health
 - Dreams are important too, but might not always be realistic.
 - Careful planning is required to achieve our goals. We need to set realistic goals and identify the steps
 - required to achieve them.
 - We need to identify how money affects our goals, and start planning how to acquire the funds necessary to attain our goals.

GOAL:	GOAL MAPPING		
FOUR STEPS I MUST TAKE			TIMEFRAME: HOW LONG WILL THIS STEP TAKE

	MONEY I WILL NEED FOR EACH STEP	HOW I WILL GET THIS MONEY
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1.		
----	--	--

2		
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3.		
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4.		
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SESSION THREE:

BREAKING DOWN BARRIERS

OVERALL OUTCOME

Participants learn how to identify potential problems, and experiment with solutions for overcoming these problems.

METHODOLOGY

- Start: Image Theatre
- Learn: Image Theatre
- Reflect: Story, Discussion

KEY WORDS

- Image
- Barriers
- Overcome
- Persist



DURATION

90 minutes



MODULE OBJECTIVES

- Identify barriers that might prevent them from reaching their goals, and identify feasible solutions.
- Explain a challenging situation from which they bounced back and broke one of their barriers.

- Use the Image Theatre technique for similar critical thinking and problem-solving exercises in other lessons



MATERIALS NEEDED

None



PREPARATION NOTES

- This lesson introduces participants to the Image Theatre methodology. Hopefully you will remember this method from your own training. It is recommended that you watch this following short refresher animation before you start the lesson:
<https://www.youtube.com/watch?v=j0qWF3hiZNc>
- You should also reread the brief case studies of Isiah and Thandi from 1.3: My Goals, My Dreams before starting this lesson.

Commented [DZ3]: Contextualize according to previous session

START

GROUPS AND IMAGES (15 MINUTES)

1. Ask the group to move around the room. Then ask them to quickly get into groups of two, three, four or whatever number you shout out.
2. Once they have practiced that a few times, explain that from now on they must work in absolute silence.
3. Next, tell them that as well as a number you will call out a picture. They have to get into the correct number grouping and create an image showing what you have called out.
4. Explain to them that they must not move nor make any sound. They are also not allowed to use any objects. They can use only their bodies.
5. This is a suggested list of groupings/images for the game:
 - 2 – a mother and child
 - 2 – a father and child
 - 3 – a man and two sheep
 - 4 – a band
 - 5 – a wedding
 - 6 – a football player scoring a goal
 - 8 – a spider
 - Everyone – a group of school children and a driver on a school bus

LEARN

1. PART ONE: LEARNING THE IMAGE THEATRE METHOD (30 MINUTES)

1. Begin by demonstrating a frozen picture or group image. Ask for four volunteers to come up and sit in a row. Tell them that you are going to 'sculpt' them, i.e. you will put them into position and they should hold that position. Point out that they should not move, speak or use any objects other than their bodies. It might be a good idea to arrange them so that they look like four musicians, as the participants who are watching should be able to understand what you are doing.
2. Now ask the audience (the other participants who are watching) the following sorts of questions:
 - What do you see?
 - Who are these people?
 - Where are they?
 - Why do you think that?
3. Continue with this discussion until you have heard a variety of interpretations of what is happening in the image.
4. Put the participants into subgroups of four or five. Tell them to work alone for five minutes preparing three frozen pictures representing the following ideas:

- Something that makes me sad.
 - Something that makes me frightened.
 - Something that makes me happy.
5. Stress that when they make their images, the audience should understand why the people in the picture feel sad, frightened or happy. In other words, the picture must tell a story.
 6. When they are ready, invite one group into a space where everyone can see them and ask them to show their three pictures in any order they please, without telling the audience which is which.
 7. As the participants show each picture, ask them the questions suggested below.

QUESTIONS AN IMAGE THEATRE FACILITATOR MIGHT ASK:

- What do you see?
- Who are these people?
- What is happening? Why do you say that?
- Where are they? Why do you think that?
- Is this a realistic situation? Is it an image you recognise from your own lives or communities?
- Is the image clear?

Keep asking: “Why do you think that?” and “Who has a different idea?”

8. Try and view as many other groups as possible while keeping to the time limit. It is unlikely you will have time to watch every group.

FACILITATOR'S TIP

Once participants have grasped the three basic rules, they might benefit from some additional advice. Remind them that their image should be visible to the entire audience and should therefore be ‘open’ like an open book. A group member with their back to the audience will often prevent this. Encourage the participants to make dynamic pictures with interesting compositions.

2. PART 2: APPLYING THE IMAGE THEATRE METHOD (30 MINUTES)

1. Gather the participants together for a quick chat. Ask them to cast their minds back to the Session: My Goals, My Dreams! Ask them:
 - What do you remember about the story of Isiah? And about Thandi? (Note: if you changed the names in the original activity, then please be sure to use them here.)
 - What were their goals?
 - What obstacles were coming between them and their goals?
2. Now ask the participants to recall some of the goals they set for their own futures. Listen to half a dozen answers.
3. Ask the participants if they think their goals will be easy to meet. Ask if everything in life always goes to plan. Try and stress the fact that as we set out to meet goals, we will almost certainly encounter obstacles; very few things of value in life come easily.
4. Put the participants into groups of five to six and explain that they should listen as each member quickly describes one of their goals, and a possible barrier or obstacle to successfully reaching that goal. Each group should then choose one of these examples and make an image of it, taking care to show the barrier or obstacle clearly.
5. After ten minutes, bring the participants back and ask one group to show its image. Ask the following questions:
 - What do you see?
 - Who are these people?
 - What are they doing?
 - What do you think they are trying to achieve?
 - What is the obstacle that is causing them problems?
 - How do you think they are feeling?
6. Ask the participants watching the image (the audience) what they think the people in the image

Commented [DZ4]: Contextualize names according to previous session

Commented [DZ5]: Cont.

could do to solve their problem. After you have heard a few suggestions, ask for a volunteer to come up and rearrange the image to show a possible solution.

7. Continue with this exercise until you have seen several images and experimented with finding solutions to the problems they portray.

REFLECT

1. Gather the participants around you and read them the following story:

THE KING AND THE SPIDER

Long ago there lived a king. He fought many battles and won them. But once he was badly defeated.

He ran away from the battlefield to save his life. He took shelter in a cave in order to hide himself. He was full of sorrow and disappointment, and he gave up all hope and struggle. He decided he would stay in the cave forever.

But one day he saw a spider in the cave. It was trying to reach its cobweb on the roof of the cave. The spider made six attempts to reach its web, but every time it slipped down and fell all the way to the floor.

Now the king became interested, and he watched the spider carefully. He was astonished to see that spider did not lose heart, but continued its efforts to climb up to the web. On the seventh attempt, the spider was successful in reaching its goal.

This incident raised the king's spirits. He gained new strength and fresh courage. He gathered his forces and fought another battle. This time he fought with new energy and self-confidence, and managed to free his country and return to his castle.

2. Ask participants what they think the moral of the story is. What can it teach us about reaching our goals?
3. Ask them how many times the spider had to climb before it reached its web.
4. Ask them how they would feel if they failed six times in a row to achieve something.
5. Conclude by reminding the participants that it is unlikely that we will succeed at the first go, and that we will very often need to make multiple efforts before we succeed. Reassure them that this ability to bounce back and to persevere and persist is one of the most important characteristics any of us can develop in life.

SESSION FOUR:

MY COMMUNITY

OVERALL OUTCOME

Our communities influence how we view ourselves and the world around us. We are all part of many communities: our school, where we live, the clubs or teams we belong to, our religious or cultural groups, and our country. Our communities can give us a reason to be proud, and there are times when we put aside our individual needs for the greater good of the community. However, being part of a community does not mean accepting everything about it. You can question, criticise and reform your communities for the benefit of all the people in your community. This lesson challenges participants to reflect on their own communities and to discuss how to make positive changes within them.

METHODOLOGY

- A Start: Silent Debate
- Learn: Problem Tree
- Reflect: Tree Poem

KEY WORDS

- Community



DURATION

90 minutes



MODULE OBJECTIVES

- Identify the different communities they are part of.
- Describe aspects of their community that they like and aspects they would like to change, underlined by the concept of respect for diversity.
- Explain ways in which they can participate in the development of their communities.



MATERIALS NEEDED

- Paper, pens

- Flipchart paper, marker
- Extra paper



PREPARATION NOTES

- In this lesson, we encourage participants to start thinking about how they might tackle problems in their communities, and they will take the first step towards designing and launching an enterprise project. This is the first session in which participants are asked to do a Problem Tree (during the Learn exercise), so you will need to demonstrate to the entire group how to create one. It might help if you have already thought of a community problem that the participants will recognise. Hopefully you will recall this exercise from your training.
- You might wish to view this quick refresher training animation which can be found on YouTube: https://www.youtube.com/watch?v=SsW8cPW7Lvo&index=6&list=PLbStL7WwRvM_qSe1MDUP_h8hNoxu1Xb2n, or on our refresher training platform: <http://www.education.aflatoun.org/>
- If you lack flipcharts and markers, simply draw two columns on the board (for the start activity). Write one question at the head of each column. If you have only one stick of chalk, do the exercise as a brainstorm, with participants calling out ideas and a volunteer writing them down.

START

SILENT DEBATE (20 MINUTES)

1. Place two sheets of flipchart paper, each with one of the following two questions written on them, around the classroom:
 - What does the word 'community' mean?
 - What communities are you a part of?
2. Ask the participants to write their answers and comments on the flipchart pages. As they move from one question to the other, they should also respond to the comments made by others. For example, if someone has written 'Where you live?' on the first question sheet, someone else might write, 'Yes, but what about your religion?'. Someone else can then comment on that comment, and so on.
3. After an appropriate amount of time, draw this exercise to a close.
4. Next, put the participants into two groups and give one of the flipchart papers to each group, asking them to look at everything that has been written. They should then sum up the main comments for the rest of the group.
5. Give each group about two minutes to present its summary.

LEARN

1. DEMONSTRATION PROBLEM TREE ON COMMUNITY ISSUES (25 MINUTES)

1. Using a marker, draw the outline of a tree – with roots, branches etc. clearly and easily recognisable – on a big piece of paper.
2. Ensure the participants can recognise the roots and branches. Ask them what role the roots play in a tree (for example: they feed it and make the tree grow bigger).
3. Write or draw the name of the problem on the trunk of the tree. (It should be a community problem that the group will recognise, e.g. insufficient clean water, too many discarded plastic bags, nowhere safe for children to play, etc.)
4. The next step is to identify the causes of the problem. Ask the participants to identify causes by asking questions like: "Why is the problem there?" and "What are the causes of this problem?" Listen to their answers and ask them to justify their reasons by asking questions such as: "Why do you think that?" and "Who has a different opinion?"
5. When the participants have agreed on a cause, write it directly onto the roots.
6. Now repeat the process by asking them to identify the effects. Again, ask them to justify their answers by asking questions like "Why do you think that?" and "Who has a different opinion?"
7. Write the effects on the branches.

8. Once the diagram is ready, ask the participants to explain the whole thing. Also ask them to reflect on the diagram and what it means.
9. If there is time, start a discussion among the participants exploring possible 'solutions' to deal with the causes and effects of the problem. Make it clear that many people can be responsible for many of these solutions themselves.
10. Once you have determined some solutions, you can move to the actions that people might take. You might even add the solutions to the tree in the form of fruit.

2. GROUP WORK (30 MINUTES)

1. Now that you have completed your demonstration, it is time to let the participants practice using the method. Ask them to form groups of four to six, and give each group a sheet of flipchart paper and a pen.
2. Ask the groups to draw a large picture of a tree with roots, a trunk and branches.
3. Next, ask the groups to discuss some of the problems they encounter in their communities, and to agree on one (perhaps the most common amongst their communities) to write on the trunk of the tree.
4. Ask the groups to discuss the causes of this problem, and to write these on the roots.
5. Then, ask the groups to discuss the effects of the problem, and to write these on the branches.
6. Ask each group to present their Problem Tree, and ask some of the following questions after their presentation:
 - Has anyone faced this type of problem in their community? What did you do?
 - Does anyone want to discuss any of the causes or effects of the problem?
 - As young people, what can we do to address this challenge in our community?

REFLECT

TREE POEM (15 minutes)

1. Explain that participants are going to use their notebooks to write their own Tree Poem.
2. This is a five-line summary or description. But first they need to learn the rules of the
3. Tree Poem.
4. Begin by showing them how a Tree Poem works by referring them to the template on the board. The first example is about bananas.
5. In a Tree Poem exercise, always give the participants the first word to get them started.
6. In the second line, the participants choose two important features of the word named in the first line. They should use adjectives. Remember, this is a free, creative expression exercise. You are not seeking a correct answer. You are simply allowing participants to try to use their own words to describe something.
7. In the third line, participants chose three verbs that the topic does or has done to it.
8. In the fourth line, they write a four-word sentence or expression associated in any way with the topic.
9. Finally, the last line requires participants to give one word that sums up the topic or how they feel about it.

WHAT GOES ON EACH OF THE FIVE LINES?	SHAPE	EXAMPLE
One word.	—	Banana
Two important features of this word.	— —	Yellow-Tasty
Three words describing actions or motions (what the topic does or what is done with it) using the third person and in the present tense.	— — —	Changes-Feeds-Enjoys
Four -word sentence or expression.	— — — —	Four For One Euro
One word summary (synonym, metaphor or image).	—	Fruit

10. Now ask participants to work individually for five minutes to write a Tree Poem on '**community**'. Try to

listen to half a dozen poems, and then spend approximately five minutes reviewing the key learnings from the lesson:

- We are all members of different communities: our schools, geographic communities, religious groups, and even our country.
- Our communities help to shape our identities. It is important to be an engaged member of the community.
- All communities have positive and negative aspects. It's important to explore what we like about our communities and what we would like to change.

SECTION TWO: MY RIGHTS, MY IDEAS

2

SESSION FIVE:

KNOWING MY RIGHTS

OVERALL OUTCOME

This lesson introduces participants to the concept of human rights. It encourages them to think about what rights need to be protected by law if young people are to realise their full potential and find happiness and fulfilment. Later sessions will build on this beginning, and focus more on Sexual and Reproductive Health and Rights, and on agency.

METHODOLOGY

- Start: Energiser
- Learn: Group Work
- Reflect: Discussion per

KEY WORDS

- Universal
- Human Rights
- Rights
- Responsibilities
- Needs & Wants



DURATION

120 minutes



MODULE OBJECTIVES

- Recognise that everyone has human rights, regardless of age, sex, class or ethnicity.
- Realise that the values inherent to human rights tally with their own views on what people need to live in dignity.
- Explain responsibilities in relation to upholding human rights.
- Identify different rights and the responsibilities associated with them.
- Realise they can use the power of advocacy as one of the mechanisms for social change



MATERIALS NEEDED

- Flipchart paper and marker
- Copies of the Universal Declaration of Human Rights (UDHR). If it is not possible to make copies, please write the UDHR up on the flipchart
- Three sheets of A4 paper, marked respectively AGREE, DISAGREE and UNSURE
- A flipchart demonstrating how rights are linked to responsibilities



PREPARATION NOTES

- The New Planet activity asks students to create their own set of human rights for a new planet before comparing these to the Universal Declaration of Human Rights. The objective is to demonstrate to participants that human rights are based on common sense, and need not be a difficult, legalistic issue.
- Depending on your context, it is possible that you will have to inform at least some of your participants that the United Nations (UN) is like a club made up of all the governments of the world. The UN tries to ensure that governments help people as best they can. Remind them that their government is a member of the UN.

- For the purposes of this lesson, you will find a shortened version of the UDHR so as not to overwhelm participants with too much information. (There is also a complete version that you might like to display on the wall.) When it comes to reading out the UDHR, there are several options. You might simply read it out yourself. Or, if your group has a sufficiently high level of literacy, you could cut up or copy out the separate UDHR clauses onto cards and hand them out to be read aloud. You will probably need to explain to participants that this is a list of things the governments of the world thought were so important that they should be written down and protected.
- Bear in mind, as a facilitator, that LGBT (Lesbian, Gay, Bisexual and Transgender) rights fall under human rights. Adapted materials with related case studies are available upon request.
- The goal of this lesson is to help participants to see that human rights embrace and include sexual and reproductive rights. The purpose of the Take a Stand exercise is to allow participants to think through their views, so you can at first encourage disagreement. But try to ensure that by the time the lesson ends, participants understand that in principle we all share the same rights, that rights are not earned, that they are never conditional on good behaviour, and that nobody should be discriminated against or persecuted for their sexuality.
- You will need the flipchart on Rights and Responsibilities (when you prepare the flipchart, make sure to leave the Responsibilities column empty. The notes below are just to offer you some suggestions of possible answers).

START

NEW PLANET (40 MINUTES)

1. Explain to the participants that they are amongst a group of a hundred people who have taken a journey on a rocket to make a new life on a new planet. They were selected to go on this journey by the governments of Earth working together through the United Nations. The group was chosen to represent as diverse a group of humans as possible. The new planet is identical to Earth in terms of environment and wildlife, but no humans have ever been there. There are no laws, no rules, no traditions, no culture and no history.
2. Set the scene by explaining that the participants are the first settlers on this planet, and on their first day there they gather for a meeting. They agree to create eight rights, protected by law, for the new planet. The laws will protect each person and allow them to lead full, happy and dignified lives.
3. Put the participants into groups of six, and give each group a sheet of flipchart paper and a marker.
4. Explain that they have ten minutes in their groups to brainstorm a list of everything they would each need to have, or to have access to, to live full, happy and dignified lives. Remind them that the passengers on the rocket were as diverse a group as the governments of the world could find. They should not assume that the other passengers come from the same backgrounds as they do, or that they hold the same opinions or beliefs.
5. Circulate helping each group, ensuring that they remain on task and reminding them if necessary that the people on the new planet have different

backgrounds, different genders, different religions, different political and cultural ideas, different sexualities, and differing abilities.

6. After ten minutes, tell each group that they must now agree on eight rights to protect.
7. Finally, give each group a few minutes to draw a symbol representing the sort of place their new planet hopes to be, and to give a name to their new planet.
8. Have each group present their work, explaining the eight rights they have chosen to protect and why, as well as the name of their planet and the significance of their symbol.
9. As each group presents, compile a master list (combining those rights that are similar).
10. Read through the master list, and ask participants if there are any other rights that they think still need to be added. Reflect on whether the groups feel these rights are accessible and inclusive of all people in their diverse group.
11. Now, either hand out the copies of the UDHR, have volunteers take turns in reading the articles from the flipcharts or cards you prepared in advance, or simply read it out yourself from the text at the bottom of this lesson plan.
12. Ask them how the group list compares to the rights listed in the UDHR. Again, ask them if there are any new rights they wish to add for their planet now that they have seen the UDHR

LEARN

1. TEST CASES (20 MINUTES)

1. Now explain to the group that problems have begun arising on the new planet and that not everyone is happy. They should imagine that by now they have been on the new planet for several years. Explain that you will read them four short case studies, and that you will then ask them to quickly discuss in their groups whether the rights of the individuals in the studies are protected by law on the new planet.
2. Read out each case study, and listen to their arguments.

SARAH

Sarah works picking fruit in an orchard on one of the new planet's farms. Although the work is tough, Sarah enjoys it. However, she recently learned that the male employees get paid at a slightly higher rate for doing exactly the same work.

- Is Sarah being treated fairly or unfairly?
- Does the new planet have a law protecting Sarah?
- If not, how would you word such a law if you had to do so in no more than two sentences?
- Can you find an article in the UDHR that would protect Sarah if she were still living back on Earth and found herself in a similar situation?
- If you were Sarah, whose help or support would you seek?

FACILITATOR'S TIP

Direct the participants' attention to Article 23 of the UDHR. If participants are unable to answer the last question about seeking support, reassure them that you will be helping them with this in a future lesson.

FATIMA

Commented [DZ6]: Contextualize names

Commented [JG7]: Contextualize name

Fatima is a 14-year-old girl who enjoys school. She has two younger brothers and no sisters. Her parents have a small shop, but are struggling with their finances and cannot afford to pay for the staff they need to help them run the shop. They have taken Fatima out of school so that she can work in the shop instead. The parents have decided that it is more important for the two sons to get an education. They argue that there is little point in allowing Fatima to continue with her education, as they plan to have her married off.

- Is Fatima being treated fairly or unfairly? Why do you say that?
- Does the new planet have a law protecting Fatima? • If not, how would you word such a law if you had to do so in no more than two sentences?
- Can you find an article in the UDHR that would protect Fatima if she were still living back on Earth and found herself in a similar situation?
- If you were Fatima, whose help or support would you seek?
-

FACILITATOR'S TIP

Direct the participants' attention to Article 26 of the UDHR. If participants are unable to answer the last question about seeking support, reassure them that you will be helping them with this in a future lesson.

LATA

Lata and Rami have recently married. Lata is in her first year at college, and is keen to complete her degree. But Rami says that now that she is married she should stop her studies and concentrate on having children. Lata tells Rami of her intention to go on the contraceptive pill until she graduates. Rami grows very angry when he hears this, and forbids her to visit the doctor.

- Is Lata being treated fairly or unfairly? Why do you say that?
- Does the new planet have a law protecting Lata?
- If not, how would you word such a law if you had to do so in no more than two sentences?
- Can you find an article in the UDHR that would protect Lata if she were still living back on Earth and found herself in a similar situation?
- If you were Lata, whose help or support would you seek?

FACILITATOR'S TIP

You will need to explain that a woman's right to contraception is guaranteed in Article 16(e) of a separate human rights treaty, the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). This states that men and women have "The same rights to decide freely and responsibly on the number and spacing of their children and to have access to the information, education and means to enable them to access these rights". And recently the United Nations declared that access to contraception is "a universal human right". If participants are unable to answer the last question about seeking support, reassure them that you will be helping them with this in a future lesson.

Commented [JG8]: Contextualize name

2. SHORT REFLECTION (10 MINUTES)

1. Now, explain that the responsibility for protecting, respecting and fulfilling human rights rests largely on governments. They are sometimes referred to as 'duty bearers'. But the responsibility for protecting rights also extends beyond governments. In different situations, duty bearers might also include individuals (e.g. parents), local organisations, religious organisations, private companies, aid donors and international institutions. Other non-governmental organisations exist to help governments meet these duties, and to hold them to account if they fail to do so.
2. Inform the participants that:
 - As individuals, we have a role in protecting, respecting and fulfilling human rights. Every single person has a responsibility to respect the rights of every other person.
 - When we grow up learning to respect every human being equally, we come to respect human rights.

- Often, when we grow up learning to hold negative attitudes towards certain groups of people, we may treat them unfairly and deny them their rights.
3. Point out Article 26 on the UDHR flipchart. Ask participants which right this guarantees. Ask them who the rights holders are here (school children/students). Now ask them which government department could be considered the duty bearer. Try and elicit from them that it is the Ministry of Education.
 4. Ask them if, in reality, everyone enjoys all of the rights outlined in the UDHR. Seek specific examples from the local context. Reflect on why sometimes people do not enjoy their rights (e.g. social or economic structures).

THE UNIVERSAL DECLARATION OF HUMAN RIGHTS (UDHR, FULL SIMPLIFIED VERSION)

You may want to write it on flip chart and hang it on the wall for participants to read it and refer it at their own time.

Article 1: We are equal

When we are born, we are free and we are equal, and each should be treated in the same way. We are able to think and to tell right from wrong. We should treat others with friendship.

Article 2: Freedom from being treated unfairly

We all have the same rights no matter what our race, skin colour, sex, language, religion, opinions, family background, how rich or poor we are, age or nationality.

Article 3: We are free

You have the right to live, to be free and to feel safe.

Article 4: Freedom from slavery

Nobody has the right to treat you as a slave, and you should not make anyone your slave.

Article 5: No torture

Nobody has the right to torture you, or harm you or humiliate you.

Article 6: You are a person

The law must treat you as a person.

Article 7: Right to equality

The law is the same for everyone. Nobody is more important than you. You are not more important than anyone else.

Article 8: You can go to court

You should be able to ask for legal help when your rights are not respected.

Article 9: Freedom from going to prison for no reason

Nobody has the right to put you in prison, to keep you there, or to send you away from your country without good reasons.

Article 10: Right to a fair trial

If you are accused of a crime, you have the right to a fair and public hearing.

Article 11: You are innocent until it is proved that you are guilty

Nobody can just decide that you are guilty of a crime. You should always have the right to defend yourself. Nobody has the right to condemn you or punish you for something you have not done.

Article 12. The right to be left alone

You have the right to be protected if someone tries to harm your good name, enter your house, open your mail, or bother you or your family without a good reason.

Article 13. Right to free movement

You have the right to come and go as you wish within your country. You have the right to leave your country to go to another one; and you should be able to return to your country if you want.

Article 14: Right to go to another country to be safe

If someone hurts you, you have the right to go to another country and ask to be kept safe.

Article 15: Right to a nationality

You have the right to belong to a country and have a nationality. You can change nationality if you want.

Article 16: Right to marry and have a family

When you are legally old enough, you have the right to marry and have a family. Women and men have the same rights when they are married and also when they are separated. Nobody should force you to marry.

Article 17: Right to own property

You have the right to own things, and nobody has the right to take these from you without a good reason.

Article 18: Right to religion

You have the right to your own thoughts and to believe in and practice any religion.

Article 19: Freedom of opinion

You have the right to think what you want and to say what you like. You should be able to share your opinions with others, including people from other countries.

Article 20. Right to meet others

You have the right to meet peacefully with other people. No one can force you to belong to a group.

Article 21: Right to play a part in government and elections

You have the right to take part in your government, either by holding office or by electing someone to represent you. Governments should be elected regularly, and voting should be undisclosed.

Article 22: Right to help

The society in which you live should help you to develop and to make the most of all the advantages (culture, work, social welfare) that are offered to you and to everyone in your country.

Article 23: Right to work

You have the right to work, to be free to choose your work, and to receive a salary that allows you to live and support your family. If a man and a woman do the same work, they should get the same pay.

Article 24: Right to rest and play

You have the right to rest and free time. Your work day should not be too long and you should be able to take regular paid holidays.

Article 25: Right to a decent living

You have the right to the things you and your family need to have a healthy and comfortable life, including enough food, clothing, housing and medical care. You have the right to receive help if you are out of work. Mothers and children should receive special care and help.

Article 26: Right to education

Everyone should be able to go to school. Primary schooling should be free. You should be able to learn a profession or skill or continue your studies as far as you wish. At school, you should be able to develop all your talents. You should be

taught to get along with others, whatever their race, religion or background. Your parents have the right to choose how and what you are taught at school.

Article 27: Right to take part in culture

You have the right to share in your community's arts and sciences, and in any good they do. Your works as an artist, a writer or a scientist should be protected, and you should be able to benefit from them.

Article 28: Right to a social order

To ensure that your rights are respected, an 'order' must be established that can protect them. This 'order' should be local and worldwide.

Article 29: Responsibilities to your community

The law should respect your human rights, and you should respect other people's human rights.

Article 30: Your rights must be protected

No person, group or government anywhere in the world should do anything to harm these rights.

