

A360 Smart Steps Economic Empowerment Curriculum

Adapted by:



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Curriculum Introduction

The following curriculum was adapted for A360 Smart Start in Ethiopia by BRAC.

A principle that is fundamental to the curriculum is the **Paolo Freire**¹ concept that people come to educational processes with their own knowledge and experience, not as “empty vessels” that need to be filled by an expert. When this knowledge and experience is surfaced, participants feel confident in themselves and open to learning new things. This also allows a particular type of group-learning to emerge.

Each exercise in this manual, therefore, starts by drawing out what people already know. The facilitator’s role is then to introduce, or offer new information, an alternative point of view, a range of other options or more depth to the discussion.

The curriculum is also based on a theoretical framework of resilience theory and positive psychology, including the concept of emotional intelligence. To build skills for economic empowerment, this content addresses roles and expectations, male-dominated economic and decision making structures that can impact adolescent girls and young women’s ability to participate fully in education and the economy. Having this knowledge enables women to navigate more easily through economic systems, and with some hard and soft skills, navigation is eased and improved exponentially.

Pedagogical and Psychological Approaches Used in Developing this Curriculum

- People are generally self-directed.
- They learn by doing.
- Build on what people already know from their own experiences.
- Theory should be relevant.
- Multisensory ways of learning are important.
- People learn well and self-efficacy is enhanced if they can practice new skills in a safe environment.
- People have an intrinsic desire for personal development.
- Involvement from participants is essential – sharing their own stories, experience, knowledge, and expertise as well as inviting feedback and consulting about pace and content.

The approach to learning is

- **Constructionist** rather than **instructional**, which suggests that learning depends on what we already know: new ideas come as we change and adapt old ideas; and rather than the teaching of facts and figures, it involves the development of ideas.
- **Experiential Learning** is learning through reflection and doing. This happens continuously in a workshop. People tell their experiences, reflect on what new insights they have gained and how they might do things differently, or not, in the future.
- The **Person-Centered** approach is fundamental to this workshop – all exercises stem from the experiences of participants and all theory goes back to questions like “What

¹ <https://www.freire.org/paulo-freire/>

does this mean for me?” and “What, if anything, will I do differently now that I know this?”

- An **Open-Ended** approach is also often employed – not all situations, case studies, roleplays or questions have comprehensive answers provided. Complex problems are introduced, and problem-solving skills are used to generate multiple solutions.
- **Theory and Practice** – bite-sized pieces of theory are dropped into sessions and participants are invited to debate the theory, say whether they think it applies to them, try it out in the Clubs and in their daily lives. **Case Studies or Scenarios** are an important approach that enable the practical application of learning and draw out concepts that participants recognize and already know.
- **Learning Conversations** are continuously engaged in as participants share and reflect on learning and new insight in pairs and in groups.
- Facilitators are expected to engage in **Modeling** the concepts taught in the workshop.
- Additionally, the manual draws from various Psychology-based approaches and traditions.
- **Client-centered Therapy** developed by Carl Rogers, posited that human beings are the experts on their own lives, that they have a deep capacity to heal themselves given the right environment – when they are held in a relationship of “positive regard”.
- **Narrative Therapy**, an approach founded by Michael White, encourages the telling of stories, as we make meaning of our lives through language. White emphasizes the belief that individuals have major skills, gifts and talents that can be used to creatively solve problems they confront if these can be surfaced through stories and actively brought to bear in their lives.
- **Brief Solutions Focused Therapy** suggests that if people can gain some insight into their own lives, they are able to change their trajectory, and this can make all the difference.
- **Positive Psychology** grew in reaction to the deficit model in psychology – that everyone needed to be “fixed”, with a neutral aim of moving towards being free of illness. Positive Psychology is preventative and involves lifestyle approaches and actions that bring more happiness and meaning. In particular, research on what builds resilience is drawn on to design exercises and teach skills that are relevant.

A Note to the Mentor on the Guide

The facilitator manual may be slightly different to other training manuals as it is designed to capture process. This means that it anticipates some of the important ideas that will emerge from the group at a particular moment, and makes the linkages to the next concept, providing a more seamless facilitator process.

Pieces of information are layered and linked, forming connecting pieces of a puzzle. For this reason, the manual includes a suggested script for the facilitator that gives an idea of how an exercise should be introduced or concluded. However, it is expected that you, as facilitator, will deliver the gist of this in your own words. You are not expected to learn this off-by-heart or to read the scripted parts of the manual aloud to the group.

The manual is designed to capture a nuanced and quite sophisticated process that can be delivered successfully by a facilitator with relatively minimal training. We know that simply giving people new information doesn’t necessarily change their behavior. This particular approach is used because it enables participants to better integrate new information into

their lives and, most importantly, they are more likely to do things differently. The impact of this approach is therefore greater than many typical training interventions.

Skills Needed to Facilitate Successfully

One of the key ingredients to the success and quality of implementation of the curriculum, is the ability of the mentors (facilitators) to deliver the sessions to the participants. It is therefore helpful to clearly identify the skills needed to successfully facilitate, but more than that, it helps to clarify the roles and qualities of a facilitator so that we can be clear on what is expected of the role. Below, we will expand on all of these as well as taking a detailed look at the micro and macro skills that will enable strong facilitation.

Roles of a mentor:

A mentor is a person who guides another, less experienced person by:

- Building trust
- Modeling positive behaviors
- Listening
- Encouraging
- Being reliable
- Being warm
- Training and facilitating (not teaching)

Qualities of a mentor:

- Dependable
- Engaged
- Authentic
- Tuned into the needs of others

Using facilitation as a mentor:

A facilitator's job is to support a group to do their best thinking. They create an environment where others are encouraged to:

- Participate
- Understand another's point of view
- Share responsibility
- Look for elegant solutions to problems

MICRO SKILLS

Small practical skills for content delivery and group safety and trust.

Speaking

Whether speaking to one person or speaking to a group of people we need to make sure that we have the right volume, a warm tone and a clear way of speaking.

Listening

Listening is one of the most important skills for a mentor. Mentors need to be able to listen actively by

- Making and maintaining eye contact

- Listening with their whole bodies
- Displaying positive body language
- Observing the body language of the others
- Listening for facts and feelings
- Respecting and valuing the stories of others

Questioning

There are two types of questions, open and closed questions:

- **Closed questions** are for gathering facts and specific information and will give you one answer
- Examples of closed questions:
 - How old are you?
 - Are you happy?
 - Was it bad or good?
 - What is the name of your village?
- **Open questions** are for getting many answers and to get deeper personal information.
- Examples of open questions:
 - What was your favorite age?
 - How are you feeling?
 - How was the experience for you?
 - What is life like, in your village?

Summarizing

In each session there will be a lot of information and discussion, so it is important for us to summarize and present some of the main points of the session and the discussion for the group.

Affirming

One of the best things we can do for another person is to be a mirror for the best parts of them. When we affirm someone, we are telling them something that we like about them, something that we appreciate about them or telling them some of their best qualities. It has to be honest and it has to be specific. When we tell people about the best parts of themselves, they start to grow in confidence and poise.

MACRO SKILLS

Big-picture process and group management skills (BNMMI).

Being

Simply being yourself in front of the group and allowing others to be themselves.

Noticing

- Noticing everything that is happening in the group and the session
- Collecting facts and statistics

- Example: Mardea spoke 6 times, Petrina spoke 3 times, Hawa went out for 5 minutes, Mwanaenzi's phone rang twice, Maryama looks tired

Making meaning

After being and noticing, we need to make meaning out of the data we have collected. This is our best guess at what the facts mean, what is behind them?

Examples of what I might ask myself:

- Why has Tuli spoken six times and Patsy has only spoken 3 times?
- Where did Hawa go for 5 minutes? Is she feeling upset, could she be sick, or did she just step out to go to the washroom?
- Perhaps somebody is having an emergency and is urgently trying to contact Mwanaenzi?
- I wonder if Maryama is tired or maybe she isn't feeling well, I wonder if everything is ok at home?

It is important that we recognize that we can make our best guess, but we will only truly know the answers to the questions above if we ask the people themselves.

Intervening

This final step is where we decide whether or not we need to do something about what we have noticed and what we want to do about it.

Examples:

- Tuli might be speaking more than Patsy because today we are talking about something Tuli is really interested in. If this is the case, I don't think there is anything I need to do.
- If Hawa is feeling upset or if she is sick, then I would want to make sure that she is ok and see what she needs. If she simply went to the washroom, there is nothing I need to do.
- Maryama's phone hasn't stopped ringing so I might just give her an opportunity to answer it so that she can find out if there is an emergency or not. If there is an emergency, she might need my support, or she might need to leave for the day.
- If Maryama is tired for one day I don't need to do anything, but if she is tired every day then I might want to ask her how she is doing and if there is anything that has happened recently that she is struggling with.

Each session is designed to a particular template that follows the subsequent outline:

Session Breakdown

1. Preparation
 - a. Of self
 - b. Of content and procedure
 - c. Of materials
2. Opening and check-in
3. Session content and process

4. Closure and check-out

1. Preparation

The preparation phase takes place before the session begins and is a process the facilitator should undertake as a matter of habit. Preparation ideally happens at the 3 levels: the level of self, of content and procedure, and of materials. Preparation of self entails mentally and emotionally preparing for the session and ensuring that you are able to bring your best self to each session. Content and procedure can be prepared by carefully reading the session, making sure that one understands the content and is able to hold the different process steps of each activity. Preparation of materials simply entails identifying the appropriate materials for the session (which can be found in the introductory table of each session) and ensuring that they are present before the start of the session.

2. Opening and check-in

Each session begins with an opening and check-in. The opening consists of a welcome and will often be used to introduce the topic of the session and/or connect it to the previous session. The check-in is designed to build process-familiarity and to connect consistently with the participants before the main part of the session begins. This helps to ground the group before diving into content and is an effective way of monitoring the group's energy and mood. The more information a facilitator has, the better they will be able to respond to the needs of the group and manage their energy and mood.

3. Session content and process

This section forms the bulk of each session and will usually consist of 2 to 5 activities. These activities will work towards meeting the objectives of the session and will consist of a variety of pedagogical methods and approaches. The majority of these are experiential and will draw on the knowledge of the participants, ensuring contextual accuracy and simultaneously acknowledging the innate knowledge and experience of the participants. Activities could include discussions, games, brainstorming, narrative practice, drawing and art activities, role plays, scenarios, Liberty High stories and more.

4. Closure and check-out

At the end of each session, there is a closure and check-out. The closure will bring together concepts covered during the session and the check-out will bring the session to a considered close.

Cues

We have tried in this manual to keep instructions to a minimum. To keep things simple, in each session there are several words that we repeat and that should prompt certain responses.

Say: This cue represents what the mentor should say out loud to the AGYW. Mostly it is in *italics to show direct speech - the actual words you could use*. Usually the mentors are introducing a new topic or activity, explaining something or talking about their own experience in a short, concise way. Often mentors introduce a new exercise by sharing their own experience. This helps the girls to know what to do and how genuine your story is and

how deep you are prepared to go will set an example for the participants. Remember not to make your own story too long, as the participants need time to share their own.

Ask: This is a cue for the questions mentors will ask the AGYW. After asking a question, always give time for a number of girls to answer (but everyone does not have to answer every question!). Sometimes questions are used to get the participants thinking and talking about their own experiences or how they feel. With some of the questions, answers are there to guide you. Only share these when the AGYW have finished sharing their ideas.

Invite: This prompt is for the AGYW to share their own thoughts, ideas and input from individual or group work.

Do: This is a cue for the action the mentor will take. Follow the instructions as they will give you a step-by-step guide of how to do things. Sometimes these are shown as step 1, step 2 etc. or they are a series of bullet points.

Discuss: Using open-ended questions (mostly provided), mentors should encourage participants to share their ideas and thoughts on the issues raised. Everyone should feel welcome to participate, even if their ideas are different from the rest of the group. The mentor does not need to correct people. If someone says something that is very conservative, or different, rather open up the discussion with another question like “What do the rest of you feel about this?”. Only if there are incorrect facts or dangerously incorrect facts should the mentor provide the correct facts. For instance, if someone says, “You should not share cups and knives and forks with someone who is HIV+ or you will also become HIV+”, mentors would clarify the right answer. If a girl says, “I think it is right that girls should do all the work in the house and in the kitchen”, open up the conversation to the group. Most likely someone will disagree with them and that is what real conversation/discussion is about. Some girls may be very conservative, or not have much knowledge at the start of the group but as they learn new concepts, hear others opinions and have different experiences, you will notice a shift in attitudes.

Affirm: This cues the mentor to acknowledge and congratulate AGYW participation and their contribution to discussions. This is something you will do regularly as a way to build the group’s confidence to share openly and genuinely.

Note: This is a special note to the mentor only about a particular session or activity. It may be extra information or a caution about something sensitive, or a difficult procedural instruction for the activity. It usually appears at the beginning or the end of a session or activity.

Group processing: This is the discussion that is held after an activity has been experienced, and some new information has been shared by the mentor. It helps the group to put together what they know and what they have learnt.

Sum Up: At the end of a session, or at the end of an activity it is often helpful for the group for the mentor to summarize the main points that have been covered..

Pair Work: This is when just two AGYW share something with each other. It is particularly useful for very personal sharing but also just to get a topic started with a group. It is

essential for those girls who are uncomfortable contributing in the bigger groups. AGYW should sit facing each other when they are engaged in pair work.

Circle: While girls always sit in a circle for a session, this circle instruction encourages the group to get onto their feet and form a circle for a particular activity - either in the group setting or outside the room.

Count Off: This is an effective way of creating small groups and ensuring that different people work with each other from one session to the next. If you want 5 small groups, count off the girls to 5 in the room. Then tell all the 1's to get together and all the 2's to form a group etc. This avoids the problem of the same friends always wanting to work together and not experiencing diverse opinions and ideas.

Check In: This is a very important ritual to open the day. Mostly it encourages participants to leave behind their anxieties and thoughts about what has happened before the session so that they can be fully present. AGYW may want to introduce some rituals of their own like a prayer or a song before they start. This is fine if the group is in full agreement. Often there is a question about what they tried out from the session before. This links concepts and ideas and encourages the group to share their learning experiences.

Check Out: This signifies closure at the end of a session. It can be used to sum up the main points and to check how the group members are feeling. A common ending is to ask the group to share one word about how they are feeling, without having to justify it. However, if it seems that everyone is feeling “confused” or “angry” or any other emotion that concerns you, it may be worth checking in with them the next time you see them. You might say, “I felt a bit concerned at the end of the last session when so many of you said you felt confused. I wonder what you were feeling confused about?” Be sure that the group is not just automatically giving a feeling word without really thinking about it. Being able to name a feeling accurately is a very important emotional intelligence tool to have, so practicing it is critical. If you feel the group is just copying others or using the same word each week, take time to prompt them to genuinely think about what feeling they have right at that moment. At any given time, most of us feel quite a few different things, and you are asking them to share only one of these.

Icons

Each session has a series of icons that act as a visual map for the facilitator. Every time you see one of these icons you will know what to do!



The clock icon will tell you how much time the session or activity will take



These clasped hands in the shape of a heart will tell you that it's time to check in or check out



Growing in my heart - this icon will show up for experiential activities



Growing in my mind - this icon will show up for thinking and information activities



Growing in my life - this icon will show up for activities that help us to relate the activities to our lives outside of the club

Below is additional content that can be used throughout the sessions to add activities to sessions or for a fun day delivered at approximately the halfway point of the program.

Sports/Games/Fun Activities

(anytime, including Weeks 12, 24 30-31 and 35-36)

If you are hosting a fun day event, this could be for AGYW only or include community members. You will need some materials and to plan some games.

Plan ahead for any emergency needs with a first aid kit and share with participants the plans for the day. It is also recommended to have refreshments. Check with program staff about the budget for this or ask participants to contribute something.

If you do not have enough space, you may need to speak to school or community leaders nearby to be able to use their grounds and this may in some instances require paying a fee.

Below is a list of possible activities, but any sports and games activities can be done on this day.

Football (40 minutes)

The basics of a football game may be well known. However you may have reminded the two groups what the rules are and then start off the game.

There is a midway break in the game to allow for refreshments and also change of players. The winners are those with the highest score

Why? Have fun while increasing group coordination and communication.

Three Legged Race (20 minutes)



- *Set up a start and end line with sticks or rocks.*

- This can be done with rope or cloth.
- Put AGYW in pairs.
- Give them at least 5 minutes to properly tie two of their legs together.

Instructions:

- Each pair is to try to race as fast as possible to the finish line with a few falls as possible. The winner is the pair that gets to the finish line without any fall or with the least falls even if they reach the finish line last.
- If a pair falls, they can get up and keep going until everyone has finished.

Why?: Caring for one another, taking each journey carefully and coordinating to compliment each other. It's not the destination that matters but the journey!

The Water Race (40 minutes)

- Have water and cups ready.
- Put groups in teams of 4
- Set up a start and end line with sticks or rocks.
- Set up 4 points throughout the route where each team member will stand, including one person at the start line.

Instructions:

- The team member at the start line will be handed a plastic cup full of water.
- The task is to take the cup to the next receiver as fast as possible with minimal spilling of the water in the cup.
- Each receiver will repeat the process until the finish line.
- It's not just the first that is the winner but rather the first group to reach the finish line with the cup with the most water still in the cup.

Why: In our quest for success we should be careful to work with others. We should watch the goal and also pay attention to how we get there.

Arts and Dance (45 minutes)

The AGYW may either perform a dance or a song that they may have prepared beforehand. It could also be a short skit centered around their learning so far.

Closing (25 minutes)

Have participants then come together to clear away the area that has been used, store away things that need to be kept, and clean up.

Ask the girls to come together briefly in a circle and congratulate each other on the activities. If time permits let each share one word about how they are feeling.

Curriculum Sessions



1. Building Trust (Week 7)



1 hour

OBJECTIVES

In this session we want to:

- Build group cohesion through activities that define trust and confidentiality.
- Allow AGYW to experience how groups work and how conflict can be normal.

SKILLS

We will practice/develop the following skills:

- Trust
- Building a Community

General Set Up - Use these guidelines for all sessions:

Ensure AGYW are in a circle.



COVID-19 safety measures to observe:

We are living in times where the health of those around us is fragile. We want to be careful not to bring the lives of people under risk by not taking safety precautions when meeting with participants. Always do the following things before meeting participants:

- Make sure you have a hand sanitizer before you start your in-person visits.
- Make sure you have and are wearing a mask with you at all times, properly covering your mouth and nose.
- When you arrive, keep a safe distance from the participant. Avoid hand greetings.
- Do not touch any surfaces to avoid spreading anything you might have come into contact with.
- Make sure you sanitize your hands before and after leaving.

The lives of the people are important, and we want to show them that we care about their wellbeing.

After everyone has settled in, start by thanking the participants for coming to the session and begin the check in.

Preparation: Read through the session at least one day prior to facilitating.

Collect the materials needed:

- Bundle of small sticks – enough for at least one per AGYW
- Existing group norms, guidelines

Note to the mentor: Here are some notes that may be helpful to add to your discussion on groups.

WHY GROUPS WORK

Developing supportive relationships

Being in a group where we talk about our lives and aim to grow together can be a wonderful way of building our personal support group and making friends who are on the same path as we are.

Learning from others

On our own, each of us knows a lot of things. Together, we can learn from each other and help each other to find solutions and to think through problems.

Building a community

It is exciting to be around people who are on the same journey – we have so much that we share, and I know that there is now a whole group of people who are thinking and growing like I am!

Knowing I am not alone

Sometimes there are bad things that happen to us that are really difficult to talk about. Knowing that other girls have also gone through these bad things reminds me that I am not alone, there are people who know what I am going through.

Learning new things

A group is a safe space to practice new skills and explore the new things we are learning. We can even get support and advice from the other members of the group and support others to practice their skills.



1. Check - in (20 minutes)

Say: *Good morning/ Good afternoon! Thank you for making the time to come to this session. I'm looking forward to our session today.*

Today, we are going to discuss what it means to work as a group. We have already done some great work together and will use today to strengthen our group. It will be important to have a strong foundation as we move together on our journey of economic empowerment.

Ice breaker Activity: “Stronger Together”

TIP: Choose medium size dry sticks for this activity that can be broken individually but are hard to break when in a bundle.

Step 1:

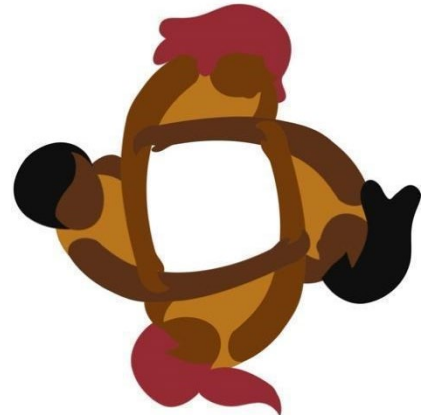
Hand out one stick each of the participants.

Ask them if they think they can break their individual stick easily.

Step 2:

Ask the participants to put all their sticks together in a small bundle.

Ask them if they think they can break the bundle of sticks easily.



Invite a few participants to try and break the bundle. (It should be challenging.)

Then invite a few participants to try and break one stick individually. (It should be easy.)

Say: *It is easier to break an individual stick than a bundle. The sticks are stronger together!*

Ask them what they think this means for the discussion on groups today.