3. TAKE A STAND (20 MINUTES)

1. Point out the three posters that you have placed on the wall, reading AGREE, DISAGREE and UNSURE.
2. Explain to the participants that you are going to read a series of statements. In response to each statement they should line up in front of the poster that best sums up their own opinions.
3. Remind participants that this is a debate and not a test. The idea is to hear from people who have different opinions.
4. Read out the following statement: "Everyone should have the right to pursue happiness and to pursue their dreams."
5. Give participants a few moments to decide where they want to stand. As a follow up, ask a few participants from each line: "Why did you choose this line?" After you have heard from a selection of participants, ask if anyone wants to change their position based on the arguments they have just heard. If necessary, allow them time to do so.
6. Repeat this process for each of the following statements:
 - Everyone should be allowed to lead lives that are free from bias, discrimination and persecution based on their religion, ethnicity, class, gender, or social and economic background.
 - Everyone should be able to make basic decisions to protect their own body and future.
 - Everyone should have a fair say in establishing rules and law.
7. Bring participants together again, and ask them what they recall from last week's lesson. Review that lesson using questions such as:
 - How would you explain what a right is? (Suggested answer: A condition that needs to be in place if people are to live full and happy lives.)
 - The governments of the world have agreed on a list of such rights. What is it called? (Answer: Universal Declaration of Human Rights.)
 - What were some specific rights you remember?
 - Does everyone have the same rights? (Suggested answer: In theory yes, but sadly not always in practice as some people's rights are denied.)
 - We looked at three examples of people whose rights had been abused or denied. What do you remember of them? (Sarah was the victim of gender discrimination as she was paid less than men for doing the same job. Fatima was denied her right to education. Lata was denied access to information and to contraception.)
 - What is another name for someone who has rights? (Answer: a rightsholder.)
 - What do we call those organisations that are responsible for making sure people get the rights they are entitled to? (Answer: duty bearers.)
8. Now explain that you are going to read the statements again, and that once again participants should choose where they wish to stand in response. This time, ask them to remember that the statements also apply to peoples' intimate and sexual lives and to their reproductive faculties.

Commented [DZ9]: Contextualize names

9. Go through the process again, trying through debate and discussion to demonstrate that the statements all hold true for individuals regardless of their sexual orientation or of the decisions they take about their own reproductive organs.

4. Linking Rights and Responsibilities (15 minutes)

- Suggest to participants that for every right that we are guaranteed, common sense usually suggests a corresponding responsibility. Try and elicit some examples by asking:
 - If you have a right to food, what is your responsibility? (Suggested answer: not to waste food.)
 - If you have a right to free, basic education up to the age of 14, what is your responsibility? (Suggested answer: to try your hardest in school.)
 - If you have a right to health care, what is your responsibility? (Suggested answers: to keep fit and to

RIGHTS	RESPONSIBILITIES
You have the right to a good education...	...and the responsibility to study hard and respect your teachers.
You have the right to be taken seriously and to give your opinions...	...and the responsibility to listen to the opinions of others with respect, even if you don't agree with them
You have the right to health care, medical information and contraception...	...and the responsibility to stay fit and healthy
You have the right not to be discriminated against on the grounds of your religion, ethnicity, gender, sexual orientation, or social or economic class...	...and the responsibility not to discriminate against others on any of these grounds
You have the right to work...	...and the responsibility to work hard.

- our health.)
- Now ask the participants to form groups of five or six, and draw their attention to the flipchart that you prepared earlier with two columns: one for Rights and one for Responsibilities (see below). Explain that they have ten minutes in their groups to:
 - Decide what responsibility each right implies.
 - Discuss why it is important to take on these responsibilities.
- Bring the participants together again and listen to their suggested answers for the Responsibilities column, allowing them to express these ideas in their own words.
- Next, ask them why it is important to take on these responsibilities. Their answers should highlight the consequences of not doing so, for example: "People will become uncaring"; "It will prevent other people from enjoying their rights"; or "I won't be able to make the most of my own rights if others don't respect them".
- Have the groups discuss how they can ensure that there are no violations of rights.
- Conclude by asking the participants to discuss what they can do to ensure the promotion of the rights of young people around them.

REFLECT

TREE POEM (15 minutes)

- Ask the participants if they can remember the rules for writing a Tree Poem. If necessary, show them the flipchart you used in previous lessons.
- Now ask participants to work individually for five minutes to write a Tree Poem on 'rights'.
- Try to listen to half a dozen poems, and then spend approximately five minutes on a quick discussion in which the participants share what they have learnt in this lesson. You can ask the following questions:
 - What are key rights and responsibilities?
 - Who has responsibility to ensure that young people's rights are protected?
 - How can young people help protect their rights and the rights of others?
- Remind the participants that the goal of this lesson was to establish key rights, and to recognise that promoting the rights of all young people is an important part of being a change agent and contributing

to a just and fair society.

SESSION SIX:

GENDER MESSAGES

OVERALL OUTCOME

Participants will seek to explore the meanings, beliefs and stereotypes associated with men and women.

METHODOLOGY

- Start: Take a Stand
- Learn: Brainstorming & Image Theatre
- Reflect: Answer the Ball

KEY WORDS

- Sex
- Biology
- Gender
- Change
- Norms
- Inequality
- Challenge



DURATION

120 minutes



MODULE OBJECTIVES

- Describe the difference between sex and gender
- Examine individual attitudes about gender differences, roles and inequalities.
- Discuss gender norms and their influence on the lives and relationships of women and men.
- Discuss the influence of gender norms on the ways women and men express themselves.
- Question how attitudes about gender affect behaviour



MATERIALS NEEDED

- Ball
- Flipchart and markers
- Copies of the Gender Inequality Running Dictation Slips
- Pen and paper



PREPARATION NOTES

- Gender inequality is a major human rights issue around the world, and one that has profoundly negative financial repercussions. Gender inequality is justified and perpetuated through gender roles.
- Throughout our lives, we receive messages about how we should act as women and men. Some of these messages and expectations are harmless, others less so. Harmful gender messages contribute to social problems like unintended pregnancy, STIs and violence.
- It is important to respect other people's attitudes about gender, but also to challenge them if these attitudes and values are harmful to them or to others. In this session, participants get to decide what being a man or woman means to them.

START

GENDER AWARENESS BALL GAME (30 MINUTES)

1. Inform the participants that you will now play a game that will help them to think more clearly about what makes men and women different, and about ways in which there is no difference between them.
2. Put the male and female symbols at the top of two columns on a whiteboard or flipchart sheet. Gather participants in a circle.
3. Explain that you will shout out certain gender labels (e.g. "boy", "woman", "man", "girl") as you throw the ball. Whoever catches the ball must immediately say a word they associate with that gender label. (E.g. you say "boy" and throw the ball; a participant catches the ball and says "trousers"). You will need two volunteers with pens standing by the flipchart sheet, ready to write down the words volunteered by the participants in the proper column.
4. After a few minutes, ask people to continue the exercise but to give answers in the context of jobs. (E.g. you say "woman" and throw the ball; a participant catches it and says "secretary". Or you say "man" and throw the ball; a participant catches it and says "pilot").
5. After another few minutes, ask participants to start giving answers in the context of household duties.
6. After another few minutes, ask participants to start giving answers in the context of roles in the family and in the community.
7. After another few minutes, ask participants to start giving answers in the context of relationships.
8. And after another few minutes, ask participants to start giving answers in the context of sexuality.
9. Continue with the ball throwing until two lists of words have been generated and written down under the Male and Female headings.
10. Now ask the participants to look at the lists and decide which of the words really could not apply to both men and women. In this process of discussion, you may have to demonstrate that both men and women can do any job. Remove all words that can apply to both men and women.

11. Ultimately, you should be left only with words that describe physical attributes or are linked to the body, such as 'breastfeeding' under women, or 'prostate cancer' under men.
12. Use this exercise to elicit the definitions of gender as a purely social or cultural construct that differs around the world, and sex as a purely physical definition. For example, society may not approve of girls becoming pilots. But that is simply a cultural expectation. There is no physical reason why women cannot fly planes. In some countries women are not allowed to drive cars. We know of course that women are capable of driving cars.
13. Ensure that the participants understand that culture simply means rules for how men and women behave, and that we have invented those rules. Inform them that we know from history and from looking at other countries that we can also change those rules. In fact, the process of creating a fairer society is precisely that: changing the rules. All around the world, culture has created rules that restrict the choices of women and give them less access to resources than men. Inform the participants that these are some rules that all of us need to change

LEARN

1. GENDER INEQUALITY RUNNING DICTATION (30 MINUTES)

1. Before the session, you should arrange the Gender Inequality Running Dictation Slips randomly on the four walls of the room (see below).
2. Put the participants into teams of three. Now count off each member of each team: 1, 2, 3. Explain that all participants with the number 2 are the writers. They – and only they – will need a pen and paper.
3. Explain that the team members numbered 1 and 3 are the runners. It is their job to run around the room. When they find a slip on the wall, they must read and memorise it. They must not write it down or photograph it with their phones. When they have memorised it, they run back to their writer to tell them what they have memorised. The writer then writes it down.
4. The first team to write down all the answers correctly wins. Give all teams time to read and discuss their answers before moving on to the next exercise.

GENDER INEQUALITY RUNNING DICTATION SLIPS

Due to unequal access to education, women make up over two-thirds of all non-literate people.
In many countries, laws prevent women from owning land.
On average, women earn just 77% of what men earn for the same work.
Unequal legal rights leave women vulnerable to violence. An obvious example is the fact that in some countries, rape law does not apply to married couples.
40% of young women in South Asia and Africa are married by age 18. Child marriage increases the risk of medical problems when giving birth. Remember, the UDHR states that we all have the right to choose our partner.

In some countries, women are not encouraged to play sports

In some countries, such as India and China, women are under such pressure to abort female babies that there are now significantly more males than females in the population.

2. BRAINSTORMING: ACT LIKE A WOMEN/ACT LIKE A MAN (25 MINUTES)

1. Ask the male participants if they have ever been told to “act like a man”. Ask them to share some experiences of someone saying this or something similar to them. Ask: “Why do you think they said this to you?” and “How did it make you feel?”
2. Next, ask the female participants if they have ever been told to “act like a woman” or “act like a lady”. Ask them to share some experiences of someone saying this or something similar to them. Ask: “Why do you think they said this to you?” and “How did it make you feel?”
3. Inform the group that you want to look more closely at these two phrases. Explain that by looking at them we can begin to see how society creates very different rules for how girls/ women and boys/men are supposed to behave. Explain that these rules are sometimes called ‘gender norms’ because they define what society decides is ‘normal’ in terms of what women/ girls and men/boys should think, feel and act. State that these rules limit the lives of both girls and boys by keeping boys in their ‘man box’ and girls in their ‘woman box’.
4. Label a blank flipchart: Act Like a Man. Ask the group what boys/men are told about how they should behave. Write their ideas on the flipchart. (See below for possible ideas)
5. When the group has nothing more to add to the list, facilitate a five-minute discussion using the following questions:
 - Which of these messages can be harmful? Why? Discuss them one by one.
 - How does living in the box affect boys’ health, especially their sexual health (e.g. prevention of HIV and STIs)?
 - What happens to boys who do not follow the rules in the box? What do people say about them? How are they treated?
 - What could be the positive aspects of living outside of the box for boys?
6. Next, write Act Like a Lady on a blank flipchart. Ask the group what girls/women are told about the way they should behave. Write the ideas on the flipchart.
7. When the group has no more to add to the list, facilitate a five-minute discussion using the following questions:
 - Which of these messages can be harmful? Why? Discuss them one by one.
 - How does living in the box affect girls’ health, especially their sexual health (e.g. prevention of HIV, STIs and pregnancy)?
 - What happens to girls who do not follow the rules in the box? What do people say about them? How are they treated?
 - What could be the positive aspects of living outside the box for girls?

FACILITATOR’S TIP:

The box below shows possible answers. Try and elicit these, and introduce others into the discussion if you are unable to elicit them.

ACT LIKE A MAN/ACT LIKE A LADY LIST

ACT LIKE A MAN	ACT LIKE A LADY
Be tough	Be passive and quiet
Do not cry	Be the caretaker and the homemaker

Be the breadwinner	Act sexy, but not too sexy
Stay in control and do not back down	Be smart, but not too smart
Have sex when you want to	Follow the man's lead
Have sex with many partners	Keep your man, give him sexual pleasure
Have many girlfriends	Don't complain
Receive sexual pleasure from women	Don't talk about sex
Produce children	Get married
Get married	Produce children
Take risks	Be pretty/attractive
Don't ask for help	Be seen, not heard
Use violence to resolve conflicts	Be emotional and sensitive
Drink	Be interested in your appearance
Smoke	
Ignore pain	
Don't talk about your problems	
Be brave	
Be courageous	
Make decisions for others	

3. CHANGING SOCIETY BY CHALLENGING GENDER ROLES (20 MINUTES)

1. Next, put participants into groups of three. Explain that they are to create their own definitions of gender equality. How would they explain this idea to someone? Give them five minutes to write a few sentences in their own words. Then have one volunteer from each group come up and write their definitions on the flipchart.
2. Now add your own definition as below.

Gender equality is a basic human right. Everyone should receive equal treatment and not be discriminated against based on their gender. This is a necessary foundation for a peaceful, prosperous and sustainable world.

3. Ask the participants the following questions:
 - If a woman does what a man tells her to do, is that considered equality?
 - If women do all the housework and men do nothing, is that gender equality?
 - If we spend more on the education of boys than on girls, is that gender equality?
 - How do we educate others on gender equality?
4. Put participants back in their groups, and ask them to brainstorm a list of reasons why gender inequality is harmful. Give them five minutes, then listen to their answers. If none of the groups have mentioned economic development, you might want to explain that by failing to ensure the healthy development and education of half of the world's talent pool and workforce, societies pay a huge price for gender inequality. Gender inequality hinders the economic development of countries.
5. Explain that by providing women and girls with equal access to education, healthcare, decent work, and representation in political and economic decision-making processes we not only make our societies fairer and more efficient, but we also create stronger economies.

REFLECT

TRANSFORMING OUR BEHAVIOUR (15 minutes)

1. Ask participants if they think men and women are capable of transforming: of changing how they behave so as to free themselves from all of the restrictions that gender roles place on their behaviour.
2. Explain that you are going to read out a list of different ways of behaving. If participants think the behaviour described is typical of traditional gender roles, they should put their hands in the air. If they think the behaviour is typical of someone who has transformed or freed her- or himself from traditional gender roles, they should put their hands on their heads.
3. After each prompt, allow participants a few seconds to respond with their hands. Then ask a few volunteers to explain why they have chosen that response.
4. Here is a list for you to work from:

BEHAVIOUR LIST

Being passive and quiet	Traditional for women
Acting tough, being strong	Traditional for men
Being an assertive communicator	Transformed
Using violence to resolve conflicts	Traditional for men
Being emotions constructively and when appropriate	Transformed
Remaining faithful to one partner	Transformed
Not talking about problems	Traditional for men
Using condoms regularly	Transformed
Getting tested for HIV regularly	Transformed
Not crying	Traditional for men
Staying faithful to one partner	Transformed
Delaying sexual activities until both partners are ready	Transformed
Speaking out in favour of equality between women and men	Transformed
Challenging others to recognise their harmful gender expectations and to change themselves	Transformed

Once you have worked through the list, go back and read out the examples of transformed behaviour. Ask participants if such transformed behaviour would apply to men, women, or both equally. Help them to see that in each instance, the transformed behaviour would be appropriate for either gender.

5. Ask participants if they can suggest other examples of transformed behaviour.
6. Ask participants what they consider to be the advantages or benefits of freeing yourself from traditional gender roles. See if you can elicit examples that relate to both mental and physical health.
7. Finally, facilitate a group discussion using the following questions:
 - How are our attitudes about the roles of girls and boys affected by what our family and friends think?
 - How does the media influence expectations about the ways girls and boys should act, feel and behave? How does the media portray boys? How does the media portray girls?
 - How can you in your own lives challenge some of the harmful expectations society has about the ways boys should behave? How can you challenge some of the harmful expectations society has about the ways girls should behave?

SESSION SEVEN:

PREJUDICE, STEREOTYPES, DISCRIMINATION, PREVENTION

OVERALL OUTCOME

Participants are introduced to the concept of discrimination and explore the consequences of being discriminated. The session provides participants with case studies to help them identify peaceful ways to respond to discrimination.

METHODOLOGY

- Start: Silent Debate
- Learn: Expert Groups
- Reflect: Journal Double Writing

KEY WORDS

- Discrimination
- Consequences
- Empathy



DURATION

90 minutes



MODULE OBJECTIVES

- Understand the concept and identify acts of discrimination.

- Explore ways to stand up against discrimination.
- Relate and empathise with consequences of discrimination.



MATERIALS NEEDED

- Flipcharts with the word discrimination written in the middle of it
- Pens/pencils one for each participant
- Spare flipchart paper/board
- Journals



PREPARATION NOTES

- Discrimination occurs when a person is treated unfairly because he or she belongs to a particular group. A person might be discriminated against because of their race, age, sex, politics, sexual orientation, gender identity, religion, the way they look, a past criminal record, the person's lifestyle, their choice of clothing, their age or their disabilities whether they are a member of or fit in with a social clique (group), social class, social status or caste, and many other reasons.
- Discrimination can take many forms. It can include being fired from a job, not being able to be hired for a job, being paid less money than others at the same job, being refused a home or apartment, teasing, harassment, or simply being treated differently than other people. Laws known as "equal opportunity legislation" protect people from discrimination. They say people should be employed whatever their race, age, sex or religion. There should be reasonable care for people with disabilities or accessibility. Two people in the same position must be paid the same wage if they have exactly the same job.
- For the second part of the silent debate and brain storming, you as a facilitator will need to cluster their thoughts and ideas. Which means that instead of writing down students' answers and ideas randomly on the board, cluster maps create patterns, build connections and establish associations between the students' own experience and new information, between parts of a concept and its whole. Begin with a centre or nucleus where you place the concept, topic or issue of the lesson. Ask students what they know about this. The main ideas are connected to the central topic by drawing lines out from the centre. The teacher will need to think on her feet to organize these ideas as students call them out. Supporting ideas become 'branches' off main ideas. Work outwards from the centre in all directions to produce a structure of key words, phrases or even images.

START

SILENT DEBATE (40 MINUTES)

1. Create groups of five and hand each group a flipchart with the word DISCRIMINATION written in the middle of it.
2. Ask the groups to write down any ideas, words, emotions, meanings they associate with the word on the flipchart. Remind them that there is no right or wrong, but that this exercise is a way to allow everyone to write down what they associate with discrimination.
3. Give each group a few minutes to do so, then circulate the flipcharts around the class, so that every group receives a new flipchart that has ideas written on it from a different group before.
4. Ask participants to first read what the other group has written down and then to add any other thoughts, ideas, comments. The rule is they cannot cross out anything already written on the flipchart, instead when they disagree or want to add on to someone's idea they should simply write next to it

and link them together by drawing a line or an arrow to connect the two thoughts. This way you have created a silent debate.

5. Depending on how much time you have you can choose to rotate the flipcharts once more, so each group can have a new set of comments that they can add onto and learn from.
6. After 10 minutes, bring the flipcharts forward and tape them to the wall or ask a student from each group to hold up their flipcharts.
7. Ask a participant to read out the words, comments on the flipcharts. Alternatively, you can read them out loud.
8. Make sure to have space (a board or flipchart paper) to cluster the ideas of the participants.
9. Begin by writing the name of the chosen topic in a circle in the middle of the board, like on the flipcharts, i.e. Discrimination.
10. Try and group ideas together. For example, all answers to do with the meaning of discrimination, reasons why people discriminate, or the consequences/ emotions felt by someone who is discriminated. Ideas that are connected can be joined by lines. You can also draw the answers as well as writing them.

Essential Questions to help participants think about the topic:

- What does it mean to be discriminated against?
- Why do people discriminate?
- What can we do to stand up against discrimination?

LEARN

PART ONE: GROUP DISCUSSION (20 MINUTES)

1. Before going to the 'Expert Group' activity, demonstrate the concept of discrimination with a hypothetical scenario. Explain that you are going to discriminate against a group of people in the class based on a certain characteristic. For example, ask all participants that are wearing something green/have short hair/ are wearing a watch, to sit on the floor instead of a chair/ all stand together on a small space in the corner of the room etc.
2. Now ask all participants to discuss their answers to the following questions with a partner:
 - In this situation, how would you feel if you were one of the people who had to sit on the floor, stand in a corner etc.?
 - Do you think it's reasonable for your facilitator to decide who can go sit or stand wherever they choose based on what they're wearing? What if your teacher decided that only students who were wearing something green could sit comfortably in a chair?
 - How would you feel if you were wearing something blue and were allowed to sit on a chair and your friend/neighbour, who is wearing green today, had to sit on the floor?
3. As a class, discuss the following:
 - Who is being treated unfairly in this situation? These people are being discriminated against.
 - If you were the one being discriminated against, what would you do?
 - What would you do if you saw a friend/neighbour/family member/person on the street being discriminated against?

PART TWO: EXPERTS GROUP (20 MINUTES)

1. People sometimes look the other way when they see an act of discrimination because they do not know how to stop it. By providing participants with scenarios of discrimination, we can help them identify peaceful ways to respond.
2. Tell the students that for this exercise they will be working in teams of three. Each team will be responsible for their own learning and at the end of the exercise there will be a short test. For a team to pass the test, each member must be both a good teacher and a good student.

3. Put the students quickly in teams of three counting them off 1 – 2 – 3. Give each team a name, such as 'Red Team', 'Blue Team', 'Green Team' etc.
4. Give each team a set of the three cards and ask each member to take one card. If you are unable to print that many individual cards, simply write out the 3 different stories on flipcharts and hang them around the class with enough distance between each.
5. The next thing you do is break up the teams. Ask all those students with Card 1 to sit together, all those with Card 2 to sit together and all those with Card 3 to sit together (or to stand around flipchart 1, 2, or 3).
6. Tell them they have five minutes to become experts on the piece of information they have on their card/flipchart. They should read it, ask each other questions if they need to, discuss it and memorize it. Ask them to think about the following questions with their fellow experts:
7. Who was being discriminated against?
8. Why was this person being discriminated against?
9. What did he/she and/or others do to stand up against this discrimination?
10. Tell participants that it is a good idea to take notes since they will be responsible for teaching members in their original group about this person and his/her experience.
11. After five minutes bring them back into their original teams. Explain that each will now take it in turns to be teacher. The student with Card 1 goes first. She tells the other two students in her team all about her card. They listen, ask questions and make notes. When she's finished it's the turn of the next student to be teacher. He tells the other two about the information on his card. They listen, ask questions and make notes. When he's finished it's the turn of the third student to be teacher.
12. Once all three members in each team have played the role of teacher take the cards off them.
13. Now give students the following questions (see questions and answer key below). Give them around 30 seconds to discuss each question in their teams, agree an answer and write it down.
14. When you have asked all the questions, go through them one-by-one asking a few volunteers to share their answers. Then read out the answer from your answer key. Remember, the purpose of this exercise is to guide their thinking and generate a discussion rather than administer a formal test!
15. Once you have gone through all the answers, discuss the following as a class:
16. Based on your reading and the summaries you heard from your group members, what do these adolescents who stood up against discrimination have in common?
17. Consider capturing student responses on the board or chart paper.
18. Listen to some answers and suggest that each of the three individuals displayed courage and principle.
19. Which actions of theirs can you emulate to stand up against discrimination in your own school or community?
20. Ask the class:
21. Why else might people be discriminated against? (Note: Record student ideas, such as race, religion, appearance/attire, ethnicity, gender, disabilities, etc. on the board or chart paper.)
22. How did these examples of discrimination make you feel?
23. List all the ways the people you read about safely stood up against discrimination. What are some other ways you could safely stand up against discrimination? Emphasize peaceful strategies like the ones included, such as telling an adult, contacting a civil liberties group or organizing a protest. Record student ideas on the board or chart paper.

EXPERTS GROUP CARDS:

Scenario 1

Hassan is thankful he beat cancer. But his medicine caused him to have a mild hearing impairment. Classmates at his high school bullied him for this and even said he was faking his state of disability. Hassan felt that his classmates made these insults because they did not know better so he responded to their teasing by talking about his experience. Hassan hopes doing so will help his classmates understand serious consequences of childhood cancer and also to learn about any other disabilities one can have as a child or adult. He felt that the best strategy was to remind others that good health was a huge privilege and that teasing people because of having a disability was cruel. In this way he appealed to his classmates' sense of empathy. He asked them: how would you feel if you were in my situation?

Scenario 2

Commented [DZ10]: Contextualize names

Aliana was happy to see that a taxi company in Dushanbe was looking to hire students for a few shifts. She needed the job to finance herself during her university education. But the manager changed his mind when he met her in person and saw that she was a woman. Aliana was told by the manager that women should stay at home and take care of their husband and children. Friends held signs outside the taxi office. Many from her university refused to use their taxis as a service altogether. After Aliana and her friends got help from their professors to start legal action against the taxi company, the owner agreed to be fair when hiring workers.

Scenario 3

Shukriya and her brothers Said and Mohammed really enjoy celebrating the Tulip Festival (Sayri Guli Lola) in their village. This year, however, their family have not had a good year and their parents cannot provide anything towards the celebrations. Their neighbours have told them that because they are poor now they cannot join the festival, since they cannot contribute anything nice to the feast during the festival. Shukriya tells her close friend in school about her neighbour's comments and tells her that her brothers both cried when they heard they could not join this year because they were told they were too poor. Shukriya's friend, Mansura, has a great idea. She invites Shukriya and her brothers to prepare some delicious dishes at Mansura's home and bring them together as a contribution. Ferris and Arvis are very grateful towards Mansura and thank her for her help. They are also proud that their sister Shukriya has the courage to ask for help. They realise it is good to share their emotions and important to treat each other with respect.

TEST QUESTIONS AND ANSWERS ABOUT THE PREVIOUS SCENARIOS

1. Who was being discriminated against in Scenario 1?

Answer: Hassan.

2. Why was this person being discriminated against?

Answer: Because he is disabled as a result of cancer. His medicine left him with a hearing impairment. So he might have problems hearing/listening in class and to conversations.

3. How did he and others stand up against this discrimination? –

Answer: Hassan found a way to talk to his classmates and help them see their wrong doing by staying calm and providing them with a better understanding of his situation and disability. He spoke up and tried to build on his classmates' empathy skills. Making them see and feel how it must be for Hassan.

4. Who was being discriminated against in the second scenario?

Answer: Aliana.

5. Why was this person being discriminated against?

Answer: Because Aliana is a woman who is challenging traditional ideas for a woman's role by choosing to get a better education so that she can support herself in the future.

6. What did he/she and/or others do to stand up against this discrimination?

Answer: Aliana spoke to her friends and together they first protested in front of the taxi office and boycotted it. Then they also asked their professors for legal help and were able to convince the taxi company manager of his wrong doing and discriminatory behaviour towards Aliana and women.

7. Who was being discriminated against?

Answer: Shukriya and her brothers Said and Mohammed.

8. Why were these people being discriminated against?

Answer: Because they were said to be poor and unable to provide something for the feast during the Tulip Festival and so were not allowed to be a part of it.

9. What did he/she and/or others do to stand up against this discrimination?

Answer: Shukriya confided her worries and emotions in her close friend at school and her friend was able to find people who would support them instead of excluding them from the festival.