Close warm up and move to the main activity.



2. Activity: Trust Walk (25 minutes)

Say: *A big part of being in a group is being able to trust each other. What does trust mean to you?*

Thank the girls for their responses.

Say: *Now we are going to play a game that can help us explore trust a bit more.*

Step 1:

Divide the participants into pairs. Try to pair up participants that still don't know each other very well.

Step 2:

Say: *We are going to do something called a trust walk. One of you is going to close your eyes, and the other is going to guide you around the room.*

TIP: Some AGYW may not feel comfortable closing their eyes. An alternative is to ask AGYW to look down at the ground.



Step 3:

Give the participants a moment to decide who will have their eyes closed and who will lead. Ask the girls who will be leading to stand behind their partner and put both of their hands on their partner's shoulders.

Step 4:

Invite the participants to close their eyes and the leaders to guide their partner gently and safely around the space/room/outside area, making sure not to bump into anybody. Give them a few minutes to do this.

You may do this activity outdoors and give them a set destination and place obstacles in the way if necessary.

Step 5:

After a few minutes have passed and the participants seem to be more comfortable with the activity or have reached their destination points, tell the leaders to stop and tell the participants they can open their eyes and then swap roles and do it again. Everyone can take their seats.

Ask:

- *What did it feel like to have your eyes closed and be led around the room?*
- *Was it difficult to keep your eyes closed? Why?*
- *What made you trust or not trust this person?*
- *What was it like to try and lead someone around the room with their eyes closed?*
- *Why did we do this exercise when we are talking about trust?*

Say: *Sometimes it is difficult to trust because of things that have happened to us in the past. What are some of the things that happened that made it hard for you to trust?*

Remind the AGYW about the norms and guidelines that they set previously and the importance of confidentiality. Ask a few of the members to share their understanding of confidentiality and why it is important to the building and maintaining of trust.

Say: *'Confidentiality' is a big word. What does it mean?*

To keep something confidential means that everything we say in this room stays between us.

Ask:

- Why is confidentiality important?
- How is it connected to trust?

Say: *There are also levels of confidentiality. We don't want to share things that we hear as a group, but that is not our only responsibility. We are also responsible for keeping everything that is shared in smaller groups or in pairs a secret.*



In order for us to feel comfortable around each other, we need to know that anything we say in here will not be gossiped about outside of this room.



2. Activity: How Teams Work (10 minutes)

Discuss with the group how this association was formed.

Say: *Groups form in many different ways. We formed an association through the Smart Start program and have lots of potential opportunities ahead of us. So let's discuss how we got to where we are today.*

The following questions can help you to draw this out of the group, but it may not be necessary to use all of them if you can feel the discussion is covering the different areas.

Ask:

- How did the team organize themselves? Who took leadership, and how did they do this?
- How were roles and responsibilities organized? How were decisions made about positions in the management committee? Was there consideration of people's talents?
- How is everyone included?

Explain that this group may eventually have a “storming” phase, which is when individuals start to get irritated with one another, strong personalities emerge, the “newness” and first excitement of the group wears off.

Say: *It will be important for the group to notice when this happens and figure a way of sorting out the conflict. Ask the group what principles they would like to put in place for resolving conflict. If it feels appropriate, write these down or add them to existing guidelines.*

Finish off by saying that the mentors are there to help them resolve any conflicts that may arise as well.



4. Check Out (5 minutes)

Say: *In this group we will become friends and sisters and an important part of that is being able to trust each other. Trust does not happen quickly; it can take time. Confidentiality is one way of building trust with another person.*

We also have to work as a team. We will not always agree, so working through conflict with trust and respect is important.

Now one by one I would like you to step into the circle and make a promise to your sisters by saying “I promise to keep my sisters stories safe and be stronger together.”

As each girl makes her promise we will all clap and ululate and cheer.

After the circle is complete,

Say: *Thank you all for making that promise to each other.*

Remind the group of the next meeting.

2. Flowering Finances

2.1 Budgeting with What I Have (Week 8)



1 hour

OBJECTIVES

In this session we want to:

- Understand what a budget is
- See an example of a budget
- Make a budget for ourselves

SKILLS

We will practice/develop the following skills:

- Financial literacy
- Budgeting
- Planning

Preparation: Read through the session at least one day prior to facilitating and make sure you understand the process of each activity and that you have the materials needed.

Prepare the following items:

A collection of soda bottle covers, beads, or seeds that will reflect or represent money, Different colors of seeds, bottle cover types or beads will be needed to reflect different

currency denominations, but select 2-3 maximum. For example, Sprite=10ETB Fanta = 50ETB and Coca Cola = 100ETB.

Bring enough caps to add up to a typical monthly budget and typical monthly expenses.

You may also ask AGYW to help in bringing these materials to the session.

Practice before the session how to use the materials to show or reflect **Income** and **costs** or expenditures as any savings.

Note to the mentor: This session contains a budget which needs to reflect the currency of where you live (SSP) as well as what things might cost. Program managers may be asked for their input to ensure that amounts are realistic.

If you can, print out or draw the pictures of Abebech and Fasika to show the participants while reading the story.



1. Check - in (10 minutes)

Say: *Today this session is all about money and how to manage our finances.*

Ask:

- *How important is money in your community?*
- *How much do you know about managing money?*
- *What are you interested in learning about how to manage money?*

Do: Invite several of the girls to share their responses.

Affirm: Thank the girls for their responses.

Say: *In this session, we are going to look at managing our money using some basic skills.*

Ask: *Why do you think it is important for us to know how to manage our money?*
Knowing how to manage our money gives us the opportunity to start moving towards financial freedom and choice.



2. Discussion: What is a budget? (20 minutes)

Step 1

Ask: I would like to hear from anyone what you think a budget is? There is no wrong answer because we are sharing what we think.

Do: Invite some of the participants to share their ideas.

Affirm: Thank the participants for their responses.

Say: *A budget is a plan we make for our money. It has two main parts: part one where we figure out how much money we need and part two, where we figure out how much money we have.*



Show the participants the pre collected materials that represent money (bottle covers, beads, seeds, etc):

A Budget is a plan showing our:

Income (the money I have or earn) **minus**

Costs (the money I need or spend)

Explain to the participants that you will learn about Abebech's budget experience together before everyone makes a budget for themselves.



Step 1

Read the following story:

Abebech was curious about how her friend Fasika usually was not feeling stressful about money. Fasika seemed to have enough money for food and sometimes to buy new clothes. She knows that Fasika is really good at managing money, so she went to her home one day.

Fasika was happy to help Abebech. Fasika explained to Abebech that she used a budget. It was something she learned in a program.

As the friends talked, Fasika shared that she calculated the money she needs each month by thinking about her expenses and what she earns.

Abebech started to think about her expenses like:

household expenses: helping her husband to pay for food, buying food for the house such as coffee, cooking oil, vegetables, buying mobile credit, soap and lotion for the baby, and sometimes material to make clothes

Abebech wrote it all down and added the amounts for each of the items she purchases each month. The total amount she wanted to spend in a month was 1400 ETB.

Once she had her total amount of expenses, Abebech calculated how much money she is getting each month. (The money we earn through doing work or offering services is called an income.)

Abebech thought about what she does to earn an income such as selling vegetables and charging phones and some money her husband provided to her. The total amount she earned usually was 1600 ETB.

Abebech could now see everything she earned in a month (1600 ETB) and her expenses (1400 ETB).

To calculate your budget, all you have to do is take your income and minus your expenses. So, for Abebech when she minuses her expenses (1600) from her income (1400), she has 200 ETB left over at the end of each month.

Abebech realized through this activity that she could now think about what she wanted to spend. She thought about how she had been spending all her money each month.

Fasika recommended that her friend start to think about savings, even if it is 50 ETB.

Abebech thought that was a really good idea and the friends decided to think more about savings next week.

Abebech felt much better and was so grateful to have Fasika as a friend.



4. Activity: Budgeting with what I have (25 minutes)

Say: Now, we will practice budgeting. Some of you may have income so you can create your own budget. For others, you may not have income yet so this is practicing for how you may budget once you have income.

Show the participants the items you prepared and what amount of currency each item represents, such as Sprite is 10ETB, Coca Cola is 50ETB and Fanta is 100ETB.



Ask for a volunteer to share a typical expense they have and how much it costs. Then ask them to put the bottle covers for that cost on one side of a table or floor to represent expenses. Ask for 1-2 more volunteers until you have a realistic amount of spending for a month.

Then do the same process for income making a separate pile with the appropriate materials until you have a realistic income for the month.

Next show participants that if they have income of a certain amount and then spend it, that is gone. So if you have one red bottle cover in expenses and one red bottle cover in income, those red covers can be removed from each pile to represent income that was spent.

Work with the team to remove the right amount of income and expenses materials until you have a few materials remaining in one pile or the other.

Say: *Some of you may have money left over when you compare your costs with your income. Some of us don't have enough income to cover all our costs.*

Ask: *What do you do when you can't cover all of your expenses? What do you do when you have money left over?*

Say: *One thing we can do with any extra money is to save it. Even saving 50 ETB per month, like Abebech, will build up over time. It's ok to start small! We will talk more about saving in the next session.*



4. Check - out (5 minutes)

Invite each girl to share one important thing they learned in this session.

Say: *The objective of this session was to start thinking about how we manage money. This is an important part of planning for our future. Thank you for sharing your learnings.*

Share any reminders for the next session.

2. 2 Saving on my Own and with Others (Week 9)



1 hour

OBJECTIVES

In this session we want to:

- Understand how to save money on our own
- Understand how to save money with others

SKILLS

We will learn/practice the following skills:

- Financial literacy
- Collaboration
- Perseverance

Preparation: Read through the session at least one day prior to facilitating and make sure you understand the process of each activity and that you have the materials needed.

Note to the mentor: This session's budget needs to reflect the currency of where you live as well as what things might cost. Program managers can be asked for their input to ensure that amounts are realistic.

Also, bring the bottle covers or materials used in the previous session.



1. Check - in (10 minutes)

Say: *Last week, we heard how Fasika advised Abebech to save money.*

When we save money, it means we are not spending everything we have. If we keep aside money more than once, or regularly, it means we are saving it. We can save money as cash that we keep in a safe place or in a bank account.

Reference the Step Up Associations model and how this fits into today's lesson.

Ask: *Why can it be helpful to save money?*

To prepare for an emergency, to save for things we want that are expensive, to plan for special occasions, to handle an illness, etc.

Thank the participants for their responses.



2. Activity: Saving on my own (45 minutes)

Step 1

Say: *Saving money is not always easy. Something that can make it easier is to have a savings goal! This means there is something you want to buy in the future that you cannot afford right now, but if you save up enough money, you will be able to afford it in the future.*



Step 2

Say: *Saving with others can have many benefits;*

- *it can help you stick to your savings goal,*
- *it can help you save more than you could on your own and*
- *it can help you to afford important things in a shorter time.*

We can save individually and another way we can save money is in a group. Community savings groups have existed across Africa for a long time.

Ask: *What do you think the disadvantages might be of this kind of saving?*

The biggest risk with this is that someone, or a group within the bigger group, are not trustworthy. It is important to join with people you know are proven to be trustworthy AND that there are agreements in place and safe ways of storing money.

Say: *Your savings groups have a goal you are trying to reach. By Week 16, you are each*

aiming to individually save 480 ETB so you can reach the matching grant criteria.

So, now we are going to check in on your progress and make a savings plan.

Explain that the participants can use their savings goal and calculate the amount they can save each month to make their savings goal.

Using the bottle covers (or other materials), put a realistic amount of bottle covers on one side to represent the cost of something that is being saved for such as enough materials to represent 360ETB (or the local equivalent of buying 1-2 chickens) or the 480ETB individual goal for matching grants in savings groups.

Then use a bottle cover to represent how much can be saved each month.

Example of savings amount needed:



Savings amount per month:



Explain that the cost of their savings goal divided by the amount they will put away each month will show the girls how many months they will need to save to afford their saving goal.

In the example above:

Saving goal:	480 ETB contribution to savings group by Week 16: 8 Fanta caps = 400ETB + 8 Sprite caps=80 ETB (480 total)
Weekly savings:	1 Fanta cap + 1 Sprite cap =60ETB

This equals 8 weeks of savings before we reach our goal. **(Note to mentor: the amounts can be adjusted for monthly or weekly savings.)**

Put girls into pairs, ask them to discuss (or if there are enough caps, use the caps):

- what they have saved so far
- what is remaining to reach their 480ETB goal
- how much they save per week
- how long it will take them to reach their goal

If there is time, invite some AGYW to practice calculating their savings goal calculations in as a large group.

Share any reminders about the Step Up Associations needed, including reminders that Step Up Associations can continue past this program. And in the future they can save on their own, open personal bank accounts and join other traditional savings associations such as equbs.



3. Check - out (5 minutes)

Say: *Today we calculated goals based on our Step Up Associations. You can also do this for personal savings goals. You can think about something you would like to buy but cannot afford right now. You can then do the calculation in the same way we did today and make a personal savings goal.*

Invite each participant to share how she feels about making savings goals after today's session.

2.3 Loans, Interest and Microfinance (Week 10)



1 hour

OBJECTIVES

In this session we want to:

- Understand what a loan is
- Identify where loans could be obtained
- Understand the advantages and disadvantages of the various sources
- Understand fees and interest
- Know more about the benefits of microfinance

SKILLS

We will practice the following skills:

- Problem solving (advantages and disadvantages)
- Collaboration







Preparation: Read through the session at least one day prior to facilitating and make sure you understand the process of each activity and that you have the materials needed.

Prepare cards on the following page (Consider translating words to local language):

The following links are for more background information for mentors about microfinance:

<https://www.youtube.com/watch?v=yJ4tGvIXR-o>

<https://www.youtube.com/watch?v=gRh6F-m0kmE>

<p>Loan</p> 	<p>Repayment</p>  <p><small>shutterstock.com · 709121704</small></p>	<p>Interest</p>  <p><small>VectorStock</small></p>
<p>Assets</p> 	<p>Microcredit</p> 	<p>Microfinance</p> 



1. Check – in: Borrowing is a Transaction (10 minutes)

Invite the participants to think about a time when they have “borrowed” something from a family member – perhaps an item of clothing or something else very personal. Usually, we do this when we don’t have this item ourselves.



Ask:

- *If you borrow something, what is expected after you have used it?*
Usually, you are expected to give it back.
- *If something happens to it while you are using it (like you burn a hole in it from ironing), what is expected from you?*
Usually, you are expected to replace it, or pay for it etc. This is not always possible for us and the person could then be very angry and say that they no longer trust us and won’t lend us anything again.

Borrowing is a transaction (a two-way thing) – if we borrow, we have to do something in return. We have to return the item in good shape, or the money.

Ask: *It is possible for us to borrow money for important things that we need. What do people borrow money for?*

- To invest in the future (studies, to start a business, to buy land etc.)
- Unexpected emergencies like someone is sick
- A big event – like a wedding or unexpectedly, a funeral
- To meet family needs and expenses.

Say: *A loan is a more formal arrangement for borrowing. It is important to know that a loan is not a gift. You will need to pay it back in an agreed time, sometimes with a fee. If you are able to meet your responsibilities for your first loan, the chances are good that you can borrow again, and for a higher amount the next time.*



2. Activity: Borrowing (25 minutes)

Step 1:

Ask the participants where and who they can borrow money from. Write answers on the flipchart. Answers should include:

- Family
- Friends
- Banks, microfinance groups, SACCOs (Savings and Credit Cooperative Organizations - we mentioned those the last time we met)



- Can borrow from their savings.
- Step Up Association

Note to mentor: AGYW may not be used to the idea of borrowing from their savings. If savings are for emergencies, they can be borrowed against, but then they need to be repaid, just like a loan would need to be repaid.

Step 2:

Divide the AGYW into 2 Groups and **ask** them to discuss the advantages and disadvantages of borrowing money from these different sources.

Step 3:

Ask someone from both groups to share what they discussed, the second person to share may be advised that they may add to what has been shared by the first group but not repeat what the first group shared.

Share any ideas from the table below if they are not raised by the girls.

Loan Source	Advantages	Disadvantages
Family/friend	<ul style="list-style-type: none"> ● Mostly no fees ● Flexible about repayment ● Understanding if fail to repay ● No rules on how you use the loan 	<ul style="list-style-type: none"> ● Hurt relationship if you fail to pay back ● Smaller amounts than banks ● Loss of independence/confidence if you aren't able to pay back
Formal Institutions (banks, microfinance, SACCO's)	<ul style="list-style-type: none"> ● Can borrow larger amounts ● Won't affect family/friends relationships ● Savings remain untouched ● Forces you to pay back – makes you more disciplined ● Can receive financial advice 	<ul style="list-style-type: none"> ● May need collateral ● Fees – banks charge interest ● Not flexible about repayment ● Rules on how to spend ● Will lose your property or your assets if you fail to pay ● Rules and process can be confusing ● Must have a business ● Can wait a long time to get the money – and for approval ● Only available for 18 years of age and above
Personal Savings	<ul style="list-style-type: none"> ● Easy and convenient ● No fees ● No rules on how to spend ● Won't affect relationships 	<ul style="list-style-type: none"> ● Smaller amounts ● If fail to pay back, then have lost all savings and are unprepared for emergencies

Step Up Association	<ul style="list-style-type: none"> ● Follows rules of the group ● Support and encouragement from the association ● Easier than borrowing from a financial institution 	<ul style="list-style-type: none"> ● Might affect relationship with the group if not paid back on time ● May have to wait until contributions are high enough to begin borrowing ● Limited loan amounts
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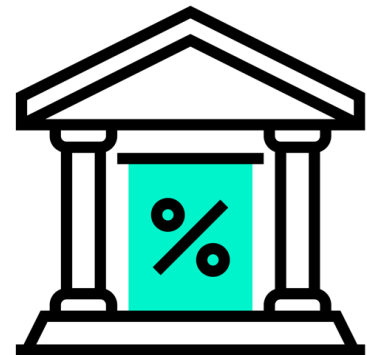
Step 4:

Note to mentor: A note is included below to address interest restrictions in Muslim communities. This section should be amended to fit the local context, as needed.

Say: *Let's talk about interest.*

*Usually, if you borrow from an institution you will be charged **interest**. This will be a percentage of the amount you borrow.*

However, if you are borrowing in a Muslim community, this may not be true. In Islamic finance, money is used as something for exchange and a Muslim is typically not allowed to benefit from lending money or receiving money from someone through earning interest (riba) is not allowed.



The longer you take to pay back a loan the more money you will have to pay back. The higher the interest, the more you will have to pay back.

Interest varies by types of loans. A small loan with a short payback period from a microfinance institution often has a higher interest rate. Interest is something you must understand before you take out a loan as it means you are paying back more money than you have borrowed. You must have a strong plan to pay back the loan and interest and understand how it impacts your payments.

Ask: *What questions do you have about interest?*

Answer questions and/or let the participants know you will follow up if you are unable to answer some questions.

Say: *Loans can be both good and bad. Loans can help you start or expand a business, pay for studies or medical emergencies. They can help you build up confidence and do things faster than waiting to have savings.*

However, loans are always risky because there is a possibility that it may be difficult to pay them back. If you take a loan without a plan for how you will pay it back, then it can make your financial situation and life very difficult. For example, if you borrow from a friend or family member, you may not have legal rights if someone mistreats

you for not repaying. If you borrow from an institution and the loan is very difficult to pay back, it can put you in a very dangerous financial situation.

You must carefully understand your loan, how you will use it, if you will be in control of decisions regarding your loan and whether you have a realistic budget to pay it back.

Ask: *What concerns do you have about taking loans?*

Acknowledge the concerns. Answer any questions and/or let the participants know you will follow up if you are unable to answer some questions.



3. Activity: Learning more about Microfinance (15 minutes)

Say: *When we are just starting out in life or in business, it can be difficult to get a bank to fund us. They want to see proof that we have income (from a salary or from business accounts) that we have assets (like a house, land, or a vehicle) and that we have had loans previously and paid them back.*

There are many organizations that have grown to offer small loans to people to expand their own businesses or to do something important like send a child to school. They ask for regular, small repayments to be made. If someone is struggling with repayment, they can get involved and see how they can help.

Sometimes they like to loan money to groups of people who will do business together and provide support to each other during times of illness or other disasters. Vision Fund, Village Enterprise, Accessbank, Opportunity International, BRAC and many other NGOs offer micro loans. Additionally, the Step-Up Associations are a way for young women like you to access microloans too.

Let me share a story about a real woman who used microfinance to earn income.

Show the video on a device or read the story below.

<https://www.youtube.com/watch?v=ZxC0caAlljg>



This is Malessica Feeney who was able to get a loan for agribusiness in Ethiopia. While she had her two acres of land she was still unable to get money to invest in growing her land. So she rented it out at 850ETB per .25 hectares to make income.

She failed to get a loan because she was unable to join any of the borrowing groups in her community. After several years, she was finally able to get a loan

of 950 ETB, part of which she used to buy a cow. After repaying her first loan successfully she was able to get another loan. She was then able to stop renting some of her land and her cow also gave birth to a calf. This change in income allowed her to stop renting her land and start a poultry business.

Put the students in pairs. Ask them to talk to their partner about what they learned from this story about microfinance.

Ask: How does our Step Up Association relate to the microfinance story?

What has been most interesting about this story?