REFLECT

DOUBLE ENTRY JOURNAL (15 MINUTES)

1. Ask participants to draw two columns into their journal. In the left column, participants should write key words of today's session, the main one being discrimination, but also any other key words that they realise match the concept of discrimination, such as the different reasons why, or the negative consequences etc.
2. Ask them to give their personal response/reflections/reactions to these words and write these in the right column.
3. Students may include questions that arise out of their responding and actions they talked about during the expert group activity and emotions that arose during the other activities. Explain that writing down your thoughts, especially to sensitive topics, can help to cope with the varying emotions and personal experiences they might have with them.
4. Walk around and see what people are writing down. Make sure to first ask whether you can read their responses. Reading over the student responses will provide you with information about student understanding.
5. Make sure to invite any further questions that arise and discuss them as a group.

SESSION EIGHT:

STANDING UP FOR MY RIGHTS

OVERALL OUTCOME

This lesson aims to bring together the learnings and skills built through the previous lessons on how young people can actively participate in bringing about change. Standing up for their own and everyone else's rights for a just and fair society requires young people to know their rights and responsibilities, and to have the skills to organise and contribute positively. This includes working in a job or starting an enterprise, which is a key transition into adulthood and signifies independence and responsibility. In this lesson, participants will take up the challenge of making positive changes in their lives, and the second Learn activity will require them to come up with a campaign plan.

METHODOLOGY

- Start: Brainstorming & Group Discussion
- Learn: Group Activity
- Reflect: Group Discussion

KEY WORDS

- Activism
- Change
- Community



DURATION

120 minutes



MODULE OBJECTIVES

- Define three characteristics of people who are changemakers.
- Identify changemakers in their community.
- Identify at least one area where they can make a difference within their community.



MATERIALS NEEDED

- A flipchart diagram of the Balance Sheet Table (for The Changemaking Bank) for participants to copy
- Flipchart and markers



PREPARATION NOTES

- Have “Because this lesson provides participants with a forum in which to start planning a social enterprise, you might need to extend it over two lessons in order to complete all of the activities. Both of the Learn activities will enable participants to investigate what young people can do to become advocates of change.
- Note: This activity can continue for several weeks. Go around during the group work sessions and guide participants through the process. Emphasise the importance of giving concrete suggestions for improving the community. Manage participants’ expectations. Make them understand that change takes time. Let them know that it’s most likely they can only begin with one action step, so it’s important to make that first step small and doable.
- For the Changemaking Bank exercise it will help if the participants can recall instances of rights abuses they have discussed previously. Here are some suggestions you can make if they should struggle to recall examples.
 - In Knowing My Rights Part 1 they looked at gender discrimination (Sara’s story); women not having access to medical information including on contraception (Lata’s story); and girls being denied equal access to education (Fatima’s story).
 - In Gender Messages Part 2 they came across issues such as women being denied ownership of land, unequal access to education for women, the fact that women earn less on average than men for doing the same work, and the issue of child marriage. Any of these examples, if found in the local community, might help you start to fill in the Changemaking Bank table.
- Finally, the Learn: Choosing Your Way of Change as a Group activity can be used to start a preliminary social enterprise with the entire group. This will then be followed up in a later section, where smaller groups will independently plan and conduct a social enterprise.
- If possible, keep the work of the groups from the Changemaking Bank activity hanging on the classroom wall or store them away safely so that you can refer to them in future lessons. You can also continue to add new withdrawals and deposits as you progress through the modules.

START

IDENTIFYING THE ESSENTIALS OF A CHANGEMAKER (30 MINUTES)

1. In this activity, participants will identify individuals or organisations that are making positive changes in the community, and explore what makes them changemakers. At the end of the activity, participants should be familiar with the concepts of heroism, activism and change.
2. Ask the participants to form groups of four to six, and give each group a

sheet of flipchart paper and a marker.

3. Ask each group to choose three people who they think have made a difference in their communities or in the world. Encourage them to include both male and females on their list. These people could be:
 - A fictional superhero.
 - A local community changemaker.
 - A well-known historical figure (e.g. Gandhi, Mother Teresa, Nelson Mandela, etc.).
 - Somebody who might not be famous but who they really admire.
4. Tell each group to discuss the different characteristics of their changemakers. These should include:
 - Age, sex or nationality.
 - The work that they do/did.
 - The attitudes they (have) exhibited.
 - The challenges they face/faced.
5. Ask the groups to also list characteristics that make these people stand out as changemakers (e.g. inspiring, passionate, driven). They should write down as many as they can.
6. Now ask them to write the characteristics that their three people have in common.
7. After 10 minutes, get each group to present their changemakers to the rest of the participants, and encourage the others to ask questions or give their feedback.

LEARN

1. THE CHANGEMAKING BANK (45 MINUTES)

1. Ask participants for examples of people who have had their rights denied or abused. These examples could be from previous lessons or from their own local research. Listen to as many examples as possible, prompting participants if they struggle. Inform them that they will be using these examples in the form of problems and solutions, while using 'banking' as a metaphor.
2. Ask participants to get into groups of four to six, and give each group a sheet of flipchart paper and a marker.
3. Quickly run through the following questions to help clarify some terminology:
 - Does anyone in the group have a bank account? Or know anyone with a bank account?
 - How would you explain a bank account? (Answer: an arrangement with a bank in which the customer puts in and removes money, and the bank keeps a record of it).
 - What is another word for when you take some of your money out of the bank? (Answer: a withdrawal).
 - What is another word for when you pay money into an account? (Answer: a deposit).
 - If you have ten dollars in the bank today, and you take out two, how much is left? (Answer: eight dollars).
 - What do we call this sum of eight dollars? (Answer: the balance, or the amount of money in your account at any time).
4. Explain that the Changemaking Bank is a fictitious bank that starts off in debt (overdrawn) because of many problems at different levels: school, clubs, family, friends, town/city, government, etc. The participants' task is to try to bring the bank into credit (with a positive

balance) by depositing solutions and actions to solve the problems.

5. Ask the participants to copy the Balance Sheet Table (below) onto their flipchart paper. They should then write the rights violations and problems they looked at in previous sessions, or that they know exist locally, into the 'withdrawals' column against the relevant 'account' (i.e. family, neighbourhood/community, school, town/city, country or world). Explain that these violations/problems are putting the bank into debt.

Family			
Neighbourhood/Community			
School			
Town/city			
Country			
World			
TOTAL			

6. When participants are done writing down all the withdrawals, inform them that their bank now has a negative balance, and that if this were a real bank it would have a huge debt. Their job now is to put 'deposits' into each account by identifying solutions and actions to address each of the withdrawals identified.
7. Give the participants 20 minutes to do this, and then ask each group to present their Changemaking Bank balance sheets.

2. THE CHANGEMAKING BANK (30 MINUTES)

1. Inform the participants that for this activity, they need to propose, discuss and decide on one or more issues they would like to address as a group.
2. Ask the participants the following guide questions to help them make their decision, and determine what issue(s) or problems they would like to address. This can provide a foundation for Chapter 4: My Money, My Plans, which provides detailed lessons for planning and implementing a (social) enterprise.
 - What issues are you interested in? (Remind the participants of the list of issues they have addressed in previous lessons. Ask them to write down as many issues as they can come up with and/or find in their notes.)
 - Which issue or issues would you like to address as a group? (Ask participants to discuss amongst themselves which issue they prefer. They should consider the fact that it should be an issue they all feel strongly about, and that they feel they can actually address in some way.)
 - What characteristics does your chosen issue have? What are its causes? What are its effects? Explore and investigate the issue more deeply.
 - What change would you like to see? (Point out to participants that it should be a change that is tangible and realistic for them to achieve. Read out the case studies below to give them some ideas of what young people in similar programmes around the world have done.)

CASE STUDIES

PERU

Campaign for a Child ID Card: The students wanted more people to have access to the national ID cards. Through their campaign, approximately 3,410 people

became more informed, and 206 children received their ID cards. These official identity cards allow children and youth to access government services.

SENEGAL

Campaign on Traffic Safety Awareness: The students wanted the roads to be safe for children. When a car hit one of their classmates, they campaigned on traffic safety awareness in their community and ensured the proper placement of traffic signs in their area.

BOLIVIA

March Against Bullying: Students realised that bullying was a major problem in schools. They organised a march around the city centre, and handed out brochures in schools to promote the sharing of ideas for how to stop bullying. With media coverage, the youth realised they had power and knew that their voices had been heard after the campaign.

REFLECT

REFLECT (15 MINUTES)

1. Remind the participants that the goal of this lesson was to identify what it takes to stand up for one's rights and the rights of others, as well as ways in which they can begin to challenge rights' violations and injustices in schools/communities.
2. Use this opportunity to discuss any pressing issues and to recap the learning covered so far.
3. Lead the participants into a discussion with the following guide questions:
 - How can you, as an individual, make a change?
 - Do you think you have what it takes to be a changemaker? Why/Why not?
 - What would you like to change?

SECTION THREE: MY BODY, MY CHOICES

3

SESSION NINE:

HEALTHY RELATIONSHIPS AND DEAL BREAKERS

OVERALL OUTCOME

This lesson helps participants to discuss what constitutes healthy/acceptable and unhealthy/ unacceptable behaviour in romantic relationships. Participants will learn that they always have the freedom to terminate an abusive relationship.

METHODOLOGY

- Start: Brainstorming
- Learn: Vote With Your Feet & Unfinished Sentences & Running Dictation
- Reflect: Group Discussion

KEY WORDS

- Relationship
- Healthy
- Unhealthy
- Deal breaker



DURATION

80 minutes



MODULE OBJECTIVES

- Define and identify the healthy and unhealthy behaviours that exist within relationships.
- State the characteristics of a healthy relationship that they find important for themselves.
- Identify deal breaker behaviour that would cause them to end a relationship.
- Describe steps to guide someone dealing with unhealthy behaviour in a relationship.



MATERIALS NEEDED

- Flipchart with HEALTHY written on the left side and UNHEALTHY on the right side

- Three pieces of A4 paper, with HEALTHY, UNHEALTHY and DEPENDS written on them. (Place these signs on a wall in the room, with DEPENDS between HEALTHY and UNHEALTHY.)
- Prepared flipchart with the Unfinished Sentences for Healthy Relationship Behaviour and Deal Breakers
- Slips for the Running Dictation on Four Steps of Action for Unhealthy Relationships, placed around the walls of the room ahead of the lesson
- Pens and paper



PREPARATION NOTES

- This lesson has been designed to help participants discuss what constitutes healthy/acceptable and unhealthy/unacceptable behaviour in romantic relationships. The goal is to persuade participants that they always have the freedom to terminate a relationship if it is abusive.
- The curriculum has been designed for societies in which teenage dating is an acceptable norm. We are mindful however that in traditional cultures, this lesson might be only appropriate in the context of marriage. You may therefore need to adjust the material to fit that context, so as to facilitate joint decision-making around acceptable and unacceptable behaviour within a marriage.
- Also, in other contexts the 'deal breaker' concept might not exist among unmarried girls, so you may need to adjust the lesson to what's appropriate, and focus more on increasing girls' decision-making authority in general. It might help to show girls how they can tap into the wisdom and support of their mothers and grandmothers (as well as other influential females in their households). Find out some information on the youth already signed up for participation in the programme or a set of examples of who has participated in the past. Coaches need this to understand a little bit more on who the youth will be.
- Make sure you have a chair or bin to use for the voting exercise and think in advance what several objects there will already be in the room for the trust-building exercise.

START

BRAINSTORMING ON HEALTHY AND UNHEALTHY RELATIONSHIPS (20 MINUTES)

1. Show participants the two columns on the flipchart marked HEALTHY and UNHEALTHY. Ask the group to suggest words that would characterise a healthy relationship, e.g. 'honesty'. Encourage them to call out other words that they think would describe a healthy relationship. Write these words down in the HEALTHY column.
2. Now ask them to call out words that would describe an unhealthy relationship, e.g. 'lying' or 'cheating', and write those down in the UNHEALTHY column. Your completed chart might look something like this:

HEALTHY	UNHEALTHY
Honesty	Lying
Communication	Poor communication
Equality	Cheating
Respect	Violence
Trust	Bossy

3. Review the list of words under the HEALTHY column. Point out that everyone has the right to enjoy relationships with these characteristics, and that we should all behave this way ourselves in our relationships.
4. If participants have not already suggested these words, emphasise that important characteristics of healthy relationships include the following: respect, equality, responsibility and honesty.

5. Draw their attention back to the UNHEALTHY column, and point out that unhealthy relationships are the opposite of healthy ones. In healthy relationships, both partners are happy to be with the other person. In unhealthy relationships, one or both partners are unhappy because of problems within the relationship that are not being addressed.
6. Break the group into pairs. Ask each person to share an example of a healthy relationship and an example of an unhealthy relationship with their partner. The examples can be from their own lives, or from those of people that they know. However, point out not to specify names especially if the participants are from a small community.

LEARN

1. VOTE WITH YOUR FEET (15 MINUTES)

1. Point out the three signs posted on the wall (HEALTHY, DEPENDS and UNHEALTHY). Explain that this is the 'relationship range' that will be used to discuss behaviour in relationships. Explain that a romantic relationship might be situated anywhere on this range between healthy and unhealthy.
2. Explain that you will read out various statements describing imaginary relationships. After they have heard the statement, participants should stand in front of whichever of the three signs they feel is most appropriate.
3. Read out the following statement: "You never disagree with your partner." Allow them to reflect on this statement for 30 seconds, and to then go stand in front of one of three signs.
4. Once participants have chosen a sign to stand in front of, ask a couple of volunteers to explain their answers. Keep asking them: "Why do you think that?" and "Who has a different answer?"
5. Work your way through the following list of Relationship Situation Statements in a random order.
6. If necessary, remind participants of some of the qualities of a healthy relationship (e.g. respect, equality, responsibility and honesty), and ask them if the situation in question shows these qualities.

RELATIONSHIP SITUATIONS STATEMENTS

- You spend some time by yourself without your partner.
- You have fun being with your partner.
- Your partner is still close to his or her former partner.
- You feel closer and closer to your partner
- Sex is not talked about.
- One person usually makes every decision for the couple.
- You stay in the relationship because it is better than being alone.
- You are in control and you are able to do what you want to do.
- One person hits the other to make him or her obey.
- You talk about problems when they arise in the relationship.
- You argue and fight often.

- Your partner forces you to have sex when you do not want to.
- Your partner cheats on you.
- Your partner insults you/calls you names.
- Your partner sometimes threatens to hurt you physically.
- Your partner has hurt you physically on purpose.

2. UNFINISHED SENTENCES FOR HEALTHY RELATIONSHIP BEHAVIOUR AND DEAL BREAKERS (15 MINUTES)

1. Point out the flipchart on which you have written these four unfinished sentences:

1. For me, three important sorts of behaviour in a healthy relationship are: _____.
2. For me, the most important sort of behaviour in a healthy relationship is: _____ because _____.
3. Three unhealthy sorts of behaviour I would not tolerate from my partner in a relationship are: _____.
4. A 'deal breaker' is behaviour that is harmful to you and that you should not accept. If you encounter such behaviour you should immediately walk away from it. For me, a deal breaker is: _____ because _____.

2. Have volunteers read each sentence aloud. Make sure all participants understand the four sentences.
3. Ask them to work alone for five minutes, reflecting on how they would complete each sentence and write down the answers in their notebooks.
4. Circulate around the room and support participants if they are having difficulties with the task.
5. Once you are satisfied that everyone is ready, ask several volunteers to share how they have completed each of the four sentences.

3. RUNNING DICTATION ON FOUR STEPS OF ACTION FOR UNHEALTHY RELATIONSHIPS (15 MINUTES)

1. Reassure participants that even if they find themselves in a relationship with unhealthy characteristics, they are never trapped. They always have the power to address the unhealthy behaviour or to leave the relationship.
2. Explain that you want them to consider four 'steps of action' that they should always feel free to take if any aspect of their relationship is worrying them.
3. Point out the four Running Dictation Slips that you placed randomly on the walls prior to the lesson.
4. Put the participants into teams of three. Now count off each team member: 1, 2, 3. Explain that in each team, number 2 is the writer. Make sure they have a pen and some paper.

5. Explain that team members numbered 1 and 3 are the runners. It is their job to run around the room and find the slips on the wall. When the runners find a slip, they need to read and memorise it. They must not take notes or photograph it with their phones. Then they run back to their writer and tell them what they have memorised so that the writer can note it down.
6. The winner is the first team to correctly write down the 'Four Steps of Action for Unhealthy Relationships'.

RUNNING DICTATION SLIPS

STEP 1: Be on the alert for unhealthy behaviour.
STEP 2: If it feels safe to do so, discuss any unhealthy behaviour with your partner.
STEP 3: Get support from trusted friends or family if you are experiencing any unhealthy behaviour in your relationship.
STEP 4: Consider ending the relationship if the unhealthy behaviour continues. If the behaviour includes any form of violence or threats, leave the relationship immediately. Talk with a trusted adult so they can help you to stay safe during and after the breakup.

REFLECT

REFLECT (15 MINUTES)

1. Facilitate a group discussion about unhealthy behaviour in relationships by discussing the following three issues:
 - ISSUE #1: VIOLENCE**
 - Why do you think some people hurt or control their partners?
 - How can violence affect a relationship?
 - How can violence increase the risk of unintended or unwanted pregnancy?
 - How can violence increase the risk of STIs and HIV/AIDS?
 - ISSUE #2: COMMUNICATION**
 - Why is communication during a romantic relationship important? How does communication help a couple to prevent pregnancy?
 - If someone has poor communication skills, how could this affect their ability to prevent pregnancy?
 - What needs to happen for a couple to determine if they both do or do not want to have sex? Why?
 - ISSUE #3: GETTING HELP!**
 - Do you think it might be hard for someone in an unhealthy relationship to end it?
 - What would make it hard for someone to end an unhealthy relationship?
 - What advice would you offer someone in this position?
 - Why do you think some people stay in unhealthy relationships? Are the reasons different for girls and boys?
2. Explain to the participants that decisions in a healthy relationship are made together, and that neither person dominates the relationship. Unhealthy relationships, on the other hand, are often characterised by poor communication and unequal decision-making. This might make open talk about sexual behaviour and contraception extremely difficult, and might put one or both partners at greater risk for STIs, HIV and even unplanned pregnancy. Point out that healthy relationships are based on strong communication, honesty, equality, responsibility and mutual respect. Stress to participants the importance of practicing healthy

relationship behaviour, of expecting the same from their partner and friends, and of not staying in an unhealthy relationship.

3. Ask participants how they might apply what they learned today to their own lives.

SESSION TEN:

CHOICES AROUND MARRIAGE AND CHILDREN

OVERALL OUTCOME

Participants will be more aware of the possible negative consequences of teenage pregnancy and early marriage on their futures.

METHODOLOGY

- Start: Visualisation Exercise & Energiser
- Learn: Brainstorming & Problem Tree & Image Theatre
- Reflect: Group Discussion & Advice

KEY WORDS

- Education
- Work
- Marriage
- Family
- Health
- Teenage pregnancy



DURATION

105 minutes



MODULE OBJECTIVES

- Explore thoughts and ideas around marriage, children and choices (within the framework of personal and community perceptions and traditions).
- Identify ways that a teen pregnancy or early marriage could interfere with or delay the reaching of goals, and discuss the impact of marriage and having children on one's future and education.
- Think about how education and future plans can continue if one does have children or get married.



MATERIALS NEEDED

- Four pieces of paper reading, Education, Work, Health, and Marriage and Family (place these around the room prior to the lesson)
- Flipchart sheets and markers
- A Problem Tree template drawn out on the flipchart
- Five slips of paper, with one prompt word per slip including the following: Alcohol/drugs, Peer pressure, Lack of contraception, Lack of education, Sexual and Gender Based Violence (SGBV).



PREPARATION NOTES

- This lesson looks at two possible obstacles that might prevent participants from reaching their full potential: teenage pregnancy and early marriage.
- The two are of course frequently linked. Take care not to suggest that happiness is not possible if teenage pregnancy and/or early marriage occur. Although completing your education, having your ideal marriage, enjoying full health, and finding rewarding work may be more challenging, happiness is still possible.
- For the Start game, Race to your Future, you will probably need a big empty space, either a room with desks and chairs cleared away, or an outside space.
- In the Learn section you will be using Image Theatre. Hopefully you will recall how to use this from the training workshops you attended. You might wish to remind yourself of the rules and applications of Image Theatre by watching this short animation: <https://www.youtube.com/watch?v=j0qWF3hiZNc&t=41s>

START

1. VISUALISATION EXERCISE (15 MINUTES)

1. Ask the participants to close their eyes. (It can be very helpful to have soft music playing in the background for this part of the activity).
2. Explain that you want them to spend several minutes thinking about their ideal future. This is a future in which all of their dreams have come true. It is a perfect future and they are very, very happy with their lives.
3. Every so often, ask one of the following guide questions in a gentle voice to help them:
 - Where are you?
 - Where do you live? What is your home like?
 - What are you wearing?
 - If you listen, what can you hear? And smell?
 - Who do you live with in this perfect future?
 - What other people are there with you?
 - How are you feeling? Why?
 - What do you do every day? What sort of job do you have in this perfect future?

- What sort of hobbies do you have?
 - How do you spend your free time? What sort of interests do you pursue?
4. Allow participants to sit for a few moments in silence before gently asking them to open their eyes.
 5. Ask a few volunteers to share their visions. Listen to their stories, thank them, and then ask the group: "What sort of things need to be in place or happen if we are to be happy in the future?"
 6. Listen to some answers, and then suggest that four important factors for a happy future might include being healthy; having completed their education; doing work that they find rewarding; and possibly being married and having a family. (Point out that not everyone wants this, and that happiness is still possible without these).
 7. Ask some volunteers to suggest why each of those four factors might contribute towards having a happy future.

2. **RACE TO THE FUTURE (15 MINUTES)**

1. Now ask for two volunteers to join you. Put all of the other participants into teams of four. Ask each team to come into the middle of the room and to give themselves a name, e.g. 'The Lions', 'Blue Team', 'The Queens', etc. Explain that this space in the very middle of the room is called the 'base'.
2. Point out the four signs (Education, Work, Health and Marriage and Family).
3. Explain that for a team to reach their perfect future, each team member must run and touch one of the signs and return to the base. Only one member of the team can run at a time. They must return safely before another team member can leave the base to touch a different sign.
4. The two previously identified volunteers will play the role of blockers. They must try and catch as many of the runners as possible. If they touch a runner, that person is 'out' and must sit down until the game is over.
5. Start the game, and finish when some teams have managed to get all four runners safely back to base.
6. Bring everyone back together again. Ask those people who were caught how it felt to be stopped from reaching their goals.
7. Ask volunteers to suggest actual factors that might prevent them from continuing their education, finding their dream job, enjoying good health, or having a happy marriage and family life.
8. After listening to them, suggest that two common blocks to all of the above might be teenage pregnancy and early marriage, and that today's lesson will look at how those might negatively affect our futures.

LEARN

1. BRAINSTORMING (20 MINUTES)

1. Divide participants into four teams. Give each team a sheet of flipchart paper and a marker. Designate one person in each team as the writer. Have each team divide their flipchart into two columns.
2. Give each team one of the four following themes: Education, Work, Health, and Marriage and Family.
3. Explain to them that they have two minutes to brainstorm all the ways in which their theme could contribute to their happiness and well-being, and to write their answers in the first column.
4. After two minutes, ask the groups to brainstorm next on the impact that getting pregnant at an early age would have on that aspect of their future. Give them another two minutes.
5. Ask each group to come up and present. Stimulate them to explain how teenage pregnancy or early marriage could have negative impacts on the four hoped-for outcomes.
6. Ask what they know about the physical risks for younger girls who become pregnant.

2. PROBLEM TREE (10 MINUTES)

1. As an extension activity to the group brainstorm, gather participants around the picture of the Problem Tree.
2. Make sure that the participants recognise the roots and branches. Ask them what role the roots play in a tree. Try to elicit answers along the lines of: "They feed it and make the tree grow bigger".
3. Explain that they are going to use the Problem Tree to help them think more clearly about the issue of teenage pregnancy. Write or draw the name of the problem on the trunk of the tree: 'Teenage Pregnancy'.
4. The next step is to identify the causes of the problem. Ask the participants to identify causes: "Why is the problem there?", "What are the causes of this problem?" Listen to their answers and ask them to justify their reasons: "Why do you think that?", "Who has a different opinion?"
5. When participants have agreed on a cause, write it down on one of the roots.
6. Now repeat the process by asking them to identify the effects. Ask them again to justify their answers: "Why do you think that?", "Who has a different opinion?" Write down their answers on the branches.
7. Make sure that you ask the following more specific question: "What effect does the problem have on your ability to reach the happy futures you hope for?"
8. Once the diagram is ready, ask the participants to explain the whole thing. Also ask them to reflect on the diagram and what it means.
9. If there is time, start a discussion among the participants exploring possible 'solutions' to deal with the causes and effects of the problem. Make it clear that they themselves can be responsible for many of these solutions. From solutions, you can move to the actions that they might take. You might even add the solutions to the tree in the form of fruits.

3. IMAGE THEATRE (30 MINUTES)

1. Mention again the two obstacles that you are looking at today: teenage pregnancy and early marriage.
2. Ask: "Can a girl who has a teenage pregnancy or gets married early still find happiness?" Make sure that everyone understands that the answer is yes. Qualify your answer however by suggesting that for many girls (or boys in the case of early marriage) it might be more difficult to reach their ideal futures, or futures in which they reach their full potential.
3. Ask the group: "Do people your age understand the downsides to teenage pregnancy and early marriage?" Suggest that even though many people know it is inadvisable, they still end up in these situations.
4. Ask: "What are some of the reasons that people might take a certain course of action, even when they know that it is not in their best interest?" Suggest to participants that in this next activity, you want them to think hard about why this could happen.
5. Put the participants into 5 groups. Give each group one of the suggested prompt words (Alcohol/drugs, Peer pressure, Lack of contraception, Lack of education, Sexual and Gender Based Violence (SGBV)). Inform them they have five minutes in which to prepare an image, using the Image Theatre technique, that will show how this factor might lead to teenage pregnancy or early marriage.
6. Circulate around, and support, the groups as they prepare their images. Try to identify the strongest images, as you may not have time to view everyone's work. Invite several groups to come and show their images.
7. Facilitate a quick discussion with the audience by asking questions such as:
 - What do you see?
 - Who are these people? Why do you say that? Who has a different idea?
 - Where are they? Why do you say that? Who has a different idea?
 - Is this an image that you recognise from your own lives or communities?
 - Which person in the image has the most power? Why do you say that? Who has a different idea?
 - Which person in the image has the least power? Why do you say that? Who has a different idea?
 - What is happening in the image that might lead to a teenage pregnancy and/or early marriage?
8. Bring back one or two of the more revealing images. Ask audience members to give advice to the person who is at risk of making an unwise decision. Ask: "What would you say to them if you were there?"
9. Invite some volunteers to come up one-by-one and alter the image so as to move it from a problem to a solution. Then ask the audience: "What changes did you just observe? Would this work in real life? What would need to happen for this solution to work in real life?"

REFLECT

REFLECT (15 MINUTES)

1. Ask volunteers to say one thing they have learned today.
2. Ask a volunteer to come up to the flipchart and to draw a girl their own age. Ask the group to suggest a name for her. Help the group to bring this imaginary girl to life by asking the following questions:
 - How old is she?
 - Where does she live?
 - What does she do?
 - What are her dreams for the future?
 - Does she have a boyfriend (If so, have the volunteer draw him quickly)
 - What is his name?
 - What does he do?
 - What are his dreams for the future?
3. Draw a large airplane ticket/boarding pass on the board, and write "Ticket to the perfect future of _____ (insert the imaginary girl's name)".
4. Explain that you want the participants to offer four simple pieces of advice to the girl so that she can avoid getting pregnant or married before she wants to, and increase her chances of reaching her potential and finding lasting happiness.
5. Listen to the pieces of advice offered, and write down the four that you think are the most useful on the ticket.
6. Ask participants to write their own tickets during the week, and tell them that you will be inviting them to read out their four pieces of advice to themselves when you next meet.

SECTION FOUR: MY MONEY, MY PLANS

4

SESSION ELEVEN:

HOUSEHOLD BUDGETS, MONEY AND POWER

OVERALL OUTCOME

We cannot hope to promote gender equity without first helping participants to conduct an analysis of power dynamics within families, communities and institutions. Participants need to understand the structural nature of gender inequality. Such an analysis needs to include an examination of how earning power can transform the social status of girls. For this session, we focus on how a girl's ability to contribute to the family budget might raise her status and give her greater influence in decision making. The lesson will help participants to analyse the power dynamics within the family, to see how these may reflect gender bias, and to understand how they might be transformed depending on whether a son or daughter starts contributing to the family budget.

METHODOLOGY

- Start: Mingle Game
- Learn: Tower of Power & Image Theatre
- Reflect: Group Reflection

KEY WORDS

- Resource
- Power
- Influence



DURATION

90 minutes



MODULE OBJECTIVES

- Identify who makes most of the financial decisions and manages resources in their household.
- Recognise that someone's gender may negatively affect their access to resources and participation in decision making.
- See how by improving their economic status they might also improve their decision-making influence within the home



MATERIALS NEEDED

- Pens and paper/notebooks
- The roles of the seven family members written up on a flipchart for the Tower of
- Power exercise so that participants may refer to it during the activity



PREPARATION NOTES

- For the second part of Learn, you will use Image Theatre. Hopefully you will remember this method from your training workshop. Before this lesson, we advise you to watch the refresher training animation: <https://www.youtube.com/watch?v=j0qWF3hiZNc>, <http://www.education.aflatoun.org>

START

MINGLE GAME (20 MINUTES)

1. Before starting the activity, ask a few volunteers to read out their four pieces of advice to themselves that they were asked to prepare after the previous session. What would be the ticket to their own perfect future?
2. Now move to this next topic by asking participants: "What resources do you have access to in your life?" Try to elicit the following examples, perhaps by writing the three terms up as column headers:
 - Financial resources, like money.
 - Non-financial resources, like time, water, food, good deeds or natural resources.
 - Community resources, like schools, libraries, shops, family, friends, neighbours or others.
3. Explain that participants will now interview each other to get each other's perspectives on financial access in the home. Explain that they will have 10 minutes to conduct as many interviews as possible. They should keep note of the answers participants give in their notebooks. The three questions they should ask one another are:
 - Who makes the financial decisions at home?
 - Who is usually in charge of managing the resources at home?
 - Are men and women equally involved in managing the money at home?

FACILITATOR'S TIP:

If possible, write the questions on a flipchart so that everyone can see them. Alternatively, designate three volunteers and instruct them so that they can remind anyone who asks about the questions.

4. After about 10 minutes, bring the groups back together. Ask participants to discuss their interviews in the group.
5. Once participants have shared what they learned from the interview process, continue the discussion by asking them the following questions:

- Why is it important that families have balanced access to resources within the household?
- What problems can arise if only one person in the family has control over all resources?
 - Have you observed examples of how someone's gender might prevent them from having full or proper access to resources in the home?

LEARN

1. TOWER OF POWER (30 MINUTES)

1. Quickly ask the participants:
 - Who is the most powerful person in your family? How can you tell? What are the signs of this?
 - Who is the second most powerful person?
 - And after that?
 - Who has the least power? How can you tell?
2. Is there a connection between gender and power and influence in your family? How?
3. Ask the participants again: "What is the evidence that someone in a family has power?" If they don't offer the answer, suggest that access to resources is one sign, and that influence and authority are others. In other words: in a discussion is there someone whose opinion or argument carries more weight than someone else's? Explain that very often, the greater a person's access to resources, the more influence that person carries. The amount that someone contributes to the household budget may also have an effect on their power and influence.
4. Ask participants to form groups of seven, and count each person off: 1, 2, 3, 4, 5, 6, 7 so that everyone has a number.
5. Ask the participants to listen while you read out a role for each number from the prepared flipchart.

TOWER OF POWER FLIPCHART

NUMBER 1: You are the youngest girl in the family. You are still in primary school.

NUMBER 2: You are the second youngest in the family. You are 15 and you are still at school. When you were very young, your teachers recognised that you were very bright. A local nun found a way to pay your school fees so you could stay on at school.

NUMBER 3: You are the mother.

NUMBER 4: You are the father. You have a small farm.

NUMBER 5: You are the eldest son. You left school at age 10 and have been helping your father in the fields ever since.

NUMBER 6: You are the youngest son. You are still at primary school.

NUMBER 7: You are a 17-year-old girl. You dropped out of school at age 10. You spend all day helping your mother in the house and sometimes help your father in the fields.

6. Make sure that everyone understands their role. If necessary, read through the seven family members again.
7. Now ask the participants in each group to arrange themselves in a line with their hands resting on the shoulders of the person in front of them. The most powerful person should be at the front of the line. The least powerful person should be at the end of the line. All of the people in between should also be arranged in order of power.

8. Give the participants in each group a few minutes to form their lines. Then ask the participants in each line to 'introduce' themselves, starting with the person at the front of the line and ending with the person at the end of the line.
9. Ask the participants observing in the audience the following questions:
 - Who has had more education: Number 5 or Number 7? (Answer: They have had the same amount of education, both having dropped out of school at 10 years old)
 - Who contributes more to the household: Number 5 or Number 7? (Answer: They contribute equally. Number 5 works with his father in the fields. Number 7 works both in the home and in the fields. They are both working full-time for the good of the family).
 - Which of the two has greater influence: Number 5 or Number 7? In a family discussion, whose opinion carries greater weight? Is that fair?
 - What about Number 2? Has her higher level of education raised her above Numbers 5 or 7?
 - If Number 5 is ahead of Number 7 in the line, ask the boys:
 - Do you think this is fair?
 - What can you do to improve the situation and ensure that your sisters' voices carry as much weight as yours at home? (Suggested answers: Listen to them respectfully, show others that you take their views seriously, allow them space to contribute to discussions)
10. Now, inform the participants that you are going to play the game again one more time. This time, Number 7 has a different role as below.

NUMBER 7: NEW INFORMATION

You are a 17-year-old girl. You dropped out of school at age 10. You spend a lot of time each day helping your mother in the house, and sometimes helping your father in the fields. Last year you also managed to start a small income-generating activity. Now you regularly contribute a substantial amount to the household budget.

11. Ask the group to form the line again.
12. Ask them if the position of Number 7 has changed. Ask them: "If so, why? If not, why not?"
13. Again, pose the following questions to the boys in the group:
 - Do you think this is fair?
 - What can you do to improve the situation and ensure that your sisters' voices carry as much weight as yours at home? (Suggested answers: Listen to them respectfully, show others that you take their views seriously, allow them space to contribute to discussions).
14. Finally, ask the participants to form the line again, showing how power and influence would ideally be distributed across the family. Once they have arranged this new line, ask:
 - What steps can we take as individuals, within our own homes, to make this situation come about?

2. IMAGE THEATRE (30 MINUTES)

1. Put participants into groups of five or six.

2. Give them five minutes to make the following two images, using the Image Theatre technique:
 - An example of gender inequality or discrimination within a household.
 - An image of how this situation might change and become fairer if one character earned more money.
3. Invite one or two groups to show their images. Remember to facilitate a lively discussion using the sorts of open-ended questions you practiced in your training.
4. Guide the discussion so that it focuses increasingly on any transformation you witnessed between the first and the second images that resulted in greater gender equality.

REFLECT

REFLECT (10 MINUTES)

1. Gather the participants in a circle and ask them what they think the key messages were for today.
2. Summarise the key messages as follows:
 - It is important that resources in the home are managed not only responsibly, but fairly.
 - Gender should never be used as a justification for denying family members access to resources, or for excluding them from decision-making or resource management.
 - Contributing to the household budget may give family members more influence in decision-making.

SESSION TWELVE:

LEARNING ABOUT SAVING

OVERALL OUTCOME

This lesson introduces participants to the concept of saving money. Saving is an important skill that helps us to accumulate valuable assets and practice the disciplines of planning and managing our resources. These are skills that are essential in many areas of our lives. This curriculum promotes a holistic approach to saving, with a broad definition that includes not just money, but other material and non-material resources. The Smart Saver activity explores saving other resources, guiding participants in planning and in practising their savings skills.

METHODOLOGY

- Start: Answer the Ball
- Learn: The Story of Ana & Making a Savings Plan
- Reflect: Pair Discussion & Group Discussion

KEY WORDS

- Saving



DURATION

90 minutes



MODULE OBJECTIVES

- Identify and prioritise three or more reasons why people save money.
- Identify three or more saving goals, and establish saving targets.



MATERIALS NEEDED

- A ball, or rolled up paper

- Three large sheets of paper, each with one of the following headings: Personal Use, Unexpected Events, and Future Opportunities.
- Prepared sets of Ana's Saving Cards
- Savings Plan Worksheet



PREPARATION NOTES

- A volunteer will be needed to record the responses to the Answer the Ball activity in Start.
- Please find time for the participants to do both of the main Learn activities in this lesson. If there is limited time, please continue with this lesson next week.
- Please feel free to contextualise The Story of Ana, currently set in Rwanda, to the local context as this will help the participants more easily identify with the situation.
- As the facilitator, be prepared to challenge unrealistic goals, and be mindful that this might dishearten young people. Encourage realistic thinking and planning.

START

ANSWER THE BALL (15 MINUTES)

1. Ask the participants the following questions:
 - Do adults save, and if so what kinds of things do they save for?
 - Do young people save, and if so what kinds of things do they save for?
 - Why is it important to think about interest rates and inflation when saving?

FACILITATOR'S TIP:

Interest is the additional money a financial institution or savings group pays to the saver as a percentage of their total savings, usually on a monthly or annual basis. Finding a good interest rate can make your money grow faster. Inflation is the change in prices of items over time. Often this means that money loses value over time because you cannot buy as much for the same amount. If inflation is high, it might be better to save items that increase in value instead of cash, or to find a good interest rate to balance out the inflation.

2. Inform the participants that they are going to share their own personal savings stories by playing Answer the Ball.
3. Ask them to stand in a circle, and explain that you will say an unfinished sentence, and throw the ball to someone in the circle. The person who catches the ball has to complete the sentence. For example, you say: "Adults save to..." and throw the ball. The person who catches the ball completes the sentence by saying "...buy a house."
4. Next, that person repeats the same unfinished sentence, and throws the ball to another person in the circle who then has to provide their own answer before repeating the process with someone new.
5. Ask a volunteer to record the answers.
6. Continue to throw the ball, keeping things moving at a lively pace and changing the start of the sentence to also include:
 - Young people often save to...
 - Savings can help you...
 - Interest rates are...
 - Inflation is...

7. Place the sheets of paper headed with the following categories at the front of the room:
 - Personal Use (e.g. saving for a friend or family member)
 - Unexpected Events (e.g. sudden illness or an unexpected wedding gift)
 - Future Opportunities (e.g. a training course)
8. Record each of the answers given during the ball throwing and have the group decide which of the three categories each answer belongs to, helping them understand that savings can be based on short-term goals, long-term goals and urgent matters.
9. Review what has been covered in the lesson so far:
 - Why do people save?
 - Why do adults save money?
 - Why is it important to save if you want to start an enterprise?
 - What is the value of saving on a regular basis?
 - In addition to money, what other resources do people save?

LEARN

1. THE HISTORY OF ANA (30 MINUTES)

1. Read Ana's situation aloud.

Ana is 21 years old, and lives in a village near Kibuye by Lake Kivu. She is looking forward to her wedding in two months, and to moving to Kigali to live with her husband's family. Before she leaves, she wants to get a gift for her younger sister. She feels sorry to be leaving her behind, but so many adventures are awaiting her in the city! She will also definitely need a new outfit. Her clothes are worn and ragged from working in the fields. While she plans to continue doing embroidery work to bring in a little money, she is really looking forward to working with her husband at his kiosk. Despite dropping out of school at an early age, Ana has the skills and ideas needed to be entrepreneurial. Once she learns the business, her husband will be free to look for other work opportunities. And this will help them to save up enough money to rent their own place more quickly. Ana knows that her husband's family will be expecting them to have a child soon, but she has other dreams for her new life with so much going on. She also has many ideas for how to make the kiosk more profitable, and even has plans to launch her own business.

2. Repeat to the participants that Ana has many demands on her money, and wants to save for many things including those on the nine ranking cards. Ask participants to form small groups of three or four, and give out one set of Ana's Saving Cards (below) to each group.
3. Ask participants to look at the things that Ana needs to save for, and to consider which are the most important.
4. Explain that they should place the cards in a diamond shape, with the most important reasons for saving at the top and the least important at the bottom.

MOST IMPORTANT	X
MORE IMPORTANT	XX
IMPORTANT	XXX

Commented [DZ11]: Contextualize

LESS IMPORTANT	XX
LEAST IMPORTANT	X

5. Next, ask the participants to move around to the other groups to see how they have prioritised the reasons for saving.
6. Bring the participants back together, and discuss the similarities and differences in their rankings.
7. Emphasise that – as in the case of Ana – some goals can be accomplished in a short period of time, while others require more time.
8. Ask the participants:
 - Which of your savings goals can be met within a short amount of time?
 - Which of your savings goals will take the most time to achieve?
9. Next, ask the groups to reorder their cards so as to form a continuous line, putting the goals that can be met quickly at one end (the short-term goals) and those that will take longer at the other end (the long-term goals).
10. Share ideas among the whole group.

FACILITATOR'S TIP

The Diamond Ranking game has the potential to generate rich, illuminating discussions beyond the more standard 'needs' versus 'wants', and 'short-term' versus 'long-term' learning objectives so common to financial education. Ask participants to compare the different diamonds they have created. Ask them what Ana's priorities should be, and to whom her loyalties should be?

Tease out the idea that depending on their diamonds, they might be revealing their beliefs that Ana's first duty is either to her husband, to her sister, or to herself. You might ask the participants to do the diamonds again, this time asking them to do so as if Ana were acting purely in her own best interests.

This might lead you into some tough but rewarding discussions around the extent to which Ana should push herself forward. Should she place her sister's feelings ahead of her own need to pursue her education? Should she postpone having children until she gets an enterprise started? What are the cultural norms that might be informing her decisions or constraining her? Exercises like these are more about the process of discussion than trying to get a right answer or simply showing the participants the difference between short-term and long-term goals.

2. MAKING A SAVINGS PLAN (30 MINUTES)

Tip: for this exercise, you might want to pair participants that have high literacy with those that have low literacy.

1. Instruct the participants to get into groups of 5. Remind them of the goals that they set earlier in the lesson. Ask them to share their goals and dreams with their group members.
2. Give each group a copy of the Savings Plan Worksheet (see example below from Rwanda, but make sure to use the local currency and prices), or give them a flipchart sheet to make their own.
3. Ask the participants to work together in their groups to think about how they can develop a savings plan to help them achieve their goals and dreams.
4. Explain that they will be considering the following:
 - What dreams and goals did they already identify in previous lessons? (Session 2. My Goals, My Dreams)
 - Are these dreams and goals still the same, or have they changed?
 - How much money will they need to achieve these goals?
5. Ask participants to identify three goals: two short-term (ST) goals and one long-term (LT) goal. Remind them that short-term goals might require a few weeks or up to six months, while long-term goals may take from six months to several years to achieve.

6. Ask them to write the three goals in separate rows in the left-hand column of the Savings Plan Worksheet.
7. Ask participants to decide how important each goal is, and to rank them in order of priority (1 as 'most important', 3 as 'least important').
8. Ask a volunteer to share one of their goals, and to fill out their sample Savings Plan Worksheet together with the group: determining whether it is a ST or LT goal; when they will need the money; how important it is; the amount needed; the amount that needs to be saved every week or month to reach the goal; and the source of the earnings.
9. Instruct each participant to go through the same process with their own goal, working with their group members. Walk around and give help to those who need it.
10. Finally, ask the participants to double the amount of time they have allowed themselves to reach their goals, and to re-calculate the amount they need to save every week or month.
11. Bring the groups back together, and guide the group as a whole into a discussion using the following questions:
 - What was your reaction when you figured out the amount you needed to save each week or each month to help reach your top-priority goal?
 - What happened to the amount of money you had to save each week or month when you doubled the amount of time needed to save for your goal?
 - What can you learn from these calculations? (Answer: Even if your goals come with a high price, you can often reach them by setting aside money regularly).
 - How will making a savings plan help you?
 - What will you do differently now that you know how to make a savings plan?

SAVINGS PLAN WORKSHEET

Buy shoes	6 weeks	2	RWF 2,000	RWF 350 per week	Sell vegetables at market
Buy a goat	1 year	1	RWF 10,000	RWF 850 per week	Save through VSLA/rotating fund
Buy sodas and cakes for a friend	2 months	3	RWF 1,000	RWF 125 per week	Sell eggs

Commented [JG12]: Contextualize currency

REFLECT

REFLECT (15 MINUTES)

1. Ask participants to get in pairs to share three key reasons for saving and three personal savings goals.
2. Ask two or three pairs to feed back to the group.
3. To gauge participants' attitudes after the activities and discussions about thinking ahead, prioritising goals and making a Savings Plan, give them the following instructions:
 - Ask those who don't intend to save to put their hands on their heads.
 - Ask those who do intend to save to put their hands in the air.
 - Ask those who aren't sure to sit on their hands.
4. Finally, ask participants why it is important to think about interest and inflation when saving.

ANA'S SAVING CARDS

To buy a leaving gift for her sister (who is upset about her leaving)	To buy new clothes for the move to the city
To contribute to the costs of the wedding day	To pay the rent on a house of their own
To be able to enjoy city life, which can be expensive	To take an evening class to further her education
To be able to afford to start a family	To have a small amount saved for emergencies
To have some money for her financial independence	

SESSION THIRTEEN:

LEARNING ABOUT SPENDING

OVERALL OUTCOME

Spending responsibly goes hand-in-hand with saving responsibly. It is a skill that also requires discipline and careful planning. We have all heard stories of friends or family members (as well as governments and banks!) who have overspent or lived beyond their means, with many stressful consequences. This lesson introduces participants to the practical steps of spending money responsibly: by beginning to think about their spending 'needs' and 'wants'.

METHODOLOGY

- Start: Card Ranking Game
- Learn: Budgeting for an Individual
- Reflect: Group Discussion

KEY WORDS

- Spending



DURATION

90 minutes



MODULE OBJECTIVES

- Identify key spending priorities, and distinguish between spending 'needs' (essential) and spending 'wants' (desirable).
- Understand what 'responsible spending' means.
- Understand that balancing income and expenditure is important when trying to manage money effectively.



MATERIALS NEEDED

- Spending Needs & Wants Cards
- Flipchart sheets and markers
- Post-it notes

- Flipchart



PREPARATION NOTES

- You can prepare the sets of Spending Needs & Wants Cards before the lesson, or, if appropriate, participants can cut the handouts into cards themselves. If necessary, adapt the cards to suit your particular context.
- Keep the Imaginary Friend sheets the participants create as you will refer to/use these again in another lesson.

START

WARM-UP DISCUSSION (10 MINUTES)

1. Ask the participants the following questions:
 - What are the main things that adults spend money on?
 - What do young people spend money on?
 - What does 'spending responsibly' mean?
2. Give participants two minutes per question to quickly share their answers with the person next to them.
3. Ask for feedback after each question, and make a note of the answers on the flipchart.
4. Discuss the similarities and differences between the spending habits of young people and adults.
5. Discuss participants' ideas about what spending responsibly means. Follow this with the Spending Needs & Wants activity.

SPENDING NEED & WANTS CARD RANKING GAME (20 MINUTES)

1. Put the participants into groups of four to five.
2. Hand each group a set of the Spending Needs & Wants cards.
3. Ask them to sort the cards into three piles: essential spending, or 'needs'; desirable spending, or 'wants'; and a middle pile that reflects spending demands that lie somewhere in the middle (e.g. a birthday gift for a friend).
4. Invite groups to share what they put in the essential pile. Ask the group as a whole whether they all agree?
5. What have they put in the desirable pile? In the middle pile?
6. Check where groups put the Saving for the future card, and reinforce the importance of saving for future needs.
7. Discuss how some things might not be considered essential, and yet are important for overall well-being (e.g. hobbies and holidays).
8. Explain that the participants will refer to these spending 'wants' and 'needs' again in the next session "Creating a Budget".

SPENDING NEEDS & WANTS CARDS

SOAP	A TV SET
A CELL PHONE WITH AIRTIME	SODA
SHOES	SANITARY PADS

A NECKLACE	SAVINGS FOR THE FUTURE
LOTION	UNDERWEAR
EARRINGS	FOOD
A WATCH	WATER

LEARN

IMAGINARY FRIEND (44 MINUTES)

1. This is a group activity in which participants will create a hypothetical budget for an imaginary character.
2. Divide the participants into groups of four or five.
3. Give each group a sheet of blank flipchart paper and several different coloured markers.
4. Ask the group to designate one or two participants to be the artists, and to create a 'persona' by drawing a picture of a typical adolescent, or a person their age.
5. Ask them to give their persona a name, age and other characteristics. They should also think about their character's personality, interests and passions.
6. Next, explain that the participants need to identify six potential sources of income for their persona. These can be anything they feel is appropriate and realistic for their character: allowances, gifts from relatives, or money they earn. Ask them to write the six sources of income down on the left side of their character.
7. Once they have done this, ask them to think about what this young person's typical expenses are, and to decide on six things that person would realistically spend money on. Explain that they should write the six sources of expenditure down on the right side of their character.
8. When they have finished, ask the groups to present their imaginary young people to the others, including their character's name, age, interests, sources of income and expenses.
9. Ask each group the following questions:
 - Does your young person have regular sources of income?
 - Does your young person have enough money to cover all of their expenses?
 - What is their favourite way to spend money?
10. Invite other participants to ask other questions about the imaginary young person.
11. After all of the groups have presented, ask: "Are there any other sources of income that young people have that we have not yet mentioned?"
12. Give participants a few more minutes in which to write down any additional sources of income or expenses on the appropriate side of their pictures.
13. Now, ask participants to put their persona's expenses into categories. Point out that certain expenses could be grouped together into a more general category, e.g. clothes, shoes and toiletries could be called 'personal items'; video games, movies and tickets to sports events could be considered 'entertainment'; and books, pens and paper could fall into the category of 'school supplies'.
14. Invite a volunteer to read out their group's categories, and then ask the other groups if they had different categories.
15. Note down these expense categories, and keep them for future lessons. You should also explain to the participants that these expense categories will help in the next lesson

REFLECT

REFLECT (15 MINUTES)

1. Return Remind participants that spending responsibly involves the 4 Ps: Pocket, Priorities, People, and Planet.
 - Your Pocket: can you afford it? (Consider income and expenditure.)
 - Your Priorities: do you really need/want it? (What do you value in life?)
 - Your relationship with other People: has anyone's rights or well-being been compromised or exploited in helping to produce the object you are buying? (E.g. clothing that has been made by people working for less than a living wage and in poor conditions.)
 - Your relationship with the Planet: has the environment been harmed in the production of the object you are buying? (E.g. the use of harmful pesticides and toxic chemicals in the growing and making of cotton for t-shirts.)
2. Follow up with these questions:
 - Do participants find it easy (or difficult!) to consider all of these things?
 - What do they feel they need more information about?
3. Finally, ask them to think about two key things they will consider when making spending choices in the future, and to share these with the person next to them.
4. Write the two things on separate post-it notes, and stick them onto the flipchart.
5. Finally, encourage participants to ask adults in their family the following questions about living expenses and spending habits in preparation for the next session: Creating a Budget.
 - What are the three most important things that you have to spend money on each month/ week?
 - How do you make sure there is enough money for these things?

SESSION FOURTEEN:

CREATING A BUDGET

OVERALL OUTCOME

Learning how to create a budget may not seem like the most exciting thing in the world for young people, but it's a vital step in helping them to reach their personal and financial goals. Participants have already been involved in activities that explore saving and spending issues. This lesson builds on this learning – pulling together their personal goals, their income, their saving and their spending – to create a budget.

METHODOLOGY

- Understand the terms 'budget', 'surplus' and 'deficit'.
- Create a simple budget.
- Apply this learning in their own lives.

KEY WORDS

- Budget
- Surplus
- Deficit



DURATION

90 minutes



MODULE OBJECTIVES

- Understand the terms 'budget', 'surplus' and 'deficit'.
- Create a simple budget.
- Apply this learning in their own lives.



MATERIALS NEEDED

- Lots of scrap paper
- Coloured pens
- An empty wastepaper basket
- A flipchart page showing the Family Monthly Budget Template
- Sheets of flipchart paper and markers
- Value Cards for the Groups Create a Budget exercise.
- Three A4 signs with Budget, Surplus and Deficit written on them and placed on the walls prior to the lesson
- A flipchart page showing the Group Budget Template
- Spending Needs & Wants Cards (if necessary)



PREPARATION NOTES

- See Facilitator's Tip boxes

START

BUDGET BALL GAME (30 MINUTES)

1. Put participants into groups of six or seven. Tell them these groups represent families.
2. Ask each group to make 10 balls by rolling up scrap paper. Each group must find a way of marking these balls (e.g. by colouring or drawing a symbol on them) so that they can distinguish them from the other teams' balls.
3. Now ask them to write certain values on the balls as follows: five have a value of \$20, two have a value of \$10, two have a value of \$5, and the last one has a value of \$1.

Commented [TS13]: Contextualise to your own currency.

FACILITATOR'S TIP

You will need to adapt this exercise to ensure that your local currency is used, and also that the amounts keep the game realistic and relevant. Ideally, the total value of the balls that one group/ family is given to throw at the bin should be slightly more than an average monthly household income. In this way, even if a group/family fails to get all of their balls into the bin, they will still have an amount roughly equal to an average monthly household income. Of course, those groups/families who you instruct to stand further away from the bin will probably end up with less than the average monthly income. That is precisely the point. You want the participants to remember that not every family has the same access to resources, and that for some, preparing and keeping to a monthly budget will be much harder than for others.

4. Place an empty wastepaper basket in the middle of the room.
5. Now ask each group to choose one participant to act as head of their 'family'. That person leads their group in a discussion on the following questions:
 - What are the four most important things that our family has to spend money on each week and each month?
 - How can we ensure that we will have enough money to cover all of these expenses?
6. Listen quickly to answers from each family head. If the groups have not mentioned the word 'budget', lead a quick discussion using these prompt questions:
 - What is a budget?
 - What ideas come to your mind when you hear this word?
 - What does a budget do?