4. Check Out: (10 minutes)

Say: *We have learnt some new words today. Let's check that we understand what all of these words mean.*

Divide the group into six groups. Assign each group a word and ask them to define it.

Loan	Repayment	Interest
Assets	Microcredit	Microfinance

After 5 minutes, ask each group to share their definition. Correct what they share out using the information below.

- **Loan:** money that is borrowed, but that needs to be paid back, often with interest or a fee.
- **Repayment:** the small amount of regular money paid back to pay off a loan
- **Interest:** the fee that is charged for borrowing money. The amount depends on the institution and how much is being borrowed. It is worked out as a percentage.
- **Assets:** items of property owned by a person which has value (a house, land etc.)

- **Microcredit:** a loan for a small amount of money.
- **Microfinance:** various financial services (loans, insurance, savings, training) offered by some institutions.

Say: *Thank you for your participation today.*

We discussed a lot about borrowing and loans today. Loans offer a lot of opportunity, but we do need to ensure we can pay them back to keep ourselves in good financial standing. Your participation in the Step Up Associations is a great first start to saving and preparing for loans.

In our next session, we'll discuss how money supports us in decision making. See you then!

2.4 How Money is Agency (Week 13)



1 hour

OBJECTIVES

In this session we want to:

- Understand how the economy impacts women and girls.
- Think about the different types of jobs that men and women are expected to do and what this means for us as women.

SKILLS

We will learn/practice the following skills:

- Financial literacy
- Gender theory
- Economic empowerment

Preparation: Read through the session at least one day prior to facilitating and make sure you understand the process of each activity and that you have the materials needed.

Prepare two posters (flip charts) with the following:

Male Job

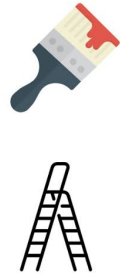


Female Job



And stick them up on the wall.

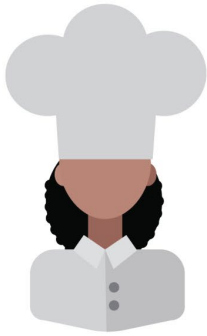
Print career cards with the following careers. Make sure you cut out the career cards so there is only one career on each card. (Images courtesy of A360 Smart Start.)



Painting | ቀለም መቀባት | Qallama dibuu



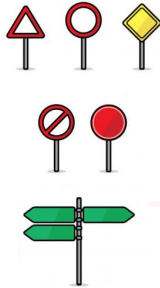
Building | ግንባታ | Ijaarsa



Cooking | የምግብ ስራ | Nyaata Hojjechuu



Running a souk | ሱቅ ወሰጥ መስራት | Suuqitti Hojjeechu



Driving a bajaj | ባጃጅ መንጃት | Bajaaji Oofuu



Running a Gullit | የኑሊት ስራ | Gulliti hojjechu



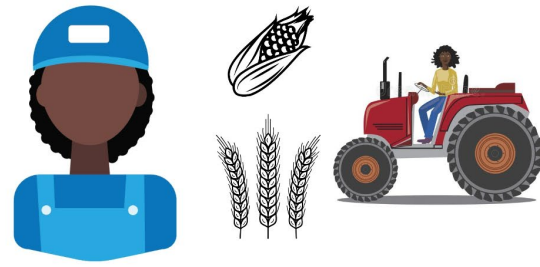
Producing Poultry Products | ዶሮ ለርባታ | Hindaaqo horsiisu



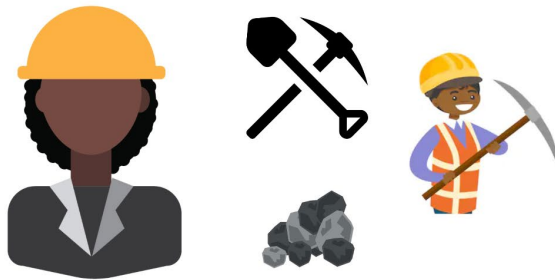
Producing Dairy Products | ወተት ማምራት | Aanan Omishuu



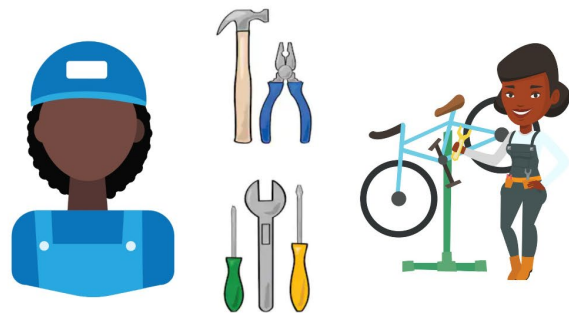
Sewing | ልብስ ስፈት | Wayaa Hodhuu



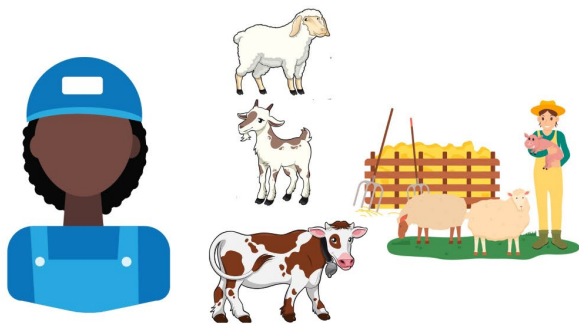
Modern Farming | ዘመናዊ እርሻ | Qonna ammayyaa



Mining | የግዕድን ቁፋራ | Albuuda baasuu



Fixing | የጥጥና አገልግሎት | Tajaajila suuphaa



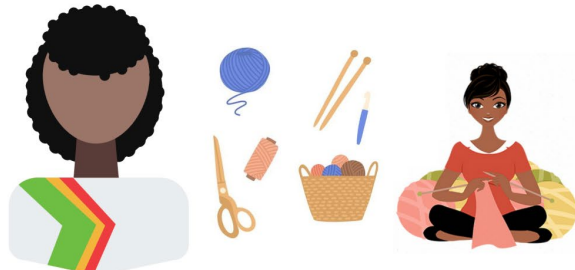
Livestock rearing | የእንስሳት እርባታ | Bineeldota Kunuunsu



Making Clay Pots | ሸከለ ስራ | Shaklaa Hojjechu



Making Baskets | የቅርጫት ስራ | Hojaa qircaati



Weaving | የስፌት ስራ | Hojaa Danteeli



Bee keeping | ማር ማምረት | Kaniisa Horsisuu



1. Check - in (5 minutes)

Welcome the participants back.

Invite each participant to share one thing she is hopeful for.



2. Discussion: The right to choose (30 minutes)

Say: *One of the most important things we can have in life is choice. As women and girls, there are many things that work to limit our choice. Today, we will explore how things like access to money are different for us as women and girls.*

Ask:

- *Who is normally seen as the provider in the households in your community?*
- *Who usually manages the money in a household?*
- *Who is expected to understand finances in your homes?*

Say: *In households where there is a man present, it is normal for the community to expect him to provide for the family and manage the family's money. For many women, not having access to money means not having the ability to make choices. And this is true from the time we are young.*

Ask: Is this something you have seen in your communities or in your home?

Do: Invite some of the participants to share their experiences.

Affirm: Thank the AGYW for their responses.

Say: *In adolescence, this might mean we are not able to attend school. This will impact our future ability to earn money. For some of us, the need for money and food is so great that we end up relying on the men around us to support us and our families financially. So, in later adolescence and as we become young women and become married, these relationships ensure that the power continues to lie with the money...and the man.*

Ask: Does this sound familiar?

Say: *Also, women have to carry the additional financial burden of a lifetime of menstruation.*

Ask: *What are some costs of menstruation?*

- The cost of pads or other hygiene materials
- The cost of days off school and work
- The emotional cost.

And when we become pregnant, our ability to work is also affected. Taking care of and providing for children while caring for our extended families means that it is harder for us to find well-paid work.

Ask: *How has all of this affected you, personally?
How has the goal setting exercise with your husband impacted your role?*

Do: Invite several of the AGYW to share their experiences.

Affirm: Thank the participants for their responses.



3. Activity: How we See Work (20 minutes)

Step 1

Say: *Very often, women and girls are limited to very specific professions and we are channeled into these jobs.*

Ask:

- *What kind of jobs do women in your community have?*
- *What kind of jobs do men in your community have?*

Step 2

One by one, hold up the career cards, read what is on the card and then invite the participants to say whether it is a male job or a female job. Stick each career card under the poster that the participants select.

Step 3

Ask:

- *What do you notice about the kinds of jobs we consider to be male jobs and the kind of jobs we consider to be female jobs?*
- *Which jobs do you think are most respected?*
- *Which jobs do you think will earn the most money?*

Step 4

Say: *Often, the jobs we are moved towards are jobs that are informal or do not earn as much as typical 'boys' careers. The jobs that we are guided towards are often much less respected by society.*

The system needs to change, and we need more female engineers, pilots, doctors and plumbers. Being a woman in a 'male' profession is not always easy but women have been managing to make it work for centuries!

Ask: Who do you know in your community that has managed to break some of these assumptions?

Say: *Let me share an example of two Ethiopian who have managed to find success in a*

male dominated profession.

Captain Amsale Gualu and Captain Tigist Kibret are both airplane pilots. They hope that young females across the world will be inspired by them. “In December 2017, the pair made history by being part of the world’s first-ever all-female crew for a special Ethiopian Airlines flight from Addis Ababa to Nigeria.

Captain Amsale Gualu was interested in planes as a child and her parents were supportive and encouraging.

She attended university and then went to pilot training school. She overcame her fears by taking the time to engage in training and understanding of the aircraft’s operation and systems. She says “My success resulted from support and love from my family and various people that I came across in my life. Although I have had different people who have inspired me, my ultimate inspiration is my mother, who embodies strength and open-mindedness. She never placed limitations or ideas on what I could be and who I could become.”

Captain Amsale Gualu said: “I would advise that being a girl or woman should not stop them from doing what they want. It’s not that things are difficult, but we don’t dare to try it in the first place. If something has not been done before, it doesn’t mean it can’t be done – it’s just a matter of perspective and practice.”

Source: <https://www.voice-online.co.uk/news/careers-news/2021/03/07/international-womens-month-meet-ethiopias-high-flying-female-pilots-amsale-gualu-and-tigist-kibret/>

Ask:

- How do you feel when you hear about Captain Amsale Gualu and what she has done with her life?
- Is there anything in particular you are taking away from this?
- It is helpful for us to know that there are Ethiopian women working towards this, do you know any women in your community who are like this?

Note to mentor: If the story above is not relevant, here is another option of a female Ethiopian role model: <https://www.cnn.com/2019/12/08/world/freweini-mebrahtu-2019-cnn-hero-of-the-year/index.html>



5. Check Out (5 minutes)

Say: *Today we talked about how money gives us choice. We also discussed how we think about what jobs we can do and heard an example of a woman who stands up for women gaining financial independence through understanding financial management.*

At our next session, we will talk about how we can invest in ourselves. This is a big

step in our economic empowerment.