- Who has to work on a budget?
7. Explain that the participants will now play a game to help them create a realistic budget. The game will help them to manage their money responsibly.
 8. Point out to the groups where they should stand (at least three metres away from the wastepaper basket, but make sure some groups/families stand further away).
 9. One group at a time has each of its members throw the currency balls, trying to land them in the wastepaper basket.
 10. If a currency ball lands in the wastepaper basket, that group records its value.
 11. When each group has finished throwing, they should have a list of the different values of the currency balls they succeeded in throwing into the wastepaper basket.
 12. Now give each group a sheet of flipchart paper and ask them to copy the Our Family's Monthly Budget Template shown on the flipchart.
 13. Under 'Income', they must enter the value of each separate currency ball they landed in the basket, and make up a realistic source explaining how the members of their actual families might have obtained that money (e.g. hours worked, products or services sold, gifts, etc.)
 14. Next, remind each group/family that their budget includes four broad categories of expenses: rent, food, school and fun, and savings. These should be things that their actual families typically spend their monthly income on. Ask them to write down the amount of their income that they wish to spend against each category.
 15. Ensure that each group then subtracts their expenditure total from their income.
 16. Ask each group to present their budget. As they present, ask them:
 - Were your expenses higher, lower or equal to your income?
 - What will you need to do if your budget shows a negative balance? (Answer: Reduce expenditure)
 - Which of these budget items are most important?
 - Why do you think each group/family was asked to stand at a different distance from the basket?
 - What happens when you have a shortfall in the amount of money you need? (Answer: This is called a deficit)

OUR FAMILY'S MONTHLY BUDGET

OUR FAMILY'S MONTHLY BUDGET	
INCOME	AMOUNT

INCOME TOTAL	
EXPENDITURE	
RENT	
FOOD	
SCHOOL AND FUN	
SAVINGS	
EXPENDITURES TOTAL	
BALANCE (INCOMES- EXPENDITURES)	

LEARN

1. GROUPS CREAT A BUDGET (20 MINUTES)

FACILITATOR'S TIP

For this exercise, you need Value Cards that simply show a value or amount of money expressed in the local currency. Make the cards prior to the lesson. If possible, use different shapes or colours to differentiate between income and expenditure cards. Otherwise mark them with an 'I' or an 'E'.

Make sure that the total amount of the income cards is close in value to the total amount of the expenditure cards. Look back at the work the participants did in the last session for the Imaginary Friend exercise. Try to prepare your cards so that the total income and total expenditure are much the same as those suggested by the participants in that exercise. Then place the prepared cards in a box.

1. Explain that you're going to create a budget for an imaginary friend, such as the one that participants created in the previous session.
2. Quickly review the term 'budget'.
3. Show the participants the blank Group Budget Template (below). Explain the income and expenditures sections of the budget. Inform the participants that they will complete this template

- from the perspective of any imaginary friend of their own age.
4. Choose one of the Imaginary Friend sheets from the previous lesson and explain that the participants will work as a group to prepare a budget for this persona.
 5. Point to the sources of income of the imaginary friend, and ask for a volunteer to write them down in the budget template.
 6. Now ask another volunteer to read out the expenditure items of the imaginary friend and to write those down in the budget template.
 7. Next, ask other volunteers, one at a time, to take a Value Card from the box. Explain that the number on the card signifies the amount of money earned or spent on an item (depending on whether it is an income or expense colour/shape), and that they must decide where to put it on the budget template. If the participants draw an income card, they must place it in the amount column opposite any income item. If they draw an expenditure card, they must put it in the amount column opposite the expense item of their choice.
 8. Once all the line items in the budget have been given amounts, ask participants to help you add up the income and expenditures. Ask:
 - a. Which section of the budget has the highest value: income or expenditures?
 - b. What else do you see in this budget?
 9. Point out the last line of the budget template. Explain that this last line is one of the most important in the budget form. The number put here can either be positive or negative, depending on whether there is enough income to cover the expenses. If the number is positive, then the imaginary friend has more income than expenses. If it is negative, it means that imaginary friend's expenditures are greater than their income. Inform the participants that they will learn terms for each situation.
 10. Point to the budget template, and ask the participants:
 - a. What is another word, in any language, that you might use to describe a 'surplus'? (Write any local phrases or slang terms that young people use to talk about surplus next to this word.) A definition is provided below the budget template if needed.
 - b. What is another word, in any language, that you might use to describe a 'deficit'? (Write any local phrases or slang terms that young people use to talk about deficit next to this word.) A definition is provided below if needed.
 - c. In the case of the budget we have just created, how can a surplus occur? (It would mean that there is money left over after paying for all expenses.)
 - d. How can a deficit occur? (If there is not enough income to pay for all expenses, a deficit is created.)
 - e. How do we figure out the number that goes on this line of the budget? (Point to the surplus and deficit lines respectively. Explain that we must subtract the total expenses from the total income. A positive number is a surplus and a negative number is a deficit.)
 11. Show the calculation, subtracting total expenses from the total income on the budget flipchart that you have been using as an example. Ask the participants the following:
 - Does this budget show a surplus or a deficit?
 - Why is it important to keep a record of your income and expenses?
 12. Summarise by telling the participants that keeping a record of their income and expenses helps them to know where their money goes. If they have a surplus, or extra money, they can save it for future needs. If their budget tells them that they have a deficit, or not enough money to pay for their expenses, they know to cut back on some of them.

2. CREATING A PERSONAL BUDGET (20 MINUTES)

1. Remind participants of the Spending Needs & Wants activity they did in a previous lesson in which they thought about essential and desirable spending.
2. Give out the Spending Needs & Wants Cards, if it will be a helpful reminder of potential items that young people spend money on. Go over them together if you have only one set or prepare more sets in advance and ask

groups to quickly review them.

3. Explain that the participants are going to create a personal budget based on their actual (or anticipated) income and spending habits for a month.
4. Ask them to draw a blank template in their notebooks and draw a blank template on the board as well to use as an example.
5. If necessary, review the terms 'budget', 'surplus' and 'deficit' from the definitions discussed above. Direct the participants' attention again to the Group Budget Template (see below, same as for the previous activity) on the flipchart. Quickly explain the income and expenditures sections of the budget again if you sense it might be necessary.
6. Explain participants that when they create their own personal budget, they should adapt the expenses headings to match their own spending habits.
7. Point to the sources of income, and ask participants for a realistic monthly amount as an example.
8. Next, point to the expense categories and ask for one or two realistic examples.
9. Explain that once all the items in the budget have been given amounts, the participants first need to add up the sources of income, and then they should add up all the expenses.
10. Highlight the totals, and ask:
 - Which section of the budget has the highest value?
 - What else do you see in this budget?
11. Point out the last line of the budget form. Explain that this last line is one of the most important on the budget form. The number put here can either be positive or negative, depending on whether called a deficit, which means the participant's expenses are greater than their income.
12. When you have completed the example, ask participants to work either individually or in pairs to work out their own budgets.
13. Make sure those who need support are given help.
14. Have participants hold on the budgets they created as these will be used in upcoming lessons.

REFLECT

REFLECT (20 MINUTES)

1. Remind the participants that by creating a budget they will have better control over their money, and will know how much they can save for the items identified in earlier sessions.
2. Ask the participants to keep a written record of their income – everything they buy, and everything they spend money on – for one month to see how they keep their income and expenses in balance.
3. Point out that they can use the budget framework that they have used in the lesson to track their own income and expenses.
4. Point to the three signs on the walls around the room, and do a quick Vote with Your Feet activity to ask participants if they think that at the end of the month they will have a:
 - Deficit
 - Surplus
 - Perfect balance

5. This also gives you the opportunity to make sure the participants understand the terms. Encourage them to carry out the activity in the coming month to see if they were right.

ENQUIRY QUESTION FOR THE NEXT LESSON

- Encourage participants to ask family and friends the following question about living expenses and spending habits, in preparation for the next lesson on Saving Options.
 - Where is the best place to keep money that you want to save, and why?

BUDGET TEMPLATE FOR CREATING A GROUP/PERSONAL BUDGET

BUDGET	
BUDGET LINE ITEMS	WEEK 1: AMOUNT
Income	
TOTAL INCOME	
Expenses	
Personal	
Entertainment	
Education	
Transport	
Family	
TOTAL EXPENSES	
TOTAL SURPLUS/DEFICIT (Balance)	

DEFINITION OF BUDGET

A budget is a summary of estimated income and how it will be spent over a defined period of time.

DEFINITION OF SURPLUS AND DEFICIT

A surplus is the amount of money or quantity of goods that remain when use or need is satisfied.

A deficit is a shortfall in the amount of money or other good that is needed.

SESSION FIFTEEN:

SAVING OPTIONS

OVERALL OUTCOME

In previous lessons, participants considered the advantages of saving in helping them to reach their goals. Young people need to be able to safeguard their money, and this lesson will help them to understand some of the different formal and informal savings options available to them, as well as how different savings products and services work. We will look specifically at: Saving at Home; Saving Clubs; Savings and Loans Groups; and Individual Accounts (at a post office, bank or credit union).

METHODOLOGY

- Start: Personal Storytelling
- Learn: Jigsaw Group Work
- Reflect: Group Discussion & Vote with Your Feet

KEY WORDS

- Options
- Suitable



DURATION

90 minutes



MODULE OBJECTIVES

- Identify some of the different saving options available.
- Identify some advantages and disadvantages of these different saving methods.
- Identify a saving method suitable for their needs



MATERIALS NEEDED

- Experts Cards, each with information about one of the following savings options: Saving at Home; Saving Clubs; Savings and Loans Groups; and Individual Accounts (at a post office,

bank or credit union)

- Flipchart pages headed with the four savings options listed above
- Markers



PREPARATION NOTES

- The purpose of the Personal Storytelling activity in the Start section is to help participants appreciate that they already have rich and diverse experiences of saving. This exercise would benefit if you first volunteer your memories of how you saved and what you saved for when you were a teenager
- For the Silent Debate activity in the Learn section, ensure that each group has at least one participant who can read well so that they can read the Experts Cards aloud to the others in the group. Also ensure that when it's time to write comments on the flipcharts, one literate volunteer is stationed in each corner to write on behalf of participants who might not be able to write.
- A visit to a bank or other savings institution to gain information regarding saving products would be a valuable addition to this lesson.

START

PERSONAL STORYTELLING (20 MINUTES)

1. Start off by sharing a quick story about how you saved when you were a teenager, and what you saved for.
2. Encourage a few volunteers to share similar stories. Try and listen to as many participants as possible within 15 minutes.
3. Ask participants:
 - Where is the best place to keep the money that you want to save, and why?

LEARN

(60 MINUTES)

1. In this activity, participants will learn about four different savings options, and take part in a Silent Debate to explore the advantages and disadvantages of each option.
2. Start by dividing the class into four evenly sized groups.
3. Give each group an Experts Card, with information about one of the following savings options:
 - Saving at Home
 - Saving Clubs
 - Savings and Loans Groups
 - Individual Accounts (at a post office, bank or credit union)
4. Ask one person to read out the information on the card to their group. The group members should then discuss the advantages and disadvantages of saving in this way together.
5. Instruct the participants that they should decide as a group how they will present this information to the rest of the class (e.g. with a two-minute role play, mime, a news broadcast, a rap, or a 'lesson' showing the advantages/disadvantages of each savings method).

6. Have each group present their savings option to the rest of the participants. Make sure participants applaud each presentation.
7. Next, prepare the Silent Debate activity by placing the four sheets of flipchart paper, headed with the four savings options, around the classroom.
8. Tell the participants that they should write comments on the flipchart pages saying what they like or don't like about that particular option, based on what they have heard during the presentations.
9. As they move from one option to another, participants should respond to comments made by someone else. For example, if on the Saving at Home sheet someone has written: 'I like this method because it is convenient and I can save time,' someone else might write: 'Yes, but what if you are tempted to use your savings on a new pair of trainers instead of on your training course?' Someone else can comment on that comment, and so on.
10. After an appropriate amount of time, draw this exercise to a close.
11. Next, give one sheet of flipchart paper to each group, and ask them to sum up the main comments for the rest of the group.
12. Have each group present their summary to the rest of the participants.

EXPERTS CARDS

SAVING AT HOME

There are many different ways of saving at home. The most important is to think of somewhere safe and secret so your money won't get stolen! In some parts of the world, such as in the Philippines, Aflateen participants save at home using a bamboo bank. They take a piece of bamboo, cut a slot into the side, and use it as a savings bank. When the piece of bamboo is full of coins they use a hammer to smash it open. Here are some other places you can save at home:

- Taped to the back of a picture on the wall.
- Under the mattress.
- Sewn inside a chair cushion.
- Buried in a jar in the ground.

How many more places can you suggest? The advantages of saving at home include being able to get to your money as soon as you need it. One of the disadvantages is that someone might find your money and steal it. Also, you don't earn any interest on your savings. How many other advantages and disadvantages can you think of for saving at home?

INDIVIDUAL ACCOUNTS (AT A BANK, POST OFFICE OR CREDIT UNION)

There are many different places where you can open a formal savings account, including a bank, post office or credit union. Furthermore, there are many different types of saving accounts to choose from. So you need to do a bit of research before choosing the account that is best for you. You would do the same thing if you were going to buy a pair of jeans, wouldn't you? You would look all over the market to compare different prices and quality. You should do the same before opening an account: first find out what is available.

There are many advantages to having a formal savings account. These accounts are regulated by the government, so they shouldn't cheat you. Money is locked safe in a secure building so it is difficult to steal. But there are disadvantages too. Banks charge fees for most transactions (e.g. withdrawals). How many other advantages and disadvantages can you think of for opening a savings account?

SAVING CLUBS

In this model, friends or family members agree to save as a group. The club members set rules for the withdrawal of money. They may also decide to set a limit on how much one person can withdraw or pay in at a time. Each member keeps their own individual records of how much they pay in (deposit) or take out (withdraw) each week. The club usually has a treasurer who keeps an overall record of how much the group has in total. Very often the group opens a single savings account at a bank where they keep their savings.

Many people find it is easier to find the discipline to save if you are part of a group of friends who share the same aims. But being part of a group also means you lose a bit of personal freedom. How many other advantages and disadvantages can you think of for joining a saving club?

SAVINGS AND LOANS GROUPS

This usually involves a group of people from the same community. Members pay in (deposit) the same amount of money each month into a group account. The money collected is lent to a different member of the group each month. Members often decide to save in this way for a specific goal, e.g. to buy a chicken or a pig. Many people say that they find it easier to pay back their loans because they know the community members (often friends and relatives) in the group are depending on them to do so. But if a member of the group doesn't repay a loan, everyone is hurt.

How many other advantages and disadvantages can you think of for joining a Savings and Loans Group?

REFLECT

(10 MINUTES)

1. Gather the participants back into a circle and thank them for their work. Explain to them that it is sometimes difficult to protect our savings and to not spend them. Invite the participants to share challenges they think they might have when trying to hold on to their savings. If they need a little prompting, you can ask:
 - i. Do you ever feel pressure to spend your savings?
 - ii. Who might ask you for the money you've saved? Might people treat you a bit differently if they know you are saving? How?
2. Ask participants to think individually for a moment about which savings option they would prefer, and then to indicate their decision by standing in front of the appropriate flipchart from the Silent Debate.
3. Ask a couple of volunteers at each flipchart to explain their choices.

4. As a group as a whole, discuss why certain options were more or less popular than others.

ENQUIRY QUESTION FOR THE NEXT LESSON

Saving resources can also lead to saving money. In the next lesson, participants will consider what it means to be a 'smart saver' (someone who has an understanding of saving that includes saving time and resources as well as money). Encourage participants to ask their friends and family the following question: How can saving resources (water, fuel, time, etc.), and using them carefully also help us to save money?

SESSION SIXTEEN:

BORROWING MONEY

OVERALL OUTCOME

This lesson looks at the option of borrowing money. Participants will think about the reasons why people borrow money, the implications of borrowing money, and what responsible borrowing means. It also helps them to understand some basic terminology around credit.

METHODOLOGY

- Start: Group Discussion
- Learn: Vote with Your Feet & Case Studies & Running Dictation
- Reflect: Cubing

KEY WORDS

- Loan
- Credit
- Interest
- Collateral
- Default
- Guarantor
- Loan shark
- Microfinance institution



DURATION

75 minutes



MODULE OBJECTIVES

- Identify times when they might borrow money.
- Understand the implications of borrowing money.
- Understand that there are different types of loans.
- Understand basic terms, such as credit and interest



MATERIALS NEEDED

- Four flipchart sheets, each headed with one of the Enquiry Questions from the last lesson: Why did you decide to borrow money?; Where did you borrow the money/get the loan from?; How easy was it to repay the loan?; Do you have any advice about borrowing money?
- Running Dictation Slips, randomly placed on the four walls of the room prior to the lesson
- Sheet of flipchart paper listing the words: Credit, Collateral, Default, Guarantor, Interest, Loan Shark, Microfinance Institution
- Flipchart sheet outlining the six Cubing Prompts (as shown in Reflect activity below)
- Large dice or paper folded into a cube, with a prompt on each of the six sides
- Pens and paper



PREPARATION NOTES

- Prepare the above materials and review the concepts before the lesson. It is important that you help participants to learn some new terminology today, so that they can discuss the concepts of borrowing and lending by using standard vocabulary. This will happen in the third part of the Learn session. Depending on the literacy levels of the group, there are two ways you might do this. Firstly, you could organise the activity as a Running Dictation. If literacy levels in the group are too low for a Running Dictation to be effective, teach participants the terms using the lecture method.

START

BORROWING MONEY (15 MINUTES)

1. Before moving to the next topic, ask the participants if they have thought of any ideas using the 6Rs they learned about last week. Were they able to change something in their behaviour?
2. Discuss with the participants what they found out (or what they know from experience) from their Enquiry Questions from the last lesson. Write their answers on the flipchart papers headed with the questions:
 - Why did you decide to borrow money?
 - Where did you borrow the money/get the loan from?
 - How easy was it to repay the loan?
 - Do you have any advice about borrowing money?
3. Ask the participants to identify whether the answer was given by an adult or a young person. For example, in response to: "Why did you decide to borrow money?", they might write: "To buy braiding materials for my hairdressing business (adult)".
4. After 5 to 10 minutes, ask the following (or similar) questions to draw some conclusions:
 - What were the main reasons that young people borrowed money, compared to the main reasons for adults?

- Where were the main places that people borrowed money from?
- Overall, did people find it easy to repay the loan?

LEARN

1. BORROWING AND LENDING TERMS (15 MINUTES)

1. Put the participants into groups of three. Now count off each group member: 1, 2, 3. Explain that in each group, number 2 is the writer. Make sure they have a pen and paper.
2. Show the participants the sheet of flipchart paper listing the seven words - Credit, Collateral, Default, Guarantor, Interest, Loan Shark, Microfinance Institution – and ask the writers to quickly note them down onto their paper, leaving plenty of space between each word.
3. Explain that participants numbered 1 and 3 are the runners. It is their job to run around the room and find the slips on the wall. When they find a slip, they need to read and memorise it. They must not take notes or photograph it with their phones. Then they need to run back to their writer and tell them what they have memorised so that the writer can note it down next to the correct word.
4. The first team to correctly write down all seven definitions wins.
5. Review the definitions with the entire group.

RUNNING DICTATION SLIPS/ LECTURE NOTES

CREDIT

If your savings account is 'in credit' or you have 'credit' on your phone, that means there is money available to spend. But if you buy something 'on credit', it means that someone else (e.g. a bank or other financial institution) has lent you the money and you must pay it back.

COLLATERAL

Something of value that is used to guarantee a loan. If you do not repay your loan, the lender takes the collateral off you to cover their costs. A common example is a bank lending you money, but taking your house as collateral. If you fail to repay the loan, the bank takes your house from you.

DEFAULT

Failure to repay a loan according to the terms that were agreed when the loan was taken out.

GUARANTOR

A person who co-signs a loan and agrees to be financially responsible for it if the person who took out the loan cannot pay it back.

INTEREST

If you borrow money, you have to pay an extra amount on top. This is called interest. You usually have to pay interest when you borrow money. If you save money in a bank, you can often receive interest. This is like a little reward for leaving your money in the bank.

LOAN SHARK

A person or an organisation that easily offers informal, and sometimes illegal loans at high interest rates to individuals, often enforcing repayment through threats.

MICROFINANCE INSTITUTION

A small financial institution that provides basic savings services to its customers, who usually have little money.

2. BORROWING WISELY (15 MINUTES)

1. Ask the participants to stand in the centre of the room. Inform them that you are going to read out some True/False Statements (below). For each statement, ask the participants to indicate whether they think it is true or false by moving to the right side of the room if they think it is true, and to the left if they think it is false.
2. Once the participants have moved to the right or left, ask a volunteer who answered correctly to explain their decision.
3. After each discussion, give the participants time to reposition themselves in the centre before reading the next True/False Statement. You can decide to use all of the statements or just a few. Use the statements most relevant to your group, or create new ones.
4. True/False Statements:
 - The money from a loan belongs to the person who borrows it. (False)
 - A loan can help you start a business when you don't have enough of your own money. (True)
 - If you borrow money from a friend, you do not have to repay it. (False)
 - If you miss a loan payment, you won't face any consequences as long as you eventually pay up. (False)
 - Using borrowed money is usually more expensive than using your own money. (True, because of the interest) • Only banks charge interest on loans. (False)
 - Credit can mean both money available to spend, and someone else's money you have to pay back. (True)
 - Borrowing from a loan shark is a cheap option. (False)
5. Ask participants if they have any questions, and answer them to clarify any issues.

3. GOOD AND BAD LOANS (15 MINUTES)

1. Start off by explaining that borrowing money can be a positive experience. It can, for example, help people to start or expand a business; it can help them to respond to an emergency in their family; or it can help them to improve their living conditions sooner rather than later. When a loan helps people in these ways, it is usually a good loan. But taking a loan always carries a risk of not being able to repay. So, when the loan ends up costing someone money, or forcing them to go deeper into debt or default, it is a 'bad loan'.
2. Instruct participants to listen to the following situations in which someone takes a loan, and ask them to decide for each one if it is a good loan or a bad loan. If they think it is good, they should move to the right side of the room. If they think it is bad, they should move to the left side.
3. Ask everyone to find a partner and to form a line in the centre of the room. Read each scenario aloud, one by one, allowing participants to first discuss it with their partners before making their move.
4. Ask some volunteers to explain their decisions about each situation. Before moving on to the next scenario, have the participants stand back in the centre of the room.
5. After having read all of the situations, ask the participants: "To make sure that your loan will be a good loan that really helps you, what should you

know before deciding to borrow?"

6. Write down their responses on a new sheet of flipchart paper. Make sure the following points regarding what they need to know before borrowing money are covered/discussed:
 - i. The amount of the loan payment, including interest.
 - ii. How they will be able to repay the loan, e.g. the sources of income or savings they have to make the loan repayments.
 - iii. When they will actually get the loan money? Will they receive the money before they need it or afterwards?
 - iv. If they are using the loan money to buy a tool or piece of equipment, will the object outlive the loan and continue to earn them money?
 - v. Can they charge a price for the goods they have financed that is high enough to both repay the loan and have some money left over?

GOOD AND BAD LOAN SITUATIONS

SITUATION 1

Mary borrows \$20 to buy vegetables to sell in her village. By the end of the week, she has sold all of her vegetables for a total of \$30. Now, she has \$20 to buy more vegetables, \$5 for her loan payment and \$5 for her expenses and savings.

Commented [JG14]: Contextualize name

Commented [JG15]: Contextualize currency

SITUATION 2

Magdalena has applied for a loan to make souvenir t-shirts to sell at the school carnival. But when the loan is finally approved, she doesn't have enough time to silk screen the t-shirts before the festival.

Commented [JG16]: Contextualize name

SITUATION 3

Alicia borrowed \$200 for a refrigerator for her snack stand. She is able to stock more items, especially cold drinks, and is now earning \$20 more each month. Most of that income is used to repay the loan, but a year from now, when she has finished paying the loan, she will still have the refrigerator.

Commented [JG17]: Contextualize name

Commented [JG18]: Contextualize currency

SITUATION 4

Sara borrowed \$50 to purchase hats in bulk at a lower price. But after she sold all the hats to students at her school, she still owed \$10 on the loan.

Commented [JG19]: Contextualize name

SITUATION 5

John the baker borrowed money for a used mixing machine that allowed him to increase his bread production. But by the time he paid off the loan, the machine had broken down.

Commented [JG20]: Contextualize name

REFLECT

CUBING EXERCISE: CREDIT, LOAN SHARK AND MICROFINANCE INSTITUTION (15 MINUTES)

1. Hold up a large dice or cube made from folding paper and show the participants how there is a short prompt written on each of the six sides.
2. Use the flipchart (with Cubing Prompts information below) to elaborate on each prompt, by suggesting the sorts of follow-up questions players might ask themselves.
3. Call for a group of six participants to play a demonstration game. Give

'bank' as their subject.

4. The first participant rolls the cube. They then answer their prompt depending on which one is written on the side of the cube facing upwards.
5. Next, put participants into groups of six. Give each group a cube, and have them play the cube game on the subjects of Loan Sharks, Microfinance Institution and Credit.
6. Ask volunteers from the different groups to tell some of their answers to the group as a whole.

CUBING PROMPTS

DESCRIBE IT: Look at the subject closely, or focus on it in your imagination, and describe what you see.

COMPARE IT: What is it similar to? What is it different from?

ASSOCIATE IT: What does it make you think of? What comes into your mind? These can be similar or different things, places, or people. Just let your mind go and see what associations you have for this subject.

ANALYSE IT: Explain how it is made. You don't have to know; you can make it up.

APPLY IT: How can it be used?

ARGUE FOR OR AGAINST IT: Go ahead and take a stand. Use any kind of reason you want: logical, silly or anywhere in between.

SESSION SEVENTEEN:

MONEY STREAMS

OVERALL OUTCOME

Participants will become more aware of their various income-generating activities, and be able to categorise and analyse them for their value. They will also be made aware of social aspects that could impact their ability to save or provide, and consider, through talking with their peers, what is the best type(s) of work for them.

METHODOLOGY

- Start: Peer Interviews
- Learn: Brainstorming & Chart Making
- Reflect: Group Discussion

KEY WORDS

- Formal employment
- Informal employment
- Self-employment Income sources
- Seasonal work



DURATION

85 minutes



MODULE OBJECTIVES

- Identify different income streams: entrepreneurial, agricultural, and wage (informal or formal), and consider the frequency of this work: full time, as needed, when necessary, seasonal, etc.
- View their different sources of income as part of their budgeting and time management.
- Understand the social aspects of their financial resources: for example, what they barter for, favours, different forms of payment, demands or support from family, etc



MATERIALS NEEDED

- Note cards, pens, tape
- Flipchart, marker
- Extra paper
- Blindfolds if possible



PREPARATION NOTES

- Research in Ghana and Uganda has found that for millions of youth, livelihoods are 'assembled through a multitude of jobs, home-based work, agricultural production, and entrepreneurial activity. Understanding young people's daily lives is key to designing realistic, timely and effective interventions that are sustainable and help to improve their livelihoods. Young people have diverse livelihoods.' In short, many youth undertake a mix of informal sector employment, self-employment, and agriculture-related activities to sustain their livelihoods.
- The same research states 'that mixed livelihoods allow for risk mitigation and help to maximise young people's economic opportunities within vulnerable geographic areas. Mixed livelihoods are therefore a logical choice and may be the most economically viable course of action for many disadvantaged rural young people in Africa¹
- The point of this lesson is to build a bridge for youth by combining their previous lessons on budgeting and saving into the lessons focusing on their career path by recognising that they already, most likely, participate in a wide variety of income or resource-generating activities. It is important to highlight these as valuable experiences, even though most youth are aware of the benefits of stable informal sector wage jobs or formal work and would prefer that. This lesson will help them explore what they already do, how much of their time it takes, how profitable it is for them, and how their social network either positively or negatively impacts these work choices (or necessities).
- Note: You may need to contextualise this lesson depending on the situation of your participants. It is assumed that many are already engaged in various work activities, but in case most of your group is still attending school and just helping at home, you will have to ask them to talk about people they know or have observed who are a few years older.

START

PEAR INTERVIEWS (25 MINUTES)

1. Write on the flipchart: Different ways to make money or get items that we need.
2. Inform participants that this gives them an idea of the topic of this lesson. Explain that to start the brainstorm on all of the ways they receive income or necessary resources, they are going to interview each other.
3. Give each participant a sheet of paper and pen. Give them five minutes to write down five questions on their sheets of paper that they could ask their partners. These should cover all of the different kinds of work they do; the help they give; or the things they trade for money or other valuable resources. Encourage them to think of their own five unique questions, but you may need to walk around and give some private guidance if they are having trouble thinking creatively. You can tell them that they should ask their partners to consider how big each 'job' is in terms of the time it takes, the amount they earn, or the help that it gives them. They can also ask about their partner's family obligations, and if they do certain work out of necessity, because they want to, or because they see it as a good opportunity.
4. Place participants in pairs, and give them 10-15 minutes to ask and answer each other's questions.
5. Depending on the time available, you can ask participants to take notes

¹ The Mastercard Foundation (2017). Invisible Lives: Understanding Youth Livelihoods in Ghana and Uganda. http://www.mastercardfdn.org/wp-content/uploads/2017/02/Report_YouthLivelihoods_Feb2017.pdf

during the interviews and give short presentations on their partner's answers when they are done, or if you have less time they can just listen and be prepared to share one interesting fact they learned from their partner interview. The interesting facts could be for example that their partner does up to 10 jobs per year, or that they prefer the work where they are self-employed the most, or maybe they have a really interesting and unique small job. Call on volunteers until everyone has had a chance to speak.

LEARN

1. DISCOVERING INCOME SOURCE OPTIONS (30 MINUTES)

1. Divide the participants into four groups. Have them sit together and give each group a piece of paper.
2. Assign each group one type of income:
 - Wage work (Any formal or informal work that they do which earns them a set amount of money from a business or another person, but is not agricultural. Formal means a mostly full-time, wage job in a formal business industry, and informal means temporary jobs for usually small businesses.)
 - Agricultural work (Any jobs they do for themselves or others that is related to crops, flowers, working the land, or animals. This can be seasonal, temporary or regular.)
 - Self-employment (Any work they do for themselves or on behalf of their immediate family, such as selling baked goods, selling at a market stall, taking care of children at their home, cutting hair out of their own home, etc.)
 - Favours or bartering (Anything they do where instead of receiving money, they receive another resource or benefit for providing work, help or resources to someone else. For example, they trade vegetables from their garden for milk from their neighbour, or they do small jobs for their aunt who in turn helps pay some school fees, etc.)
3. Once each group has their assigned income source, give them 10 minutes to write down as many different ideas or types of work that fit into their category as possible in the time given. Tell them it will be easier if they start with writing down all of the things they each do personally or already know about that matches their category, and then see if they can think of other ideas to add to it.
4. Ask each group to come to the front and briefly present. They should share their category, what it means, and all of the work options they listed. Each person in the group should then say the one type of work on their paper that they prefer the most. This activity provides two functions: it further expands upon and gives value to all of the work options that are available, and it also opens the discussion about the participants' work preferences.
5. When all of the groups have presented, lead a short group discussion based on the following questions:
 - Had you thought about all of these different options before?
 - Was there a category that was new to you?
 - Which type of income source would you most prefer? Why?
 - Which type of income source best represents your situation?
 - Why would you do several types of jobs or get income from these different categories? (Reasons could include schedule and availability; the season; contacts, skills and abilities; the amount of money to be made; who you work for; your current needs; personal interest; location of work; etc.)

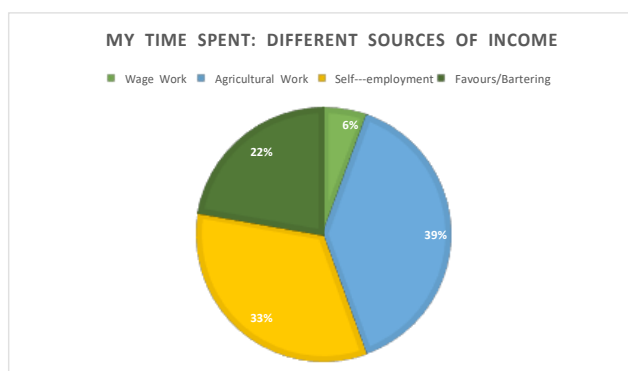
2. BUDGETING AND TIME MANAGEMENT OF MULTIPLE INCOME SOURCES (15 MINUTES)

1. Give each participant a piece of paper, and ask them to select 4 or 5 different coloured markers/pencils. If you don't have different colours available, they can still do this activity by labelling each section of the pie or shading the chunks in a different way (stripes or dots etc.).
2. Inform everyone that they are going to make a pie chart (see example below). You may want to draw an example of a pie chart on the flipchart to demonstrate what the participants should be

illustrating. Explain that they are going to draw a circle in the middle of their paper, and then 'cut' the pie to represent how much time they spend doing work or tasks that fall into the categories already discussed: wage work, agricultural work, self-employment, favours/ bartering. Tell them that this is not a math exercise and it does not have to be exact, but that they should think about a regular month or year and consider:

- Which work or tasks do you spend the most time on?
 - The second most?
 - Third most?
 - And fourth most?
3. Point out that it may be that some sections don't apply at all, in which case they would have 0%.
 4. Note: if anyone in the group is not yet doing any work, then have them think about their weekly and yearly routines and make a pie chart based on what takes up their time. This could include going to school, participating in social or community activities, helping at home, babysitting for family, helping family with work, etc.
 5. Next, they should think about what gives them the best income. They can do this by ranking each part of the chart. For example, if they receive the best income from wage work, they would rank that part of their chart as #1.
 6. Note: if you did the alternate version of this activity, then participants should adjust their chart to include more income-generating activities. They will have heard several ideas today about things they could start doing now, and they may want to create a pie chart that represents how they would want their future income source chart to look like. Then skip to the last step.
 7. Ask participants to look at their charts and consider whether the type of job they spend the most time on is making the most income for them. How does that affect their budget? How could they improve on their time management and savings with this information?
 8. Ask all participants to pick up their charts and stand up. Give them a few minutes to walk around the room, sharing and looking at each other's pie drawings. When they are finished, reconvene the group and ask if they found the charts to be very different from one another.

MY TIME SPENT DIAGRAM



REFLECT

**IDENTIFYING
SUPPORT AND
OPPORTUNITIES
(15 MINUTES)**

(15

1. Ask participants to think about the household budget they made previously in session Creating a Budget, and to see if they need to add some of these income sources. Ask the following questions to help them:
 - Did you think of all of these sources of income as a possibility, or did you perhaps forget to include some?
 - Did you list some costs that are actually unnecessary because of potential favours or bartering you could do in exchange?
2. If they have their household budgets with them, give participants time to update them. Otherwise, ask them to take notes about how to change their budgets later when they are home.
3. Inform the participants that in the next lesson, they will be talking more about careers, which fall into the wage work/formal employment category. Ask the participants:
 - Do you think it is hard to find wage work?
 - Do you think it can be harder for girls than for boys? Why?
 - Who is part of your support network?
 - Who can help you in finding jobs? Who can help to give you jobs?
 - Who could help you with school fees, training courses, and financial help for starting your own business?
 - Who could give you other kinds of resources in exchange, such as food, services, books, or household services?

SECTION FIVE: MY ENTERPRISE

5

SESSION EIGHTEEN:

PICTURING MY FUTURE – GET INSPIRED

OVERALL OUTCOME

This lesson helps guide participants to think about their different options for seeking work. They will consolidate what they have learned about themselves, think about their dream jobs, and identify steps to reach their goals.

METHODOLOGY

- Start: Brainstorming
- Learn: Group Activity
- Reflect: Four Corners Q&A

KEY WORDS

- Job
- Employee
- Manager
- Entrepreneur
- Introduce
- Inspire
- Inform



DURATION

120 minutes



MODULE OBJECTIVES

- Identify available job opportunities in their community, as well as methods to find jobs in the future.
- Formulate and share their entrepreneurial dreams
- Feel inspired to start their entrepreneurial journey



MATERIALS NEEDED

- A ball or rolled-up paper
- Flipchart, marker
- Pens, markers and paper
- Flipchart with the four questions listed in the Reflect activity



PREPARATION NOTES

- In order to build a strong and supportive group atmosphere, it is essential that all participants are able to share their big dreams and passions. Why do they want to become an entrepreneur? What about their entrepreneurial plans? Do they know an entrepreneur who inspires them?
- Some of the participants may already have a very concrete idea for a business. Others will still not have a clear idea. During this lesson, there is space for all of the participants to share their entrepreneurial dreams, however vague. Today's focus is on encouragement..

START

CAREER BALLS (15 MINUTES)

1. Draw two columns on the flipchart: one titled Dream Job, and the other titled Common Job. Ask for two volunteers to stand on either side of the flipchart and record answers.
2. Ask the remaining participants to form a circle to play Answer the Ball (if the group is too big, ask them to form two or more circles).
3. Inform the participants that the person with the ball will throw it to someone else and shout out either "dream job" or "common job". The participant who catches the ball will then either shout out one of their dream jobs, or a job that is common among young people in their community.
4. The volunteers write down the responses on the flipchart.
5. After five minutes, gather everyone by the flipchart, read through the words listed, and work together to draw connecting lines between similar jobs that appear on both sides of the chart.
6. Discuss the lists, using the following questions as a guide:
 - What are the differences between your dream jobs and the common jobs in your community? What are the reasons for the similarities and differences?
 - Are there common jobs available that could provide a first step to reaching the dream jobs?
 - In what ways could these jobs be harmful to your health or happiness?
7. Briefly explain that there are international and local labour laws designed to protect workers from harmful or unfair working conditions, and that one way for participants to claim these rights is through group action, such as workers unions.

LEARN

1. **VOTE WITH YOUR FEET - IDEAL TYPE OF JOB (15 MINUTES)**
1. Use the Vote with Your Feet technique by placing the three prepared signs around the classroom, either on the wall or on chairs. Explain the meaning of each term, and ask everyone to move to the sign that describes their ideal type of job.

- Employee: Works for someone else. Usually has less responsibility, but also less stress and does not have to manage others.
 - Manager: Works for someone else. Has responsibility for managing a particular area of work, including the employees that work in that area.
 - Entrepreneur: Creates and runs an entire business. The business may or may not have employees. An entrepreneur has control over the idea and the business, but also has to take risks and is not guaranteed a wage.
2. Ask the participants from each group to explain their choice, and encourage a discussion about the benefits and challenges of each sort of employment.
 3. Have a discussion about how the dream jobs mentioned at the beginning of the lesson fit into the three categories of work mentioned above. For example, entrepreneurship might open opportunities for young people to pursue jobs that don't yet exist in their community.
 4. End the lesson with a discussion on the rights and responsibilities that employees, managers and entrepreneurs have in protecting the rights of co-workers and employees. For example, employees have the right to collectively bargain with their co-workers for higher wages, while employers and entrepreneurs have the responsibility to ensure that their workplaces are safe for their employees.

2. MY BUSINESS IDEA (55 MINUTES)

1. To begin, ask participants to take one to two minutes to think about either:
 - their current (family) business, or
 - a business idea they have or would love to develop and pursue.
2. Next, hand out a sheet of paper and pen to each participant and as you do so, ask them to write down how to describe their business/idea in just four or five words. These words don't need to form a sentence, but can be just the five key words they associate with their business/ idea. Have them put their name on their paper and give it to you. These words will give you an insight into each participant's areas of interest.
3. Randomly choose a few volunteers to come up to the front of the room and act out their business/idea without using props or words. All of the other participants are encouraged to shout out what they think the business/idea is. The person acting out their business/idea should listen to the answers, and stop and point when they hear the correct one.
4. Once the activity is finished, ask a few volunteers to restate their business/idea and to say why they are interested in them. Are they passionate about their business/idea? Do they feel a connection? Do they have previous experience in this area?

3. CHALLENGES AND OPPORTUNITIES OF BEING AN ENTREPRENEUR (20 MINUTES)

1. This is a great moment for participants to start anticipating challenges and addressing their concerns and fears, both critical to starting a new business or improving their current (family) business. The following exercise helps participants to gain confidence by identifying opportunities for success.
2. Divide the participants into three or four groups. Ask them to either write down or simply talk about the following:
 - Three things that they would expect to find challenging about starting a business.
 - Three opportunities they see for their idea to succeed.
3. After 10 minutes, choose one person from each group to share their three challenges and three opportunities. Write these on the flipchart if possible.
4. When you have asked all the groups, encourage debate among the group as a whole. Is there an idea someone disagrees with or wants to add to? Maybe someone in the group already has business experience and can share what the most difficult challenges have been.
5. If the groups do not cover the following areas in their presentations, facilitate a quick discussion around them by asking:
 - Where/how will you find money to begin?
 - How do you pick an idea that will be successful, especially if you have several ideas?
 - Where can you get help from?
 - How would you make the first product, how would you advertise your service, how will you beat competition, etc.?
6. Remind participants that there are many reasons for why starting a business is difficult or doesn't work, and it is good for them to be aware of the challenges. These could include insufficient planning, poor

financial record keeping, asking the wrong people for help, taking a bad loan, not offering the right product or price for customers, not having a good location, etc.

7. Encourage participants to see that facing their fears and recognising and understanding challenges is an important part of setting themselves up for success, so they shouldn't be too fearful or negative. Encourage them to remember the opportunities they also identified.

REFLECT

FOUR CORNERS Q&A (15 MINUTES)

1. Point out the flipchart where you have written the following four questions. Read through them with the group.
 - Question 1. What are you passionate about?
 - Question 2. What type of business interests you?
 - Question 3. What are two skills you will need if you are to succeed with your business idea?
 - Question 4. What does 'success' mean to you? When will you consider yourself successful?
2. Inform the participants that they will play a quick game to help them get into four groups and to help them find which question to discuss. For each question, they will form different groups in a different way. Once they have found their group, they should discuss the question with the other group members. Remind them that this is a speed activity, and that they should give short answers. As soon as you feel that each person in each group has answered, clap your hands. When participants are quiet, read out instructions to reform the groups.
3. Read out Question 1: "What are you passionate about?"
4. Now create four groups by calling out the following instructions:
 - "All participants whose first name begins with 'A' through 'G' in one corner" (point to that corner). "All those with 'H' through 'M' in that corner. All with 'N' through 'S' in that corner. And all with 'T' through 'Z' in the last corner."

SESSION NINETEEN:

PLANNING OUR ENTERPRISES

OVERALL OUTCOME

In order for subsequent lessons to feed into actual enterprise plans, participants now need to decide what sort of enterprise they will undertake and whether or not they will work alone or as part of a group.

METHODOLOGY

- Start: Card Ranking
- Learn: Criteria Ranking & SWOT Test & Vote with Your Feet
- Reflect: Memory Cards & Group Discussion

KEY WORDS

- Start-up
- Capital
- Alone
- Group
- Strength
- Weakness
- Opportunity
- Threat



DURATION

125 minutes



MODULE OBJECTIVES

- Decide whether they wish to work individually or as part of a bigger group on their enterprise planning.
- Assess a business idea against different criteria so as to make well-informed judgements when it comes to choosing a business idea to pursue.



MATERIALS NEEDED

- Two sheets of paper, with Group and Alone written at the top respectively
- Set of cards for Teamwork or Rowing Your Own Boat?
- SWOT Test flipchart sheets
- Eight Start-up Capital Vote with Your Feet sheets, with one of the following written on each sheet of paper: Family & Friends; Savings Groups; Microfinance Institutions; Village Bank Loans; Personal Savings; NGO Grants; Angel Investors; Not Sure
- One set of Start-up Capital Memory Cards for every five participants
- Flipchart and marker
- Pens and (flipchart) paper



PREPARATION NOTES

- This is a very long lesson. And the fact that participants might want extra time to decide if they will work alone or in groups might add to the time needed. You may therefore want to think about dividing these exercises over two sessions. Really focus on what resources are available in your local community and which topics, sources of start-up capital, and examples/scenarios are most practical and easy to relate to for your participants.

START

TEAMWORK OR ROWING YOUR OWN BOAT? (30 MINUTES)

1. Advise participants that it is now time for them to start creating their own enterprises. This means that they will choose an idea, create a business plan, and hopefully start implementing their income-generating project. Explain that this is what they will be working on throughout the rest of the lessons.
2. Explain that the first decision they need to take is whether they want to work on their enterprise projects alone or as part of a group. Reassure them that each of them is free to choose what suits them best, but that it might first be wise to think of some of the pros and cons of each approach. Also reassure participants that today they are only talking about the enterprise projects they will do outside of the lessons. For the rest of the lessons, they'll all still be part of the bigger group.
3. Place the two sheets of flipchart paper, with the headers Group and Alone on a wall a few metres apart. Ask participants to suggest what some of the advantages of working either way might be. Encourage greater discussion by asking them: "Why do you think that?" and "Who has a different idea?" Summarise their ideas on some cards or flipchart sheets.
4. After listening to some answers, explain that you are going to read some cards (see below) and ask the participants if they think they belong under Group or Alone. The cards might describe an advantage or a disadvantage. Encourage them to stand in front of the header where they think the card belongs. Let the participants know that there are no right or wrong answers, as the focus of the activity is to encourage them to think about which one of the options they belong to more. Once they have stood in front of the header,

ask if it describes an advantage or a disadvantage. Ask participants to explain their opinions. Alternatively, you can simply read the cards out and write them on a sheet of flipchart under the heading that most participants 'vote for'.

Illustration of the cards and the headers under which they probably belong: let participants decide.

ALONE	GROUP
Freedom	More savings to start business with
Make decisions quickly	Lots of different skills within the team
Less savings to start business with	Share any profits
Easier to focus – no interruption	Share the risk
Keep all the profits for yourself	Share the workload
	Arguments

- When all of the cards have been placed, read through them again. Then advise the participants that, by the next lesson, they will need to decide how they want to work – alone or as part of a group.

FACILITATOR'S TIP

The most important part of this activity is for the participants to feel comfortable enough to share their thoughts and ideas, and to work with other participants. This open discussion should help shy participants join in, and make the group learning experience fun.

LEARN

1. GOOD OR BAD IDEA (30 MINUTES)

- Suggest to the participants that it may be relatively easy to think of ideas for possible enterprises, but it might be difficult to decide whether or not the ideas are actually any good! This next exercise will help them think about how they can assess their proposed enterprises in terms of whether or not they might succeed.
- Advise the participants that for this exercise they will be required to work in groups to come up with ideas for making a business enterprise. Reassure them that the purpose of this exercise is just to show them one way to help them test if an idea is good or not. They are just practicing, and they will not be tied to any business idea they explore as part of this activity.
- Put participants into groups of five to seven, and give each group a sheet of (flipchart) paper and pen. Give them five minutes to agree within their groups on a possible enterprise project. Again, remind

them that this is only an exercise.

4. After five minutes, ask each group to quickly describe their suggested enterprise project
5. Next, explain that in their groups they are to agree on the criteria for deciding if their ideas for an enterprise are good or not. In other words, what questions will they ask themselves in order to test their ideas? For example:
 - a. Would it be profitable?
 - b. Would it involve many people, i.e. would it create jobs?
 - c. How much fun would it be?
 - d. How much money would it take to start up?
 - e. Would it help the community in some way? Does it fill a need?
6. Ask the groups to brainstorm the criteria they would choose to help them decide what makes an enterprise idea great, and to write them down on their (flipchart) paper.
7. After five minutes, have them quickly call out their answers.

FACILITATOR'S TIP

Here are some of the criteria you might want to suggest to the participants if they did not suggest these in the brainstorming exercise.

- Would it require a lot of capital to start it up?
 - Would it make a profit?
 - Would it make a profit quickly or would they have to wait a long time?
 - Would it require a lot of time to start up?
 - Would it need a lot of people to help you?
 - Might it create jobs for others if it succeeded?
 - Is it sustainable?
 - Is it something you could probably do well?
 - Is it something you would enjoy?
 - Is there much competition?
 - Would it be welcome in the community?
8. Next, inform the participants that they also need to agree on criteria to help them assess their proposed enterprise in social terms. Suggest that they ought to consider any potential negative impacts, such as for example if the proposed enterprise would in any way damage the environment or community. Ask them to brainstorm a second list of criteria, and to write them down on their (flipchart) paper. Again, have them call out their answers after a few minutes.

FACILITATOR'S TIP

Here are some of the criteria you might want to suggest to the participants if they did not suggest these in the brainstorming exercise.

- Would the enterprise harm the environment?
 - Would it involve child labour?
 - Would it result in gender discrimination?
 - Would it respect the rights of others?
9. Encourage the participants to read through the criteria they had noted in their flipcharts earlier. Then quickly talk them through the following case study.

CASE STUDY: RAISING CHICKENS

Some friends were planning a business project to raise hens and sell eggs and chickens. They had discussed how the business would work, and felt excited about getting started. First however they decided that they should test if the idea was a good one or not. They decided to rate the proposed enterprise with a score between 1 and 5 for each of the criteria they had agreed upon earlier (with 1 being the lowest score, and 5 the highest).

Their planning had shown that they would make a modest profit – nothing too big or too small – so they gave it a '3' for this criterion. Unfortunately, they would need to buy hens as well as raw material for making a wire fence and a chicken coop before they could even start. So, in answer to the question, 'Would

it be cheap to start up?', they could only give their project the lowest score, a '1'. Chickens need time to grow before they start laying eggs, so it would take quite a long time before they made a profit. For that reason, they only scored '2' on that criteria. The friends already knew a lot and had direct experience raising hens, so it would be easy for them to start up. They gave themselves a '4' on this criterion. And so forth.

EXAMPLE OF RATING FOR A PROPOSED BUSINESS

CRITERIA	SCORE
Would it be profitable?	3
Would it be cheap to start up?	1
Would it take a long time before it made a profit?	2
Would it be easy to start up?	4
Would it avoid harming the natural environment?	2
Would it avoid gender discrimination?	3
TOTAL	15

10. Now ask the participants to work in their groups to rate both of their proposed business enterprises from 1 to 5, covering each of the criteria they had discussed and noted in their flipcharts earlier (with 1 being the lowest score, and 5 being the highest).
11. Ask the participants to calculate the total points of each of their two enterprise ideas separately. They should then present their totals to the rest of the group, showing which of their two ideas scored highest.
12. If they are not satisfied with their results, encourage them to discuss whether the criteria they established were indeed the best criteria. Ask them the following questions:
 - Which other criteria should we include?
 - Are some criteria worth more than other criteria?

2. SWOT TESTING OUR ENTERPRISE IDEAS (30 MINUTES)

1. Instruct participants interested in undertaking the business project in groups to go around the room, finding other participants who are interested in similar business project ideas. Some participants may prefer to work individually on their business project. Advise those participants to remain seated while the others are assembling into groups.
2. Tell them they have ten minutes to form groups.
3. Walk around and ensure that no participant who wants to be part of a group is excluded.
4. While they are doing this, put up the four SWOT Test flipchart sheets, one in each corner of the room.

SWOT TEST FLIPCHART SHEETS

FLIPCHART 1: STRENGTHS

- What are our skills, talents and abilities?
- What resources do we have to help us set up this enterprise and run it successfully?
- Do we have any knowledge or experience in this area?

FLIPCHART 2: WEAKNESSES

- What skills, talents and abilities do we need that we don't have yet?
- What resources do we need that we currently lack?
- Do we lack any knowledge or experience?

FLIPCHART 3: OPPORTUNITIES

- Who can we ask for help and support? Who do we know with expertise with this type of enterprise?
- What strengths can we turn into opportunities?
- What skills, talents and abilities can we develop?

FLIPCHART 4: THREATS

- What are three things that could go wrong with our plan?

5. Remind the participants that all of them have now chosen one idea for an enterprise, and that some will work alone from now on and others will work as part of a group.
6. Now explain they are all (individuals and groups) going to think hard about their proposed enterprise from a different perspective. You want them to reflect on four questions. For this exercise, ask participants who have chosen to work alone to pair up with other participants working alone.
7. Ask all groups and pairs to run to a different corner. Inform them they have five minutes to discuss the questions they find there.

FACILITATOR'S TIP

If there are very low levels of literacy in the group, ask participants who can read to stand in each corner explaining the questions to those who visit that corner.

8. After five minutes, clap your hands to signal that everyone should run to a different corner and repeat the process. Repeat this until everyone has visited all four corners and discussed each question.
9. Bring the participants back into a circle and ask the following questions:
 - What did the exercise reveal to you about your proposed enterprise?
 - How confident are you about your enterprise plans now that you have done this exercise?
10. Sum up by reminding the participants that they have now carried out two activities:
 - The first required them to think about the questions they should ask themselves about their business ideas to decide whether or not they are good.
 - The second helped them to think about the Strengths, Weaknesses, Opportunities and Threats that they might encounter. Express the hope that this has helped them clarify their thinking.
11. Ask participants if they want to change their business plan based on anything they have learned from the SWOT Test. Inform them they have until next week to change their plan.

3. START-UP CAPITAL: VOTE WITH YOUR FEET (20 MINUTES)

1. To begin this activity, place the eight sheets of paper you prepared earlier at different points around the room.

FACILITATOR'S TIP

You may need to provide participants with a clear definition for terms such as Microfinance Institutions, Village Bank Loans, NGO Grants and Angel Investors, as these will be terms that some participants may never have come across before.

You could offer the following definitions to participants:

MICROFINANCE INSTITUTIONS:

Microcredit institutions provide small sums to a number of people (depending on their target number). They must pay back the loans in small payments by a stated time. Microfinance loans are different from bank loans because the criteria for receiving a loan are not as strict, and they have money to give specifically to small enterprises.

VILLAGE BANK LOANS:

A mix of savings groups, microfinance and traditional bank loans, these loans come from a village bank. Members are community entrepreneurs who pool their resources and assets, and then apply for a large sum of money from a microfinance institution or bank. The village bank then distributes smaller sums of money with reasonable interest rates to members and others in the community who apply. This helps the whole community to borrow safely and build credit. Just like other bank loans, there is an interest rate, a stated repayment plan and a final repayment date.

NGO GRANTS:

A set amount of money that is given to you by an NGO to support you with your business costs. Often the grant recipient will have to fulfil some criteria set by the organisation, such as for example being a specific age, or wanting to develop a business in line with the work the organisation delivers.

ANGEL INVESTORS:

An angel investor is someone with money who provides start-up capital to a business, usually in exchange for shares. A small but increasing number of angel investors invest online through crowdfunding websites.