2.5 Investing (Week 16)



1 hour

OBJECTIVES

In this session we want to:

- Understand what investment is.
- Explore some of the different things we can invest in.
- Learn about different ways we can invest.

SKILLS

We will learn/practice the following skills:

- Financial literacy
- Long-term thinking
- Investing

Preparation: Read through the session at least one day prior to facilitating and make sure you understand the process of each activity and that you have the materials needed.



1. Check - in (10 minutes)

Welcome the participants back.

Ask:

- Did any of you work on a budget or savings plan since our last session? Or follow up on any of our other lessons.
- How was it?

Do: Invite some of the girls to share.

Affirm: Thank the participants for sharing.



2. Presentation: What is investment? (25 minutes)

Say: *In the previous session, we learnt how important it is to save our money. Another thing saving can help us to do is invest. Today, we are going to focus on what it means to invest.*

To invest, means to put time, effort or money towards an action that will be helpful to me in the future.

There are many different things I can invest in: financial security, myself or a business.

If I can convince someone else to invest time, effort or money in me, my future or my business, I call them an investor.

Now we will hear the story of how Abebech found someone to invest in her clothing business.



Say: Previously Abebech wanted to start saving. She saved up enough money to start selling clothes that she makes. Today, we'll check in with her about investing.



After Abebech learned to make a budget with Fasika, she decided that she really wanted to focus on making money. But she knew that if her business was going to be successful, she needed to buy a sewing machine.

Abebech knew getting a job did not fit her life, she needed something she could do from home. She also knows that Fasika's mother has a shop, so she is going to ask her for help. This is how she is approaching investing, by asking for someone to support her in business.

The first thing she is going to do is plan. She will dress in one of her nicest designs, and greet Fasika's mother properly. Abebech will also ask Fasika's mother if she can stock designs in the shop. The goal is to give Fasika's mother 10% of everything that she earns so there is a benefit for both of them.

I need to pick the right time so I will ask Fasika when it might be a good time to talk to her mother. I am quite nervous, but I will need to take three deep breaths so that I am calm when I ask him for help. Lastly, I need to be ready to listen and consider what he says.

Fasika had told Abebech that the best time to talk to her mother was in the middle of the morning when things were quiet and relaxed at the shop.

Abebech: Good afternoon Mama Fasika.

Fasika's mother: How are you, Abebech?

Abebech: I am doing well, thank you.

Fasika's mother: What can I do for you today? You want to buy something?

Abebech: Actually Emaye, I was hoping to ask for your wisdom and help.

Fasika's mother: Yes?

Abebech: Yes. I wanted to find out if it would be possible for me to sell my clothes in your shop. I would give you 10% of my profits as payment.

Fasika's mother: I am sorry Abebech, but my business is quite full. I am not sure I can support you.

Abebech: What if I give you 20% of my profits?

Fasika's mother paused to think for a moment. Abebech stood nervously waiting to hear what she would say.

Fasika's mother: *I don't want 20% of your profits, Abebech. I will sell your clothes in my shop and I will take the 10% as payment.*

Abebech: *Thank you Mama, tha-*

Fasika's mother held up a hand and Abebech immediately stopped talking.

Fasika's mother: *But only if you promise to use your profits for savings and investing in your business. This could be for training, a better sewing machine, it's up to you. I'm encouraging you to invest in yourself.*

Abebech's brain was working very fast. This was not her plan. She needed to earn money to support her family. But then she realized that Fasika's mother had given her an opportunity to earn money and investing in herself could help her earn even more.

Abebech: *Mama, I accept. I am so grateful. I thank you.*

Fasika's mother smiled before holding out her hand to Abebech. She took it and they shook hands like real businesspeople! But it seemed that Fasika's mother was still thinking.

Fasika's mother: *Do you have an electric sewing machine, Abebech?*

Abebech: *No Mama. Not right now. But there is a second-hand electric sewing machine for sale in my neighbor's shop. I want to buy it when I have enough money so that I can work faster.*

Fasika's mother: *I am very proud of you, Abebech. By saving your money to buy a sewing machine, you are investing money into your business. By selling your clothes here you are investing time and effort into your business. You are investing in yourself and your future.*

Abebech glowed with pride as she heard the kind, proud words and she knew that she was finally on the right path.

Ask:

- How was it to hear Abebech's story?
- *What are some of the things she is investing in?*
Abebech is investing in her business right now, but with saving for a sewing machine she is also investing in the future of her business so that it can grow, and she can earn more money. Because of Fasika's mother kind offer, she has also decided to continue to invest in herself and her family.
- *What is she using to invest in these things?*
Abebech is investing time, effort and money.



4. Activity: Thinking about my own Investments (20 minutes)

Step 1

Say: *Now that we have heard some examples of how Abebech is investing in her future, we will do the same.*

Ask: *What are some things you think you can invest in?*

Share some of the items below to add to the items AGYW share:

- Myself
- Education
- Books
- Savings
- My talents
- My strengths
- My family
- My children
- My health
- My safety
- A business
- Things to grow and improve my business



Step 2

Invite each of the participants to spend time individually identifying 3 things that she would like to invest in. Give them up to 5 minutes to do this.

Step 3

When the 5 minutes is up, divide the group into pairs. Invite the partners to brainstorm in their pairs about their plan to invest in the 3 things on their list. They have 10 minutes to do this. They should try and be as creative as possible. They should think about all their strengths and talents as well as other people who may be able to support and invest.



5. Check Out (5 minutes)

Invite each girl to share one thing she is going to invest in and how she will invest in it.

Sing a song of celebration!

3. Is it the Truth? (Week 17)



1 hour

OBJECTIVES

In this session we want to:

- Identify the negative messages we receive from others that are not true.
- Identify the negative thoughts we have because of negative messages.
- Use a tool to reverse the disempowering thoughts that come with these.

SKILLS

We will practice the following skills:

- Self-mastery
- Positive Psychology skills

Preparation: Read through the session at least one day prior to facilitating and make sure you understand the process of each activity and that you have the materials needed.

Review the **Questioning Tool**

- Is this message true?
- Where does this message come from?
- How do I react when I hear or think about that message?
- Who would I be without that thought?
- Turn that thought around.

Note to Mentor: This session helps us to challenge the negative messages others give us and the negative messages we have about ourselves by using a tool that is a set of questions. These questions help us to unpack whether the negative message or thoughts we have are true in any way. We think about who said the message and how it impacts us when we think about it. We consider who we would be without that thought.



1. Check - in (10 minutes)

Say: *Welcome everyone. Sometimes we can have really negative thoughts about ourselves. We can think we are stupid or not able to accomplish what we want.*

Ask: *What happens when we have negative thoughts about ourselves or a situation? Our negative thoughts can make us feel really bad about ourselves and we lose our confidence.*



2. Activity: Story from Hawa (15 minutes)

Say: *We are going to learn how to deal with some of our negative thinking using a few simple questions.*



We are going to start with a story from Hawa. Hawa has started her own business and people in the community are noticing.

Read this to the group:

Hawa has been feeling rather down for some time. A fellow business woman, Genet has started to speak down to Hawa. She says things when she passes Hawa, like “You think you are better than us” or “Your shop is not nice.” She wonders if she really is a proud person. She doesn’t have a lot of friends because she is shy and private and works long hours in her shop.

Recently, Hawa and her husband Tadesse had a conversation.

Tadesse: I have noticed you have been very quiet recently. Is everything okay, Hawa?

Hawa: (uncertainly)...I don’t know...I think I am okay.

Tadesse: I overheard Genet saying something not very nice about your business. Does that bother you?

Hawa: (eyes filling with tears) I didn’t realize anyone else had heard her...It is awful, Tadesse. I asked Genet some questions about business a while ago and now she says I am arrogant and think that I am better than everyone else

Tadesse: *That is the very last thing I think about you. You are a hard worker and humble.*

Hawa: *I don't think I am very good at making friends though.*

Tadesse: *You know what Hawa, my mother told me we don't have to accept what other people say about us. We also don't have to accept the negative things we think about some situations. She always said to me, "Tadesse, is that the truth? Is it really the truth?" So, I am going to ask you, is what Genet says about you – that you are arrogant and think you are better than everyone else – true?*

Hawa: *No. it is far from the truth. I always feel that people like you who have so many good friends and are so much better than me at making friends. I always think I am not as good as others.*

Tadesse: *Hawa, what Genet says about you is far from the truth. Don't accept it. Genet's horrible comments say more about Genet than they do about you! I don't know why, but she is a very angry person.*



3. Activity: Questioning the Messages we receive (30 minutes)

Say: *Often we are given messages about ourselves that are negative. Sometimes these messages might have some truth in them and that tells us we need to do something about the feedback we are receiving from others. But often, these messages are not true.*

Some of the messages we received from the adults around us as we are growing up are powerful. We take them into ourselves as though they really are a part of ourselves. They have been whispered in our ears by family and teachers and pastors and friends. Teachers that tell us we are lazy or stupid. Family members say we are fat, or ugly, too skinny or too dark; that no one will ever love us, that we are selfish and uncaring. These messages we receive are very powerful for us and the way we see things.

Today we are going to learn a tool that helps us to question the negative messages received from others as well as some of the negative thoughts we have.

Step 1:

Share the Questioning Tool:

- Is this message true?
- Where does this message come from?
- How do I react when I hear or think about that message?
- Who would I be without that thought?
- Turn that thought around.

Step 2:

Say: *So, let's use these questions to unpack Hawa's story. Genet has said that Hawa*

thinks she is better than others.

Ask: *Is this the truth?*

Answers: No. Hawa does not think she is better than others and in fact thinks she is not as sociable or good at making friends.



Ask: *Where does this message come from?*

Answers: It comes from Genet, who is angry with Hawa. Genet also seems to be a very unhappy and angry person. We wonder, what else is going on in Genet's life?

Ask: *How does Hawa react when she hears the message from Genet or thinks about it?*

Answers: She feels ashamed and horrible. She feels small – not good enough. She feels embarrassed when others hear it too.

Ask: *Who would Hawa be without that thought?*

Answers: Hawa could be happy and confident in her abilities. She could feel proud of her accomplishments.

Say: *Now let's turn that thought around.*

The truth about Hawa is that she is a shy and private person who worries about her lack of friends. She has a very busy life with her family and her shop as well as being very active in her faith.

Wow! Isn't this a different way of seeing the story?



Step 3:

Say: *Think about a negative message you have received recently or even a negative thought you have about yourself.*

Give participants 1-2 minutes to think about a negative thought or message.

Invite each participant to now go through the Questioning Tool questions about their negative thoughts. Say each question and then give 1 minute for the participants to think about it.