2. Ask participants to stand up and look at the different papers placed around the room. Explain to them that you are going to read a series of questions aloud. After each question, participants are to line up in front of the paper that best captures their answer. Explain that there are no right or wrong answers; only different opinions. After you ask a question, allow participants five seconds to move to their sheet of paper. Then ask one or two volunteers from each line to justify their choices.
 - Question 1: Who would you most likely ask for advice about starting a business?
 - Question 2: Who would you most likely not ask for advice about starting a business?
 - Question 3: Who would you approach to ask for money to fund your business?
 - Question 4: Who would you not approach to ask for money to fund your business?

REFLECT

START-UP CAPITAL MEMORY (15 MINUTES)

1. Advise participants that although they may feel at this stage that they do not have many people or organisations they can approach for help with funding a business, there are a number of different funding options to help young entrepreneurs with business costs.
2. Ask for five volunteers to come and play a card game with you on the table or floor. Ask the other participants to gather round and watch so that they can also learn how to play the game.
3. Show the five volunteers a set of cards. Explain that the set is made up of pairs. Half of the cards give possible sources of start-up capital (source cards) and half provide explanations (explanation cards). For each source card, there is a matching explanation card. Ask participants to shuffle the cards and spread them out on the table or floor, face down.
4. The first player turns up a card and reads it aloud. They then turn a second card over and read that aloud. If the two make a matching pair, they take them off the table/floor and keep them. Then they take another turn. If the two cards do not make a pair, the participant must turn them back face down, and leave them where they were found.
5. It is now the turn of the second player. They also turn over two cards and read them aloud. If the cards make a pair, the participant can keep them. If they don't make a pair, the participant must turn them back

face down, and leave them where they were found.

6. Players can tell if they have a matching pair by checking the printed letters at the bottom of each card. So, source card (A) will match with explanation card (A). The game requires each player to try and remember the position of each card. It ends when all the cards have been removed. The winner is the person with the most cards.
7. Put the participants into groups of five, and give each group a set of cards. Allow them to play for five minutes. 8. Finally, gather the participants around and ask them what they learned in today's lesson. Try and summarise the following messages before closing the lesson:
 - Some of us like to work alone. Others like to work in a group.
 - Both ways of working have strengths and weaknesses. You have to decide which way is best for you.
 - Once you think of a business idea you want to work on, you need to ask yourself a range of questions to help you decide if it is really a good idea.
 - We can assess our business ideas by thinking of their Strengths, Weaknesses, Opportunities and Threats. This is called a SWOT Test.
 - Think carefully about who and where you might get the money needed to start your enterprise project.

START UP MEMORY CARDS

Family & Friends	A	Family and friends might be willing to help you out. But if they do offer to lend you money, rather than give it to you, make sure you have a clear understanding of when they want it back. You don't want to fall out with your nearest and dearest! A
Savings groups	B	These have 15-25 people who meet regularly and frequently to save. Groups then pool the savings to make loans to one member at a time. Groups generally operate on 9-12 month cycles. B
Microfinance Institutions	C	Microcredit institutions provide small sums to a number of people (depending on their target number), which need to be fully paid back in small payments by a stated time. They are different from bank loans because the criteria required to receive a loan are not as strict, and they give money specifically to small enterprises. C
Village Bank Loans	D	A mix of savings groups, microfinance and traditional bank loans, these loans come from a village bank. Members are community entrepreneurs who pool their resources and assets, and then apply for a large sum of money from a microfinance institution or bank. The village bank then distributes smaller sums of money with reasonable interest rates to members and others in the community who apply. This helps the whole community to borrow safely and build credit. Just like other bank loans, there is an interest rate, a stated repayment plan and a final repayment date. D
Personal Savings	E	Think long and hard about this. If your business doesn't succeed, you could lose your personal savings. If you are working as part of a group, try and ensure that each person commits the same amount of personal savings to the enterprise. E
NGO Grants	F	A set amount of money that is given to you by an NGO to support you with your business costs. Often the grant recipient will have to fulfil some criteria set by the organisation, such as for example being a specific age, or wanting to develop a business in line with the work the organisation delivers. F

SESSION TWENTY:

OUTLINING A BUSINESS PLAN

OVERALL OUTCOME

So far, participants have learned how to use a SWOT Test to assist with their planning. Now it is time for them to learn how to set SMART goals and begin organising their ideas into the format of a business plan. Participants will learn that a well-written business plan will not only help clarify their own thinking and planning, but it will provide them with a document that can be used when promoting their businesses, seeking investment or applying for loans.

METHODOLOGY

- Start: KWL Chart
- Learn: Jigsaw Group Work & Case Study & Group Activity
- Reflect: Presentations & KWL Chart

KEY WORDS

- Business plan
- Aims
- Objectives



DURATION

90 minutes



MODULE OBJECTIVES

- Understand the six components of a business plan.
- Use SMART goal-setting to begin making their own business plan, completing the Introduction and Aims and Objectives sections.
- Periodically revise and modify their business plans to ensure that their enterprises are on track and progressing.



MATERIALS NEEDED

- A KWL Chart
- A flipchart sheet with the Six Components of a Business Plan and their definitions written on it
- Six Experts Cards
- Flipchart sheets with examples of SMART targets for Charlene's Champion Chicken Raisers
- Flipchart sheets and pens for each enterprise group/individuals who work alone on

enterprise idea

- Flipchart and marker.



PREPARATION NOTES

- You will work on a KWL Chart during the Start session. You should remember this from your training workshop. We recommend that you watch the refresher training animation before the lesson on our platform at: <http://www.education.afl atoun.org/>
- In the Learn session, the flipchart should be displayed with the names of the six components in the first column visible, but with the definitions in the second column covered up.
- In the Learn session, the Yoko Youth Group's Yovo Doko Shop case study tells the story of some young friends in Benin, and the snacks they make and sell. You may have to adapt this case study to fit your local context.

Commented [JG21]: Contextualize?

START

KWL Chart (15 MINUTES)

1. Gather the group together near the KWL Chart.

2. Ask the group to share what they already know about business plans, and write their answers down in the first column. Remind them that this is brainstorming, it is not a test, and they should feel free to suggest anything they think they know on the subject.
3. Next, ask them what they want to learn about business plans. Write their answers down in the second column. Again, encourage them to quickly brainstorm about questions.
4. Explain to the participants that you will ask them to fill in the third column at the end of the lesson. Finish by offering a quick explanation of how a business plan works, as below.
5. Show participants the Business Plan flipchart (as prepared below), making sure that the definitions in the second column are covered up. Explain that a business plan gives a clear explanation of what a business does. It tells the reader what the business is expected to generate in terms of profits, and also explains the role that different people will play in the business.
6. Read through each of the six components in column 1, asking participants what they think these mean. Do not explain them yet.

SIX COMPONENTS OF A BUSINESS PLAN FLIPCHART.

Keep the second column covered up until the Learn activity!

INTRODUCTION	This section gives the name of the business, its location, a description of its products or services, and a slogan about what the business offers.
AIMS AND OBJECTIVES	This is an outline of what the business is aiming to achieve in both the short and long term. The business objectives must be described in a measurable way

PEOPLE	This section provides information about the key people running the business, their qualifications, business skills and experience
MARKETING	This section shows the gap in the market that the business intends to fill, details of the market research that has been conducted, and the market research results. It also describes the potential customers of the business (e.g. their age, gender, location, and the price they are prepared to pay). The marketing plan should also include information about what makes this product or service unique, and details of promotion and selling techniques that will be used.
FINANCE	This section describes the source and amount of money required to run the business, and predictions about sales and generated income.
PRODUCTION	This should show how the goods or services will be created; the materials, time and skills needed; and the expected levels of production.

LEARN

1. LEARNING ABOUT A BUSINESS PLAN (30 MINUTES)

- Put participants into groups of six, and give each group one of the Experts Cards (see below). Inform them they have five minutes to work together to learn/memorise the information on their cards and that then you will be taking the cards from them.
- After five minutes, collect the cards. Ask the participants to go around the room, meeting people who were not in their group, and who do not know about the information that was on their Experts Card. They should make sure that they find one person from each of the other five groups, so that they learn about each section of a business plan. And they should also 'teach' those people the information that was on their own Experts Card.
- Give the participants ten minutes to mingle, teaching and learning from each other, before you bring the group together. Ask volunteers to give a definition of each of the headings on the business plan.
- When they have finished, uncover the definitions on your flipchart and review each of the six components.

EXPERTS CARDS

INTRODUCTION

This section gives the name of the business, its location, a description of its products or services, and a slogan of what the business offers.

AIMS AND OBJECTIVES

An outline of what the business is aiming to achieve in both the short and long term. The business objectives must be described in a measurable way.

PEOPLE

This section provides information about the key people running the business, their qualifications, business skills and experience.

MARKETING

This section shows the gap in the market that the business intends to fill, details of the market research that has been conducted, and the market research results. It also describes the potential customers of the business (e.g. their age, gender, location, and the price they are prepared to pay). The marketing plan should also include information about what makes this product or service unique, and details of promotion and selling techniques that will be used.

FINANCE

This section describes the source and amount of money required to run the business, and predictions about sales and income generated

PRODUCTION

This section should show how goods or services will be created; the materials, time and skills needed; and the expected levels of production.

2. YOKO YOUTH GROUP'S PLAN (30 MINUTES)

1. Ask participants to form their enterprise groups as established in the last lesson, or to stay on their own if they have decided to work on the project individually. Read out the case study on Yoko Youth Group's Yovo Doko Shop to the participants. You may need to read it twice.

CASE STUDY: YOKO YOUTH GROUP'S YOVO DOKO SHOP

Commented [DZ22]: Contextualize names

Candide, Ulrich, Nadia and Thierry were four friends in a youth club in Yoko, Benin. The four came up with an enterprise idea based on an assessment of their own skills. Candide and Ulrich were both keen cooks and bakers, and decided that if they worked hard as a team they could make a small profit selling yovo doko, massa, akkara, plantain cake and other snacks. Nadia and Thierry both had previous experience in running an enterprise, and felt they had some useful financial skills. Over the course of a year, they had saved up enough to get them started. But the four friends would still need to face and overcome considerable challenges. They found the idea of starting their own enterprise both frightening and exciting at the same time.

They knew they would need to rent a small shop, and that there would be other start-up expenses, such as an oven and other cooking equipment. And they didn't want their shop to be like any other in town. They wanted it to be particularly attractive to young people in Yoko. That would mean decorating it – maybe by painting murals of popular actors and musicians – and playing great music. Of course, they would need to buy stocks of ingredients and other materials. They knew they would have to do some market research, prepare a proper budget, work out how much to charge for their products, decide who would do which jobs, and then advertise. There seemed to be so many tasks ahead of them. In order to help them organise their thoughts and explain their enterprise idea to other people, they agreed to create a business plan. So, the four friends went home and started to think. They weren't sure exactly how to write a proper business plan, so they decided to email Candide's cousin, Charlene, for advice. Charlene and some friends had already started their own business raising and selling chickens. They had used their own savings, along with a loan from a local microfinance institute, to start their business. They had written a business plan for the microfinance institute as part of the loan application. The manager had been very impressed and had authorised their loan. So, the Yoko Youth Group knew Charlene could help them.

2. When you have finished reading, ask the participants what they think of the Yoko Youth Group's plan. Ask them in what ways the business plan might help them. (Try to elicit "To organise their thoughts" and "To use as a tool when borrowing money").
3. Have each group or individual enterprise spend a few minutes thinking about how they would fill in the Introduction section of the Yoko Youth Group's business plan. Tell them not to worry about creating a slogan yet.
4. While they are doing this, draw up a template of the Business Plan table,

with just the first column filled in.

5. Write the suggested answers for how they would fill in the Introduction section on the flipchart, under the Introduction heading. (Suggested answer: “Yoko Youth Group’s Yovo Doko Shop, Main Street, Yoko. Providing popular snacks in a youth-friendly environment.”)
6. Next, ask them to look at the Aims and Objectives section of the business plan more closely.
7. Explain that Aims are what the business would like to achieve. Ask the participants to give some examples for what the aims of the Yoko Youth Group’s enterprise might be. Write up the suggested answers on a flipchart. (For example: “Yoko Youth Group’s Yovo Doko Shop aims to become Yoko’s snack bar of choice, offering high-quality, home-cooked yovo doko, massa, akkara and plantain cake in a cool environment and at affordable prices.”)
8. Explain that Objectives are similar, but can be measured. (For example: to make 80,000XAF profit in the first year of business). Introduce the concept that objectives are SMART: Specific, Measurable, Achievable, Relevant and Time-bound.
9. Show them the prepared flipchart with examples of SMART targets for Charlene’s Champion Chicken Raisers.
10. Ask the participants if they can think of any measurable objectives for the Yoko Youth Group’s business. Write these up on the flipchart under the Aims and Objectives section, using the SMART approach.
11. Ask the participants what a slogan is. After listening to them, summarise that slogans try to set out the aims of a business and also make it sound good to customers. For example, the global sportswear company Nike has the slogan: ‘Just Do It’. Ask the participants to give more examples of slogans they are familiar with.
12. Ask participants to suggest some slogans for Charlene’s Champion Chicken Raisers. (For example: ‘People crave our eggs’ or ‘The taste of home’) and for Yoko Youth Group’s Yovo Doko Shop (for example: ‘Fancy a treat? Come here to eat!’). Add the best slogan suggested for the Yoko Youth Group’s business to the Introduction section on the flipchart.
13. Now give them a few minutes to think of a slogan for their own enterprises.
14. As they do so, hand each group, or individual a sheet of flipchart paper and a pen. Ask them to do three things;
 - Draw the outline of a business plan. Explain that participants are going to start making a business plan for their enterprise.
 - Fill in the Introduction section for their own enterprise, remembering to include a slogan.
 - Use SMART targets to help them fill in the Aims and Objectives section.

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SMART TARGETS FOR CHARLENE’S CHAMPION CHICKEN RAISERS

Here’s how Charlene and friends made sure that the Aims and Objectives for their business plan were SMART.

SPECIFIC	The objective should be specific, clear, well-defined and focused. It lets everyone know exactly what is expected, why it is important, who is involved, and where it will happen. Charlene’s Champion Chicken Raisers aims to demonstrate that with proper organisation and planning, chicken-
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	raising can generate significant profits through the sale of eggs and hatched chicks. The company will raise large numbers of high-quality organic, free-range chickens, and will sell eggs to ensure that local people have affordable sources of protein in their diets. The company will employ five young local people, and will be based in Yoko town.
MEASURABLE	Objectives should have measurable progress so we can see change as it happens. This section should answer questions such as How much? How many? How will we know when we have accomplished our goal? The company will raise 300 chickens each year, of which it will sell 100 as hatchlings and 100 as fully grown in the market, and keep 100 for egg laying.
ACHIEVABLE	Your goal should be challenging but within your ability to reach. We have already managed to raise 30 healthy chickens, and are confident that we have the systems in place to enable scale up.
RELEVANT	Are the objectives worthwhile, and will they meet needs in the market? Our market research demonstrates that chicken raising is increasingly being done in factories. Our market research also indicates that many people in the area are concerned about the health risks associated with factory farmed chicken. Our company will therefore ensure that local people have a healthier option, and one that rewards local, not foreign, investors.
TIME BOUND	The objectives should be designed to have a target date for achievement. Within 12 months, our processes will be efficient enough to raise 300 chickens per year. We will maintain that target for the next five years.

REFLECT

REFLECT (15 MINUTES)

1. Have each group or independent worker present the sections they have completed in their business plans.
2. Finally, return to the KWL Chart and direct the participants' attention to the third column. Ask them: "What did we learn about business plans?" Write their answers in the column. You are going to expand to create a group consensus on what their most important roles and responsibilities will be.

SESSION TWENTY-ONE:

CALCULATING FOR YOUR BUSINESS

OVERALL OUTCOME

Participants and their enterprise projects will neither thrive nor survive if they do not adhere to good money management. This lesson will build on what participants learned in the previous lesson by applying income and expense calculations to their own enterprise projects.

METHODOLOGY

- Start: Answer the Ball
- Learn: Apply It Budget Creation
- Reflect: Memory Cards

KEY WORDS

- Profit
- Income
- Expenses (fixed and variable) Surplus
- Deficit
- Break-even
- Budget



DURATION

95 minutes



MODULE OBJECTIVES

- Design and complete a budget record for their business enterprise projects.
- Calculate business profit and loss for their business enterprise projects.
- Understand the importance of keeping records for their business in order to recognise if it is a success



MATERIALS NEEDED

- A ball, or rolled-up paper
- One set of Budget Memory Cards for every five participants
- Flipchart paper and pens
- Pens and paper



PREPARATION NOTES

- This lesson builds entirely off of the previous lesson. You will need to review that lesson yourself, and may also need to review with participants the calculation formula for profit and for breakeven, as well as the Break-even Analysis Chart and the Four Steps to Making a Budget. You can choose to hang these on the wall again for the participants to refer to during the exercise.
- The memory cards should also be cut out in advance.

START

ANSWER THE BALL (15 MINUTES)

1. Ask participants to stand in a circle. Explain that you will ask a question and throw the ball to different people to answer.
2. The question is: "Why do most people go into business? What do they hope to gain from it?"
3. Ask for a volunteer to record all of the responses you receive on a flipchart.
4. Summarise the responses by explaining that there are a number of reasons why people choose to start a business enterprise. For example, people commonly want to make a living, to support their family, to send their children to school, and to have money for medicine when they are sick. Another reason is that people want to try to make a living out of something they are very good at or enjoy immensely, such as baking. Ultimately, most people will go into business to make a profit.

LEARN

BUDGET AND CALCULATION APPLICATION (50 MINUTES)

1. First, instruct participants move into their business enterprise groups, those working on the project individually can continue to work alone. Groups will need to select a team leader for this activity.

FACILITATOR'S TIP

Be sure that there is a good mix of both male and female group leaders selected for this activity.

2. As groups are choosing their leaders, hand out a sheet of flipchart paper and pen to each enterprise
3. Explain to the participants that they will be planning and designing a budget sheet for their businesses, with the 'leader' recording it on paper. Depending on the amount of time between the last lesson and this one, you may need to review the profit/loss/break-even calculations with participants.
4. Following the Four Steps to Making a Budget template covered in the last lesson, ask each group/individual to calculate the income for their business enterprises. To help the participants think about what their income will consist of, you can provide the following prompts:
 - This will be money to get your business enterprise started and running properly.
 - This will include start-up capital (the initial funds used to start the

business).

- This could include money from savings, allowances, gifts, part-time jobs, grants, loans, etc.
5. Next, ask the groups to consider all of the expenses for their business enterprises. This should include money spent on the needs of the project. You can also have them identify what is a variable and what is a fixed expense. Some examples of expenses are:
- Purchasing resources, equipment, materials and supplies
 - Manufacturing costs
 - Transportation costs
 - Marketing costs
 - Labour costs

FACILITATOR'S TIP

Once again remind participants that the costs they are calculating are not real but estimates, and do not have to be accurate at this stage. What is most important is that participants are thinking about the different types of costs they need to budget for.

6. Once each enterprise has calculated their expenses, they should write down any savings they have. If appropriate, this could be money that they already have and want to invest in their business enterprise.
7. Next, ask the participants to calculate the total income, total expenses and total savings for their business enterprises. Remember that some of the enterprises might find they have a surplus whilst others will discover they have a deficit.
8. The final calculation will be a chart to figure out their break-even point. Make sure participants can calculate to find the point where their expenses equal their income. Review the scenario from the previous lesson if necessary.
9. For enterprises with a budget surplus (profit), ask them to decide what they want to do with the extra money. Do they want to invest it in the business? Save it? Invest it in the community to make an impact? Or do they want to spend it?
10. For the enterprises that have a budget deficit (no profit), ask them to think about how they can revise their expenditures and income sources so that they have a budget surplus (profit). You can provide feedback to help any participants struggling with areas of their budget sheet.
11. Lastly, you should review all of the budget sheets, and encourage further discussion with the following questions:
- How much will it cost to run the business enterprise as planned?
 - How will the business enterprise continue to make profits?
 - How long will the business enterprise continue to run?
 - Are there any additional resources needed to further develop the business enterprise

REFLECT

REFLECT (30 MINUTES)

1. Ask for five volunteers to come and play a card game with you on the floor. Ask the other participants to gather around and watch so that they can also learn how to play the game.
2. Show the five volunteers a set of cards. Explain that the set is made up of pairs. Half of the cards are 'budget terms' and half are 'definition' cards. For each

'budget term' card there is a matching 'definition' card. Ask them to shuffle the cards and to spread them out on the table/ floor, face down.

3. The first player turns over a card and reads it aloud. They then turn over a second card and read that aloud too. If the two make a matching pair, the participant takes them off the table/ floor and keeps them. Then the participant takes another turn. If the two cards do not make a pair, the participant must turn the cards back face down, and leave them where they found them.
4. It is now the second player's turn. They also turn over two cards and read them aloud. If the cards make a pair, the participant can keep them. If they don't make a pair, the participant must turn them over face down again where they were found.
5. Players can tell if they have a matching pair by checking the printed letters at the bottom of each card (budget term card (A) will match with definition card (A)). The game requires each player to try to remember the position of each card. It ends when all of the cards have been removed. The winner is the person with the most cards.
6. Divide the participants into groups of 5 and have them play the game as demonstrated by the volunteers.
7. To close the session, ask for volunteers from the group to stand up and explain the words below to the rest of the group:
 - Budget
 - Budget Surplus
 - Budget Deficit
 - Capital
 - Expenses
 - Income
 - Break Even
 - Profit
8. Review the Four Steps to Making a Budget sheet. Use the flipchart with this information if that will be helpful. Finally, ask a volunteer from the group to explain all of the steps.
9. Finish the lesson by explaining to participants that the work they have completed over the past few lessons shows that they do not have to be a genius with numbers to work out a budget for their business. However, understanding the basics will help them to know if their business is succeeding or not.
10. Also, be sure to mention the fact that not all businesses will make profits, but it is important not to give up. They need to keep trying: looking for additional resources, new customers, revisiting their business plan, etc.
11. Advise participants that in the next session, they will be presenting their enterprise projects to a panel of external experts from the community. The presentations will be 5-10 minutes long and they will be given 25 minutes to prepare on their own or in their groups. If they feel they will require more time to prepare, they can of course start working in their groups or individually before the next session.

BUDGET MEMORY CARDS

Budget	A	A budget is a plan for spending and saving money responsibly. It lists the income, expenses and savings of a business over a period of time.	A
Budget surplus	B	When you spend less money than you earned as profit.	B
Budget Deficit	C	When you spend more money than you earned as profit.	C
Capital	D	The money used to start up a business or to keep it running.	D
Expenses	E	All the things you need to pay for. In a café these would include ingredients, rent and electricity. some expenses are the same every month (fixed, like rent), some may be different every month (variable, like ingredients).	E
Income	F	The money that a business receives from the products it sells or the service it offers.	F
Profit	G	What you get when you subtract your total expenses from your total income. The money that the business owner gets to keep.	G
Break even	H	The point at which you are not losing any money but you are also not making a profit. There is no budget deficit or surplus.	H

SESSION TWENTY-TWO:

THE PITCH

OVERALL OUTCOME

Participants will have enough of an overview of their enterprise project to be able to pitch it concisely and credibly to potential investors or supporters.

METHODOLOGY

- Start: Drama Exercise
- Learn: Enterprise Proposal Panel
- Reflect: Group Discussion

KEY WORDS

- Pitching
- Selling
- Persuading
- Convincing



DURATION

90 minutes



MODULE OBJECTIVES

- Presented their enterprises to their peers.
- Received feedback on the quality of the presentation.
- Revised and made necessary adjustments to their proposals



MATERIALS NEEDED

- Flipcharts, paper, pens/pencils, erasers
- Four sets of folded-up Body Language Word Prompts (preferably in a small bag per set)
- Card and scissors (if available)
- Prepared flipchart for The High Five Pitch (for optional activity)
- Prepared flipchart for Tips for Presenting an Elevator Pitch (for optional activity)



PREPARATION NOTES

- Now that the group and individual enterprises have applied SMART goals; considered strengths, weaknesses, opportunities and threats; outlined a business plan; structured

a project schedule and assigned roles (if applicable); planned market research; created a marketing mix; and devised a budget plan for their enterprises, the final step is to present their enterprise to those who might want to invest in it, either through voluntary work or by providing financial support.

- In this lesson, each group or individual will practise presenting their enterprise to the rest of the group and external experts, who will assess the quality and provide feedback on the chances of the enterprise's success. The external experts invited to attend today's session should be members of the local community, with a background in business. This can include business owners, entrepreneurs, investors, bankers or finance experts. This session should prove to be exciting, as groups and individuals will be able to demonstrate what they want to impact in their communities, and get feedback from others in the group.
- Put participants at ease by reminding them that this is only a rehearsal. At the same time, keep them focused by urging them to realise that they may have to make pitches like these to bank managers, microfinance staff or other investors in order to secure funding for their plans. Even if the actual chances of attracting financial investment are slim or non-existent, being able to present their enterprise plays a vital role in helping participants to consolidate all they have learned so far.
- It may be useful to provide the key points of this lesson to the participants beforehand so that they can prepare their presentations. You can also consider giving participants more time to prepare and inviting the experts for only part of today's session.
- An optional activity has been included on creating an 'elevator pitch'. Depending on the context and the plans of the participants, you can decide to do both the elevator pitch and the Enterprise Proposal Panel activity with external judges, or choose one or the other. For this optional activity, a structured approach to create a pitch is used, called The High Five Pitch. This concept has been adapted from Dr. Connie Reimers-Hild from the University of Nebraska Lincoln.

START

START (15 MINUTES)

1. Ask participants: "What are some of the non-verbal ways in which we communicate with one another in a conversation?" Remind them what they learnt in previous lessons. Try and elicit the following answers:
 - Eyes
 - Facial expression
 - Posture
 - Tone of voice
 - Volume of voice
 - Head movements
 - Hands
2. Ask participants for personal examples of instances where people have communicated one thing to them in speech, but something different with their body language.
3. Ask them why they might need to be aware of their body language in their future dealings in a work situation. This could be with a client, a boss or colleague, or with a financial institution they want to present themselves to.
4. Divide participants into four groups, and give each group a set of the folded-up Body Language Word Prompts, preferably in a small bag.
5. Explain that each participant is to take a word out of the bag and read it without showing it to anyone else. Participants are then take a few minutes to think of a few short statements they will make that are the opposite of the body language prompt they drew from the bag. For example, if they draw the prompt 'Bored' they could say: "What an exciting day at the pool. I love looking at all these happy swimming kids."

6. Participants should then stand up in front of their groups, one at a time. They need to act out the body language that is appropriate to their prompt, but say their opposing statements. The others in the group have to say what sort of body language is being modelled. The reason for combining these two opposite effects is to provide more examples for the question asked to the group earlier about their previous experiences, and to reinforce how confusing it is when words and body language do not match.
7. When each member of each group has taken their turn, ask the groups to share all the different body language prompts that were modelled. Ask the participants to explain how they felt watching people act one way but say something else. Explain that this is a common occurrence when people are nervous and giving a presentation. They demonstrate a lot of insecure body-language, even if they have a great idea or are saying interesting things.
8. Now ask: "Which of the prompts represent body language you should exhibit during your pitch?" (Answer: Confident/Eager/Attentive/Interested in what is being said.) Participants can also add a few to this list if you have time.
9. Finally, ask for a few volunteers to come to the centre of the room to model one of these positive body language prompts and say the opening line of their pitch.

FACILITATOR'S TIP

Encourage participants not to overact. The body language they model must be the sort of body language they would expect to see in realistic, everyday situations. 'Aggressive' for example should not be modelled by aiming a punch. However, it might involve one participant standing too close to another with their head jutting forward, and chin raised.

BODY LANGUAGE WORD PROMPTS

BORED	ATTENTIVE
CONFIDENT	INSECURE
EAGER	DISTRACTED/NOT PAYING ATTENTION
INTERESTED IN WHAT IS BEING SAID	AGGRESSIVE
ARROGANT/SUPERIOR	SHY

LEARN

ENTERPRISE PROPOSAL PANEL (60 MINUTES)

1. For this activity, welcome and introduce each 'expert' guest before the participants present their enterprises, and explain what role they play in the community. Inform the participants that these experts will assess each of the enterprise presentations and provide feedback. This activity will be a great way for the participants to get actual feedback from experts in the community to see if their enterprises are realistic. If you feel your participants require more time to prepare, make sure to invite the external experts at the right time so they do not have to wait.
2. Note that this activity is much longer than normal because the participants are first given time to prepare their presentations. Afterwards, each

enterprise is given time to present to a single panel. They will have to take turns to do this.

3. Ask the participants to gather in their groups or work on this activity alone if they are doing the enterprise project individually. Instruct them to assign one member as the group 'leader' for this activity.
4. Give each enterprise a sheet of paper and a pen/pencil (and eraser). Also, if possible provide them with a pair of scissors so that they can make note cards for their presentations.
5. Inform the participants that they will have approximately 25 minutes to prepare their proposals (or longer if you feel this is necessary) – which should only be 5-10 minutes long – using these components of their business plans:
 - Description of the enterprise
 - Marketing strategy
 - Industry analysis
 - Operations
 - Finances
6. While they are doing this, be sure to visit each enterprise to check how they are doing, offer suggestions, answer any questions they may have, comment, and give praise.
7. Encourage participants to memorise most of what they will present, but point out that they may also make bullet point notes to use as reminders while presenting.
8. Finally, ask each enterprise to present their proposal (within the allotted time frame of 5-10 minutes each). Ask the experts to provide their feedback after each presentation.

REFLECT

REFLECT (15 MINUTES)

1. Have each enterprise brainstorm a list of organisations and people they could approach to present their proposal for support. Encourage them to think of organisations that can provide both financial as well as other forms of support such as volunteers or in-kind support (e.g. free transport passes, meeting space or printing services). Encourage each enterprise to write down at least three names, and to commit to presenting their proposal to them.
2. Discuss the enterprise proposal presentations as an entire group, using the following questions as a guide if needed. Encourage the participants to lead the discussion themselves.
 - Were the proposals convincing?
 - How inspirational were they?
 - What improvements can be made?
 - Did each enterprise have a solid understanding of the needs they intend to meet?
 - Did each enterprise research the area in which they plan to make a difference?
 - What were the goals and objectives, and were they SMART?

- How organised were the enterprises' finances?
- Were there any weaknesses or threats identified, along with solutions?
- What opportunities are available that weren't mentioned?
- How effective were the marketing strategies?
- Were specific timelines established?
- What is the likelihood of success for the enterprise? 3. End the session by thanking participants for having made their presentations. Arrange a time and place with them to do a follow-up exercise with them, entitled Elevator Pitches.

OPTIONAL FOLLOW-UP ACTIVITY: ELEVATOR PITCHES

1. Remind participants of the presentations they conducted before the panel of experts. Have them reflect on the amount of time they were given: five to ten minutes. Ask them:
 - How did you find the time limit: too long or too short?
 - What might be a benefit of having to do your pitch in an even shorter time? (Suggested answer: It would require you to concentrate on the most important aspects of your enterprise and explain them succinctly.)
2. Make the following three suggestions:
 - Nowadays a potential investor may not even give you five minutes. You might be lucky to get one minute.
 - You never know when you might find yourself talking to someone who could invest in or otherwise support your business. For that reason, you should always be ready to make a pitch without any advance warning.
 - Being able to pitch in one minute will force you to describe only the most essential and compelling aspects of your business.
3. Ask the participants if they can guess why we sometimes describe such a pitch as 'an elevator pitch'. (Answer: In an imaginary scenario, you step into an elevator and find a potential donor beside you. You have one minute – before the elevator reaches your/their floor – in which to convince your donor to invest in your business.)
4. Tell the participants that you are going to help them work through a structured approach to creating a pitch, called The High Five Pitch. Refer to your flipchart and guide participants through the steps.

THE HIGH FIVE PITCH FLIPCHART

STEP 1: WHAT?

Ask participants to reflect individually for a few minutes and to decide what it is that they are pitching. What problem is their enterprise providing a solution for? What gap in the market will it address? Inform them that they need to describe this in two sentences, and give them a few minutes for this task.

STEP 2: WHO?

Ask participants to reflect individually for a few minutes, and then to decide who their target audience is and who will benefit from it. Advise them that effective pitches are created for specific audiences, so they should have more than one pitch ready. To do that they need to imagine who they are pitching too.

They also need to have a clear idea of who the enterprise is targeting. In other words, who will pay for its products or services? Inform them that they must describe these people in two sentences, and give them a few minutes in which to do this.

STEP 3: WOW FACTOR!

Now they need to 'hook' their audience with a Wow Factor! This is something that will make an unforgettable impression. It might be a statistic, a piece of market research, or an emotional description of some aspect of the business. Go for the heart!

Inform them that they have a few minutes to create a Wow Factor! in two sentences.

STEP 4: WHY YOU?

Paint a vivid picture and dazzle the listener. Why should the listener support you? Tell them something about yourself and your team. Describe why your business is going to make a difference. If you can, demonstrate how the business will benefit people like them. It is even better if you can describe how the business might benefit the listener personally. Make them feel that it is in their own interests to help you.

Give participants a few minutes to sum this up in two sentences.

STEP 5: WHEN?

This part of the pitch is sometimes known as the 'ask'. It's when the speaker articulates what they want from the listener, and they spell it out clearly. They should be able to tell the listener what they want from them, and when they want it.

Give participants a few minutes to sum this up in two sentences.

5. Leave the participants to refine their pitches for 10 more minutes, then take them through the following Tips for Presenting an Elevator Pitch flipchart that you prepared earlier.

TIPS FOR PRESENTING AN ELEVATOR PITCH FLIPCHART

1. Introduce yourself with charm and confidence.
 2. Say something quickly about your background that builds your credibility.
 3. Title your idea.
 4. Start catchy (with a rhetorical question for example).
 5. Describe the problem you want to solve.
 6. Describe the solution by pointing out the benefits for the customers.
 7. Be unique (what makes your solution unique?)
 8. What do you need? (For example, people, skills, money). Elaborate.
 9. Don't go into unnecessary details.
 10. An effective elevator pitch can be understood by your grandparents too!
 11. Be mindful of your body language.
 12. Be confident, have fun, show passion, show integrity.
-
6. Explain that for this activity, each enterprise is going to make their pitch and their partner(s) will assess their performance. There will be two rounds.
 7. The first round of pitching is just a practice round. Pair up the participants so that group enterprises are paired with other group enterprises and individual enterprise projects are paired with other individuals. Have the pairs present their pitch to their partner. Partners are to give feedback and assess the pitch. Remind participants that these pitches are very quick, lasting only between one and two minutes, so they should present quickly and concisely.
 8. Now allow each individual to edit their pitch based on the feedback they received in the practice round.
 9. Now that participants have completed the practice round, they will move on to the second pitch round. For the second round, divide participants into 3 or 4 groups, depending on how many participants you have. Be sure to walk around the room and listen to the various group pitches.
 10. Inform the participants that in the second pitch round, enterprises will present their pitch and

their partner(s) will give the pitch a score out of 10 (1 being the worst and 10 being the best). The judges should be able to answer the two questions:

- What did you like?
 - What could be done even better? Explain that they do not need to share their score with the other participants.
11. Once each enterprise has presented, the group should share the group or individual enterprise with the top scores. They should quickly say why they thought those pitches were the best and received the highest scores. One participant needs to record the votes so that they can determine which enterprises had the highest scores.
 12. The top 3 or 4 enterprises will pitch one final time in front of the group as a whole. These 'winning' pitches should help give all of the other participants a good idea of what to do.

SECTION SIX: REFLECTIONS AND NEXT STEPS

6

SESSION TWENTY-THREE:

MY FUTURE PLANS: STAYING FOCUSED

OVERALL OUTCOME

In this lesson, participants will reflect on the personal choice themes presented throughout the curriculum, and will develop concrete strategies for staying on course with their personal decisions.

METHODOLOGY

- Start: Task Completion Exercise
- Learn: Group Brainstorming & Walking your Life Timeline
- Reflect: Letter to My Future Self

KEY WORDS

- Choices
- Respect
- Health
- Focus
- Distractions



DURATION

90 minutes



MODULE OBJECTIVES

- Anticipate the major personal decisions and distractions they may face.
- Call upon a set of questions they can use to focus when making decisions.
- Understand the meaning of 'putting myself first'.
- Clarify and prioritise personal goals



MATERIALS NEEDED

- Cups and a large bag of small stones or any other small objects
- Flipchart and markers
- Paper and pens

- Six sheets of flipchart paper and six marker



PREPARATION NOTES

- “This lesson is intended to be a final review of the social goals that are part of this curriculum. It is also meant to reinforce the main concepts learned thus far, to motivate participants, and to give them concrete actions to hold on to as they move forward.
- It would be helpful to review session 10. Choices Around Marriage and Children prior to this lesson, as the Start activity of that lesson has a similar goal to the Start activity in this one. However, whereas the main idea of that lesson was to discuss blocks or obstacles to achieving goals, the focus in this lesson is on distraction, and how participants can stay focused and on track.
- This lesson focuses on personal and social themes, so the main topics are around health, education, and family life. There is a bit of discussion about work, but that topic will be covered more extensively in session 24. My Future Plans: Part 2 Action Planning.
- The second Learn activity, ‘Life Timeline’, should be adjusted to your cultural context. Not all of the themes given below may apply, so set up the appropriate number of groups too.

START

INTERRUPTED TASK EXERCISE (20 MINUTES)

1. Inform the participants that they will carry out a fun exercise that is similar to a Start activity used in an earlier lesson, where they had to try to get to a sign on the wall but were blocked by others. Explain that, whereas the previous activity was focused on being blocked from completing goals, this one focuses on how easy and frustrating it is to be distracted while trying to complete a task or reach a goal.
2. Ask the participants to stand in a circle, making sure that they have a bit of space to move.
3. Ask them to all start creating a rhythm by taking two small steps to their left and then two small steps back to the right. Once they have started moving consistently as a group, tell them that the task they need to complete is to count aloud backwards from 30 when you say “go”. In other words, they need to keep moving two steps to the left then two steps to the right as they count backwards. Let participants know that no matter what distractions arise, they must continue with the task of moving and counting backwards.
4. After they have counted off a few numbers (30, 29, 28), you are to start saying random numbers out loud (for example 4, 82, 91). After a few more seconds, start walking up to individual participants and ask them questions, or clap your hands very loudly, or turn the lights on and off, or make animal noises, etc. Try anything that may distract them.
5. When the participants have reached “0”, have them sit down. Ask them if they found it difficult to stay focused and counting. Why? Which distractions were the most difficult? (For example, was it counting their steps, or hearing you say random numbers, or being asked an unrelated question?)
6. Next, choose five volunteers to come to the front of the room. Then place the remaining participants into groups of three.
7. Give each group a cup and arrange a pile of stones or other small objects on the table/floor by them.
8. Next, take your five volunteers aside so you can talk secretly with them. Instruct them that after the game begins, they need to spread out to the different groups and try to disrupt their games. They can move the cups, move the stones, take

stones out of the cups, or try other ways to distract the group members. Remind them that it is a friendly game, and they shouldn't throw the cup or stones.

9. Inform the groups that their goal is to get all of the stones into the cup within one minute. However, only one person at a time can touch a stone or place a stone into the cup. Tell them that the five volunteers will also be participating in some way, but don't tell them that they will be interrupting the games. Let them begin.
10. Stop the game after one minute, and find out if any of the groups were able to complete the task. Most likely no one was able to complete their task if your volunteers did a good job of disrupting the game.
11. Now let the volunteers join the groups (dividing them as evenly as possible) and inform them they have one minute to complete exactly the same task. This time all of the groups will be finished quickly and easily as there are no distractions.
12. Ask participants how it felt playing the game the second time. Why was it so easy this time? Then ask how they felt when they played the game the first time? Were they frustrated? Confused? Angry? Upset?
13. Ask participants whether any of them can think of a time in their lives when they were trying to get something done but kept getting interrupted or distracted. How did it feel? Were they more annoyed with the other person/people or with themselves?

FACILITATOR'S TIP

Hopefully a few participants can think of a story, but you should be prepared with an anecdote of your own to illustrate your point. After you share your story, hopefully at least one participant would also contribute a story.

LEARN

GROUP BRAINSTORM (15 MINUTES)

1. Ask different participants to give ideas of what kinds of distractions they might encounter when trying to achieve a goal or make a healthy decision. Remind them that you are not talking so much about major challenges, or things that they can't control. The idea is to reflect on how they can make smart choices and stay focused. Here are some sample ideas:
 - All of your friends are getting married before finishing school.
 - You find someone very attractive even though you had planned to wait before having sex (abstinence).
 - You know that you should spend money on school, contraception or healthy food, but you see other things that you are tempted to buy.
 - You are offered a job somewhere you shouldn't work because they don't respect rights, but you want to take it because they are offering good money.
 - You would rather spend time with a friend/boyfriend/girlfriend instead of going to school or work.
2. Now ask participants: "What does it mean to 'put yourself first'?" Ask them what kind of actions could they take that would involve making healthy personal decisions that would respect their bodies, their families and their communities, and would help them to be successful?

3. Participants should feel free to come up with ideas, but encourage them also to think back to what they learned in the one, two and three. How can they 'be good to themselves'?
4. Encourage participants to always ask themselves a few questions before making big choices or decisions in their personal lives. Ask them to repeat each question out loud:
 - Does this benefit me?
 - Does it involve respecting myself and others?
 - Will it send a good message about me to others?
 - Is it a healthy choice?
 - Is it something I should do now, or is it better to wait?
5. Give each participant a sheet of paper and pen. Read out the questions again and ask the participants to write them down on their paper. Inform them that they are to start at the very top of the page as they will be adding a few more things to it later in this lesson.

LIFE TIMELINE (30 MINUTES)

1. Separate participants into six groups. Give each group a sheet of flipchart paper and a marker. Assign a different theme to each group, and ask them to draw one simple image representing this theme. The themes are:
 - Finishing school
 - Getting married
 - Having children
 - Moving (either out of the family home or to another village/city/country)
 - Starting to earn and save money
 - Buying a home, land or livestock
2. After the groups have drawn the images, ask a volunteer from each group to come to the front and explain their group's image. Then collect the drawings and place them on various walls or tables around the room. Remind participants again what all of the options – or 'milestones' – are, and where they are located in the room.
3. Give participants a few minutes to think about which of the six 'milestones' shown is their next goal or wish. Ask them to stand up and walk to that 'sign'. Encourage them to think for themselves, and to choose the sign that truly represents the next step in their 'life timeline'.
4. Once they have all walked to their chosen sign, give them a few minutes to talk with others who have made the same choice. If anyone is standing alone at a sign, you should be their partner for that round.
5. Continue this process until all participants have made it to the end of their timelines (if you are using all of the mentioned themes, this would then be six times). The timelines can be in any order; the main goal of this activity is to encourage participants to reflect on each of these steps. Again, with each turn, encourage them to go to the sign that they really want and not just where others are going. Some participants may finish early, as they may not be interested in what all of the images represent – be sure to mention this to the participants: that they do not have to choose all the 'milestones'. In that case, they can talk with others who are

also finished about why they are not interested in some of the steps represented in the drawings.

6. When everyone has finished, ask all of the participants to return to their seats, and request that a few volunteers share the order of their journey. Try to ask participants with different choices to share their journeys. Ask other participants to raise their hands if the volunteer's journey matched theirs.
7. Finally, ask participants to find their paper with the five questions from earlier. Below the questions, have them write down the timeline that they just walked through. For example:
 - 1) Finishing school
 - 2) Getting married
 - 3) Starting to earn money
 - 4) Buying a home
 - 5) Moving
 - 6) Having children
8. Have them reflect on the questions and remind them that when reaching any of their expected milestones, these are important questions to ask. Advise the participants that they still need to leave space on the page for the next activity.

REFLECT

LETTER TO MY FUTURE SELF (25 MINUTES)

1. Inform the participants that they are now going to write a short letter to their future selves on the same sheet of paper, below the first two parts they already filled in. Tell them that they should keep this paper in their wallet, bag or another safe place in their home so that they can turn to it when presented with a hard choice. The paper will be useful in reminding them about their goals and motivations. Let them know that it can be very easy to be motivated and focused when in a course together, but when it's over and they may no longer see these same people, it may be easy to become distracted or to stop making healthy choices.
2. Give the participants 10-15 minutes to write their short letters. They can choose the format, but the letter should reflect on the timeline activity from earlier and should address their personal goals and the reasons for those goals. The letter should imagine what kind of life they would be happy with 10 years from now.
3. If there is time, ask the participants to turn to their partners and read their letters to each other. This may seem very personal, but remind them that sharing with others is another way to create accountability and stay focused on their goals. Talking to a partner might also give them other ideas for what they want to include in their letter. If there is still time, they can make revisions.

SESSION TWENTY-FOUR:

MY FUTURE PLANS: ACTION PLANNING

OVERALL OUTCOME

Participants will become more aware of what is the right next step for them in their financial and professional lives. They will create concrete plans for achieving these goals in the near future.

METHODOLOGY

- Start: Quiz with Your Feet
- Learn: Action Planning
- Reflect: Giving Advice & Pass the Ball

KEY WORDS

- Goals
- Professional path
- Action planning
- Advice
- Mentor
- Training
- Experience
- Professionalise



DURATION

115 minutes



MODULE OBJECTIVES

- Figure out their best next steps – educationally, professionally and financially – with greater self-awareness.
- Better set goals and create achievable steps.
- Feel confident about their future



MATERIALS NEEDED

- Several copies each of the following written on large cards (around half of an A4): Professionalise a Business; Start a Business; Do a Training Course/Get Experience; and Find a Mentor
- Paper and pens
- Prepared example of Action Plan on flipchart
- Three sheets of paper, each of which feature one of the three scenarios included in Reflect's Scenarios and Advice exercise
- Ball or something else to throw around



PREPARATION NOTES

- "This lesson builds further on Session 18. Picturing Your Future. It also provides participants an opportunity to identify concrete next steps after pitching their proposals in Session 22. The Pitch. Participants will use what they learned about SMART goals, and reflect further on their needs regarding extra training, continued education, or mentorship. Be sure to prepare the cards in advance for the Start activity as well as the scenarios for the Reflect activity.
- As there are many examples given throughout this lesson, make sure to contextualise them for your group as needed.

START

QUIZ WITH YOUR FEET – FIND MY NEXT STEP (25 MINUTES)

1. In this exercise, participants will figure out which professional goal is their immediate target at this time.
2. Clear the room by pushing everything to the side walls. Leave one wall free and the middle of the classroom empty. Ask all of the participants to stand against the one empty wall, facing the room.
3. Have several copies of each of your cards ready to go (Professionalise a Business; Start a Business; Do a Training Course/Get Experience; Find a Mentor).
4. Explain that you are going to read several statements in multiple rounds. In each round, if a participant's answer to the statement is 'yes', they should take a giant step forward. If their answer to the statement is 'no', they must go back to the starting point at the wall and wait until the next round (not just the next statement!) before beginning to move again.
5. Explain that this is not a competition, but rather a personal quiz to find out what participants should focus on for their next professional goal. When they answer 'no' to a question, they have not lost. They just simply need to wait for the next round. If they are at the wall and their answer is 'no', they just remain standing at the wall.
6. Tell participants that it is very important for them that they answer honestly, in order to make sure that they end up with the right answer in the right group.
7. Use the following script and instructions. Encourage participants to make their decisions quickly. There are many statements, and you want to get through this part of the activity without taking too much time.

ROUND 1

Statement 1: Do you already have an income or some savings (through a business, a job or from family)?

Statement 2: Do you already have a business?

Statement 3: Do you like this business, and do you want to keep doing it?

Statement 4: Do you have ideas on how to grow or increase the profit from this business?

Now hand out a 'Professionalise a Business' card to anyone who answered 'yes' to all four of these statements and has made four steps across the room. Send them as a group to one corner. They should watch and listen as you continue the game with the remaining participants.

ROUND 2

Statement 5: Would you like to start a new business?

Statement 6: Do you feel confident in the basics of starting this business?

Statement 7: Do you already have the money, or know where you will get the money to start the business, or know where you can go to ask for a loan?

Hand out a 'Start a Business' card to anyone who answered 'yes' to all three of these statements and has made three steps across the room. Send them as a group to a different corner.

ROUND 3

Statement 8: Would you like to start a new business?

Statement 9: Would you like more information on starting the business or learning how to get money to start it?

Hand out a 'Do a Training Course/Get Experience' card to anyone who answered 'yes' to both these two questions, and send them to a different corner.

ROUND 4

Statement 10: Would you like to find a job or change jobs within one year from now?

Statement 11: Will you have finished the proper education to get the kind of job you want?

Statement 12: Are you willing to improve your qualifications by taking a volunteer or internship position?

The participants who answered 'yes' to all three of these statements should also receive a 'Do a Training Course/Get Experience' card. Send them to the same corner as the participants from Round 3.

ROUND 5

Statement 13: Are you finished with, or would you like to finish, your education?

Statement 14: Would you like to get help, advice and support from someone you trust/someone who has a lot of experience in choosing your next professional step?

Hand out a 'Find a Mentor' card to anyone who answered 'yes' to either of the above two statements. In other words, if they 'yes' to one or both of the two statements they should get a card. Send these participants to the fourth corner of the room.

8. At this point, there should not be any participants left without a card or group, but if there is, quickly talk to them to find out what group they would best be placed in.
9. Now that all of the participants are standing in a group in a corner, they should spend five minutes talking to each other about their professional goals. What do they want to do? Why?
10. If any participant is by chance alone in their corner, you should be their partner.

LEARN

ACTION PLANNING (60 MINUTES)

1. Have the participants return to their seats.
2. The participants already have their goals, which are written on the cards that they received during the Start activity. Inform them that they are going to make a short Action Plan on the back of these cards (the blank side). Explain that their Action Plan will give details about how to reach their goal. It should be short, simple and practical.
3. Explain that on the back of their card, they should write down the three next steps they will take to achieve their goal. Each step should be a short statement. They should also write when they plan to do this step. If the card they received requires them to save money, they should indicate how much money they need to save or budget for.
4. This is an individual activity. Give participants 20 to 25 minutes to work on their Action Plans. Encourage them to really think about what kind of financial resources they may need, if any, and to think strategically about who can help them. Show them the example on the flipchart (below) if necessary. You can modify it for your group's context if need be:

ACTION PLAN (CARDS)

Goal: Do a training course/get experience (front side of card)

Action Plan (back side of card)

1. Research and make a list of companies or organisations where I would like to find an internship or volunteer position.	Complete within one month from now	_____ (amount of money) for transportation to a place with a computer and to visit a centre that can help with the information
2. Write a letter of introduction or prepare a verbal introduction about myself.	Complete within two months from now	_____ (amount of money) for transportation to a computer
3. Contact all companies/organisations on the list by mailing or dropping off my letter or by calling and introducing myself.	Complete within three months from now	_____ (amount of money) for transportation to mail/drop off letters/making phone calls

5. Walk around while participants are working on their Action Plans to give them guidance. Make sure that each statement is just one, clear, achievable step that is specific to their life goal.
6. Participants should know each other quite well by now. Collect all of the cards and then hand them out at random. Ask participants to alert you if they have received their own card. As soon as all participants have a received an Action Plan which is not their own, do one of the following activities depending on group size:
 - For smaller groups: Ask participants to stand up one at a time and read the first action point aloud. They should then guess who the card belongs to. Have them try to guess once or twice, and if they have not guessed correctly, ask the person to identify themselves by standing up. They should then read from the card they are holding. The activity proceeds like this. After each person has been found, they take back their own card.
 - For larger groups, ask participants to read over the card they have been given. After a few minutes, have them all stand and give them one minute to find the owner of this card. They should simply think about who might have written it, and then hurry around the room asking people until they are right. The owner of the card then takes their own card back.
7. When the activity is done, place participants into random pairs. Ask them to share their Action Plans with their partners.

8. Both during the writing phase and during this partner phase, make sure that you have looked over the participants' cards carefully. Pick out a few participants who wrote exceptionally good Action Plans, and have them share their plans in front of the whole group.
9. Again, remind participants that their Action Plans are something they should keep, use and update as they work towards their goals.

REFLECT

SCENARIOS AND ADVICE (20 MINUTES)

1. Place participants into three groups.
2. Give each group one of three scenarios below so that they all have a different one to work on:

SCENARIO 1

Jean is finishing school this month. He has a very small amount of savings from helping to sell vegetables from the family garden. He lives in a rural area, but his cousin lives in the nearby city and has told him that there are many jobs. Jean wants an opportunity to make money and save for a future family, but he likes living with his parents in this rural area and he has a girlfriend. Give Jean some advice.

SCENARIO 2

Marin sees girls and women getting married and having children right away. But she also sees girls and women who finish school and run a small business. There are also a few girls from school who work in a soap factory, but they often get injured or work all night. However, Marin knows that they make good money, and one of them has asked her if she wants to work there too. Marin is really unsure about what she should do. She doesn't particularly like school, but she is supposed to attend for two more years. She is very good at making soap, and likes the idea of earning her own money. Give Marin some advice.

Lupita is married. She never finished school, but she has a good small business repairing clothing. Her husband really wants to have children, but she is not so sure yet. Lupita would like to save more money first, but she doesn't know how to grow her business. She doesn't have someone nearby to ask for help with this. Give Lupita some advice.

3. Give each group a piece of paper and pen. One person in the group should be the writer. Give the groups 10 minutes to write down at least three pieces of advice they would give the person in their scenario. The advice should draw from things they've learned that would help the person in the scenario to succeed.
4. Ask for some volunteers from each group – one per piece of advice they came up with – to come to the front. Read the scenario, then let the volunteers from each group read or say their advice (one volunteer per piece of advice). Do this until all groups have presented.
5. If there is time, provide feedback on the advice given by the participants. Point out the great ideas that they had, as well as anything they may have forgotten.

CLOSING GAME (10 MINUTES)

1. Congratulate the participants on finishing the course!
2. Ask them to make a circle and to throw the ball around. For every catch, they should share their answers to the following questions:
 - What is the most important thing you have learned?
 - What will you remember most from this programme five years from now?
3. Ensure that all participants get a turn. When everybody has had their turn, applaud and tell them how proud of them you are.
4. Thank the participants for their involvement in the programme. Explain that you have seen them grow

- so much from the first session to this last one.
5. Congratulate everyone for their work, and encourage them to stay focused on their dreams.



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