- Is this message true?
- Where does this message come from?
- How do I react when I hear or think about that message?
- Who would I be without that thought?
- Turn that thought around

Ask: Who is willing to share how they turned their negative message around?

Support participants sharing out and provide support for anyone who struggles with turning it around.

Say: *This is a very useful way of being sure that we don't accept the negative thoughts we have and the negative messages we receive from others. We realize that sometimes people say things about us that are not true; that they speak from their own hurt or anger.*

Listen out for all the negative messages you receive from others in the next couple of days. Identify which ones are justified (useful, accurate feedback) and ones that don't feel right. Use the question tool to turn these messages around to focus on what is really true about yourself.



4. Check - out (5-10 minutes)



Say: *Maya Angelou is a famous black American writer and poet.*

Her life wasn't easy as she was raped by her mother's boyfriend when she was 8 years old. She told who had done that to her, and her uncles beat him to death. She did not speak for 5 years after the experience because she thought that by saying his name, she had caused him to die.

Maya Angelou wrote a famous poem called "And still, I rise" about how women can still rise up, even when people have said bad things about them, and treated them badly.

<https://www.biography.com/writer/maya-angelou>

Read the first and last verses of this poem:

You may write me down in history
With your bitter, twisted lies,
You may tread me in the very dirt
But still, like dust, I'll rise.

Leaving behind nights of terror and fear
I rise
Into a daybreak that's wondrously clear
I rise
Bringing the gifts that my ancestors gave,
I am the dream and the hope of the slave.
I rise
I rise
I rise.

Gather the girls into a circle and ask each of them to say, like Maya Angelou:

“And still, like dust, I’ll rise”

Then all say it together in the group.

Say: *This is a reminder to us all that bad things may happen to us, people will say bad things about us, but still, we will get up again another day and live our lives.*

I look forward to seeing you for the next session. We will be talking about how important hope is in our lives.

4. Reflection (Show and Tell) (Week 20)



1 hour

OBJECTIVES

In this session we want to:

- Reflect on our learning so far
- Ask questions about any content so far
- Discussing applying what we have learned

SKILLS

We will practice the following skills:

- Reflection
- Turning knowledge into action

Preparation: Read through the session at least one day prior to facilitating and make sure you understand the process of each activity and that you have the materials needed.

Note to Mentor: This session allows you to reflect with AGYW so far and revisit any content they need more practice with, did not fully understand, missed due to an absence, etc. It is also a great opportunity to see what the participants are learning and applying in their lives. The questions below are examples, but can be altered depending on the group and key messages needed.



1. Check - in (10 minutes)

Introduce the purpose of the session to participants.

Invite participants to stand in a circle.

Then ask them to look at the person on their right.

Ask: Each participant should think about something great about that person and why that is great. This should **not** be a physical attribute (clothes, hair, beauty, etc.), but something about their personality (caring, helpful, contributes to the group, etc.).

Go around the circle asking each person to share about their fellow group member located to their right.



2. Activity: Reflection (45 minutes)

Note to mentor: This can be done in small groups, large groups or a mix.

- What has it been like to be a part of this group for you? What has been positive? What has been challenging?
- What is something you have learned that is new information to you? How have you used this information?
- What has changed in your life since you have started this group?
- How does your family feel about you being a part of this group? What changes have they noticed?
- How have you changed personally being a member of this group?
- What information has been the most interesting? Helpful? Fun?
- What are you excited about in the coming sessions?



3. Check - out (5 minutes)

Remind AGYW of upcoming events, sessions and what the goals will be in the second half of the project.

5. Pathways

5.1 Knowing How to Look for Work (Week 21)



1 hour

OBJECTIVES

In this session we want to:

- Identify multiple ways of looking for a job
- Understand how networking, volunteering and learnerships can get you experience and a job

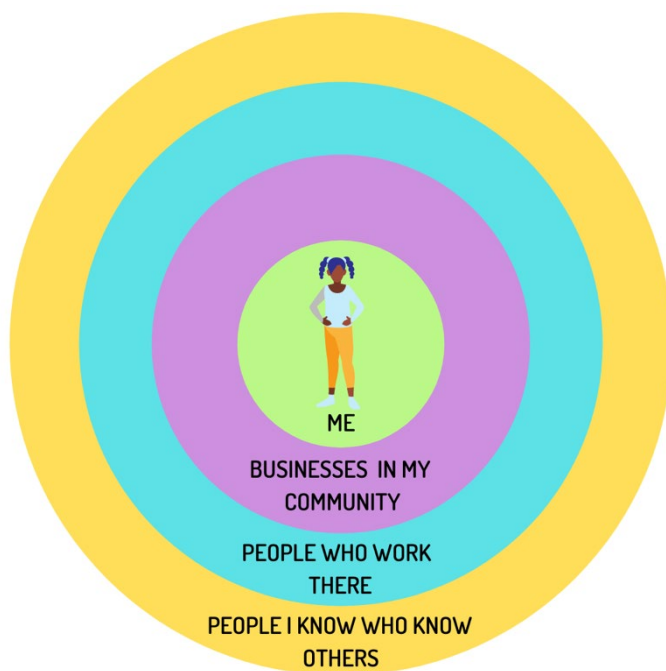
SKILLS

We will practice the following skills:

- Creative thinking
- Applying information

Preparation: Read through the session at least one day prior to facilitating and make sure you understand the process of each activity and that you have the materials needed.

Prepare flipcharts ahead of time with the following picture:





1. Check - in (10 minutes)

Say: *Finding a job is very challenging, especially when it is your first job. When you start off you do not always have a lot of skills and experience or enough reliable references. This session is about thinking of as many ideas as we can for finding our first job.*

Let's start by brainstorming as many pathways as we can to finding a job and record these on the flipchart. Show the flipchart you have prepared ahead of the session.

These could include:

- Taking on temporary work
- Talking to someone you know who works in a business that appeals to you.
- Volunteering (unpaid or small salary) with the hope of ultimately being employed
- Internships/learnerships with businesses where you could learn a skill
- Finding out more about the commercial farms (industry parks) that have recently started employing people, such as local flower farms and large irrigation farms
- Approach businesses such as factories that are hiring



NOTE: It would be important for the group to generate their ideas based on what is common practice in the local context.



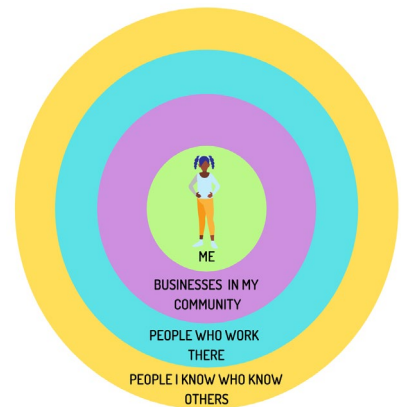
3. Activity: 3 ways to land your First Job (45 minutes)

Say: *We are now going to focus on 3 different but very effective ways of getting your first job. The first way is through networking.*

Approach 1: Networking

Say: *Networking is about using the network of people you know, and their networks to get an introduction to the right person in a business or an organization. We often hear people say, "It's not WHAT you know, it's WHO you know that will bring success".*

Let's do a quick exercise to find out who we know (show the flipchart you have prepared for this)



Together, let us look at one of us in a circle of options.

Step 1: Ask for one volunteer among the AGYW to come sit at the center of the group.

Say: *We are asking for one person but she is going to represent all of you, so when you see her in the center, imagine that it is you that is in the center.*

Step 2: Ask participants to name any business enterprise they know of in their community. As a participant names a business, they should move forward into the center and join the first volunteer. As more participants list businesses, they too come to the center and form a miniature circle around the first volunteer with the others.

Step 3: Ask if any of the AGYW in or outside the circle knows someone that works in any of those businesses. If they do, then that AGYW should stretch and touch the shoulder of the first volunteer. If more than one AGYW knows someone at any of the businesses then the business representative may put both her hands on the volunteer at the center.

Step 4: Ask for if there are those that know someone who knows or is connected to someone else that works at any of the business. If they do and they are outside the circle, then they may come and touch the shoulder of the business and the business representative can now touch the volunteer at the center.

Say: *These people may range from people you know who have jobs in those businesses/organizations. For example, your friend works at the flower farm packing roses and your aunt is a receptionist at the Health Center.*

In the outer circle this may be the contacts your close networks have. So, your brother may know someone who works at the petrol garage as a petrol attendant. Your mother's friend works in an NGO that does cool work in your community.

The next step in this process is to identify one person you would like to approach first in one of your circles. Among all those that are in the inner circle and outside identify whom the AGYW can contact first.

Ask: How will you do this?

Say: *Most importantly you want to ask the person to:*

- *Let you know if there is a job going in their organization/business.*
- *Introduce you to the right person in their organization who does their recruitment/employment.*
- *You would also want to be sure that they know enough about you, your skills and experience that they could recommend you.*

In the circles identify the one person who you feel you could approach easily. If you are actively looking for a job right now, give yourself a deadline of a date that you will do this by and tell this deadline to at least two other members (Those will form a kind of accountability). Decide whether you will call them, message them, or approach

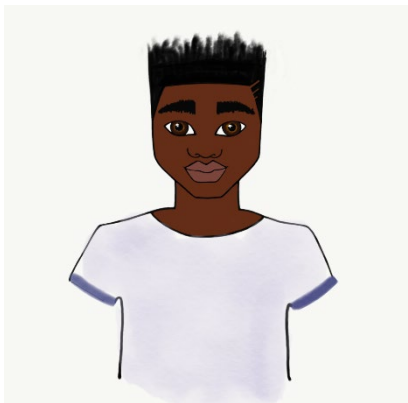
them personally. Personal approaches are usually the best way to do this, but sometimes a gentler start like a message can lead to meeting up with them.

Approach 2: Volunteering

Say: *Because you have so little experience when you start looking for a job, it can be difficult to find a job because employers want experience! One of the ways you can get experience is through volunteering. Some organizations (particularly NGO's) will advertise for volunteers and often they will train volunteers in the skills they are looking for – community mobilization, caring, peer counseling etc. But sometimes you might have to see a need in an organization and volunteer to meet that need. The job might be simple, but at least you are gaining experience towards being noticed for another job.*

Read the following example of a story where Biruk identifies a need and offers to volunteer to fill that need.

Case Study: Biruk and the Souk



Biruk has been desperate to get a job on weekends to give himself some pocket money. He noticed that the local Souk entrance is crowded and always dirty and dusty. He asked to speak to the manager and very politely said he would be prepared to clean up the entrance area on the weekend for a month as a volunteer. He showed up every day, on time, neatly dressed, with his own broom and a sack to collect all the garbage. On Saturday mornings, he cleaned it three times before lunch because there were so many customers. Soon the customers started to compliment him and the manager on how neat and clean the area outside the supermarket looked. The manager started to thank him and congratulate him on his hard work.

On the last weekend at the end of the month, Biruk arrived at 7am to clean and the manager rushed to greet him and told him that his one and only shelf packer was sick. It was the end of the month and he was expecting double the number of customers to arrive so he anticipated a problem in replacing stock on the shelves as things sold out. He asked if Biruk could rather help him do that and he would pay him. Biruk learnt quickly and worked like a donkey all day carrying and loading food onto the shelves. He made sure he was always polite to customers who had questions and needed help. During his tea break, instead of hanging out at the back of the supermarket with the other staff, he went out quickly and cleaned the entrance to the supermarket. At the end of the day the manager paid him generously and congratulated him on his hard work. He said, "Now I know who I can call on when I need an extra pair of hands. Please come back next Saturday". Biruk's heart sang! His perseverance and hard work had paid off!

Ask: Do any of you know others who have done volunteer work and then eventually got

employed because of their work? Can you tell us about it?

Approach 3: Internship/Learnership

Say: *One of the other challenges when you start looking for a job is not having enough skills. A way to develop skills that doesn't cost you anything (like studying) is to sign up with a business that is prepared to teach you skills. While you learn they may ask you to also do some other simple work like cleaning or answering the phone. Sometimes they will pay you, but often they will not. The benefit you will get from your work will be to learn some new things.*

Let us brainstorm a list of ideas of businesses in your area that might do this:

<ul style="list-style-type: none">● Creches or pre-primary schools● Garages and other services related to the car industry – tyres, spray painting etc.● Plumbers● Electricians	<ul style="list-style-type: none">● Shoe repair man or tailor● Builders● Agricultural projects (poultry and livestock farms)● Hair salons and nail bars● Seamstresses● Catering/food businesses● Hotels
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Say: *Identify one skill you might like to learn through an internship or learnership program.*

We have covered three really important ways of using your network and gaining experience and skills when you start earning money or grow a business.

Ask:

- *What are some challenges you might face when networking?*
- *What may need to be considered when you are married and/or have children?*

Discuss questions and responses with participants and include information on how they might discuss networking with their husbands, how they might support each other in networking, how they might support childcare for each other while networking.



4. Check Out (5 minutes)



Ask the girls to share one new idea they have learnt today about getting their first job.

5.2 Creativity in Commerce (Week 22)



1 hour

OBJECTIVES

In this session we want to:

- Identify skills and talents that could be used to make money
- Identify needs in the community
- Develop a few money-making ideas

SKILLS

We will practice the following skills:

- Self-awareness
- Creativity
- Collaboration

Preparation: Read through the session at least one day prior to facilitating and make sure you understand the process of each activity and that you have the materials needed.

Prepare a flipchart with the following questions:

- What you will need to start this in a small way
- How much cash you will need (this needs to be realistic)
- How you could get this cash (saving?)
- How and where would you sell it?
- Could you work with others?
- Is there anything more they need to know?

Note to facilitator: This session is about thinking up as many creative ideas as possible for earning money and linking these to our skills. The ideas are small – suitable for side hustles – for those with children, limited start up funds and/or starting up their first business. There are many skills to be learnt from a small effort like this that can lead to growing a business in time.



1. Check - in (10 minutes)

Say: *Today we are going to think about small ways we might supplement our income by using our skills or selling goods that are needed in our community. We are going to try to be as creative as we can while sharing cool, interesting ideas.*

Ask: Are there any of you who are already doing this in your community?
Hear from a few participants about how they make extra money.



2. Activity: My Skills and My Community's Needs (40 minutes)

Step 1:

Ask participants to spend a few minutes alone thinking of their individual skills. Things they know or have been told they are good at that could be turned into an income generating activity given the right circumstances. Some samples are below. You may share a few of them to help AGYW generate ideas. Participants can write or draw this or think about it individually.

Their lists may include things like:

- Talents with braiding hair
- Cooking or baking skills
- Good at schoolwork
- Good at making coffee and entertaining
- Skills for taking care of children
- A talent and interest in growing things (Horticulture)
- Good with managing money
- Good at speaking to people
- Good at making things with clay
- Relationship skills
- Hard working
- Able to clean things very well
- Interested in machinery/able to fix things
- Like computers
- Sewing/knitting/weaving/crocheting (dantel) skills
- Building skills
- Selling skills
- Sport skills
- Art ability
- Bee keeping and making honey
- Good at taking care of livestock
- Good at farming

Step 2:

Ask:

- *How could we use these skills to make extra money for ourselves? For example, your ability to weave may be turned into an opportunity to make and sell woven products. Being good at farming may help you work on other peoples' farms for money.*

Invite participants to share their skills and some ideas about how to use them.

Step 3:

Divide the participants into groups of 4 or 5.

Now ask them to brainstorm a list of needs that they have identified in the community they live in, that could be a money-making opportunity.

Some examples could be:

- A need to get water closer to people's homes
- A need for vegetables or eggs to be sold in the community
- A need for phone charging for those who don't have electricity
- A need for ready-made injera for restaurants
- A need for more food to be on sale at schools or the community – for example sugarcane, eshet or other snacks
- A need for a hair salon
- Babysitters for parents who both work
- Need for teacher assistants in the local pre-primary
- A need for cleaning at the kebele/health post/any place within the community
- A need in the primary school or a sport club for sport coaching

Also ask them to think about any new fashions or trends that they notice that they might be able to copy and sell. Also, to think of any trends or fashions they could start!

- Girls are wearing particular beaded bracelets that they could make
- Everyone is wearing embroidered t-shirts
- There is a favorite kind of food the students are eating at school at the moment.

Note to Mentor: some of the ideas indicated here may not be applicable to the AGYW demographic or social circumstance. You may previously have done some research and thought of similar ideas to replace these or give an example and generate the rest from the participants as this will also encourage creative thinking and inspire more ideas. This may be adjusted to something relevant, for example, crocheting, scarves, or home designs such as doormats.



Buy cheap plain t-shirts, sew lace onto them and sell them.

<https://weallsew.com/adding-lace-to-a-t-shirt/>



Step 3:

Invite groups to share ideas. The mentor may note these in a notebook or on a flip chart to keep track.

If the AGYW need some inspiration, here are some other ideas for side hustles:

- Notice what services people need in the community – babysitting, gardening, elderly who need help, cleaning, fetching water, going to the market
- Making food like popcorn, sugarcane and eshet and then sell it in a busy public place.
- Teaching others a skill you have. Math lessons, English lessons, etc.
- Use your language and business skills to help someone go to the bank or microfinance institution to query their loan or savings issues.
- Buy second hand clothes in the wealthier parts of town where people get rid of their clothes when they still look good. Wash them, iron them and make them smell fantastic AND look good. Sell them to those who need cheap clothing at reasonable prices.
- Find out if there is a recycling operation in your town. Sometimes you can be paid for plastic or glass or metal that you collect.
- Teach older people how to use their cell phones! Take photos of people and families with your phone. Find out where you can have these printed and sell them the pictures. This could lead to weddings, baptisms and other special family occasions.
- Make reusable pads and sell them
- If you have a bicycle, offer to deliver food for restaurants or collect supplies for them.

Say: *When we can identify our skills and match these together with a need in the community (or create a need by starting a trend or a fashion), this is entrepreneurship.*

Starting small with an idea like ones shared today is one of the ways we can learn the important basic skills we need for running a bigger business later.



3. Check Out: Taking Ideas Deeper (10 minutes)

Ask each participant to choose one idea from today's discussion or ideas they have brainstormed before and to think about at home:

- What you will need to start this in a small way
- How much cash you will need (this needs to be realistic)
- How you could get this cash (saving?)
- Could you work with others?
- Is there anything more you need to know? (for example, a new skill)

Ask the AGYW to write or draw these ideas so they have a record of their thinking.

If they get stuck on ideas, invite them to actively watch what is needed in the community and what businesses they see run by women so that they can keep brainstorming new ideas.

6. Positive Mindsets

6.1 What We Hope For (Week 25)



1 hour

OBJECTIVES

In this session we want to:

- Say what we hope for.
- Create options (multiple pathways) towards achieving that goal.
- Identify what characteristics, attitudes and strengths will help us achieve our goal.

SKILLS

We will practice the following skills:

- Positive Psychology
- Problem solving
- Well-being

Preparation: Read through the session at least one day prior to facilitating and make sure you understand the process of each activity and that you have the materials needed.

Prepare a flipchart with the following table:

Hope/Goal	Possible pathways to achieving the goal	Strengths, attitudes, abilities that will help achieve the goal



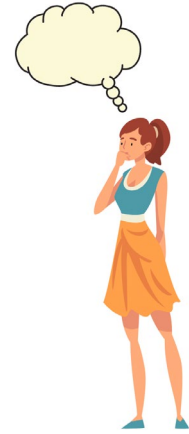
1. Check - in (10 minutes)

Say: *Last time we met we were going to try to use the Questioning Tool to re write some negative messages.*

Ask: Can anyone share about a situation where you were able to use the tool? How did it go?

Say: *Today we are going to talk about the importance of being hopeful. I wonder, what are you hopeful for now? Let's start by going around the room and finishing the sentence "I hope...."*

Ask the girls to stand and say one thing they are hoping for at the moment. The mentor can lead by saying what they are hopeful for.



2. Activity: Helping Fasika and Hawa use "hope talk" (45 minutes)

Say: *Hope is an emotion (a feeling) that expects that something good would happen in the future. Being hopeful helps us stay healthy, achieve things, study better, win sports competitions and even to cope better with difficult circumstances in our lives.*

Hope is an emotion, AND it is also the way we think. So, it is not just a fluffy positive emotion that has no real impact on us. It is very important for our success.

Ask: *Perhaps you know someone who is the opposite of hopeful – they are hopeless? Or very negative about the future? They may say things like:*

- I can't do bookkeeping. I am going to fail in my business.
- I am sure it is going to rain this weekend and our wedding will be a disaster.
- My father never remembers to send money to us so I am sure it won't come in time to pay school fees.
- So many girls are faster than me. I don't have a hope of winning the 100m sprint.
- The choir mistress does not like me. I am sure she won't choose me to sing a solo at the choir festival.

Say: *The good news is that all of us can teach ourselves to be more hopeful and to talk in hopeful ways. Someone who is hopeful:*

- Has a clear goal.
- Is able to think of more than one way they can achieve their goal – we call these different pathways to achieving the same thing.
- And they have the will, the ability to put in energy to achieve their goal over the time it will take them to achieve the goal. We believe we are able to act and keep on going until we get there.

Show the participants the flipchart you prepared:

Hope/Goal	Possible pathways to achieving the goal	Strengths, attitudes, abilities that will help achieve the goal

Step 1:

Say: *Let's think about some of our friends we've met. Abebech wants to grow her clothing business. And Hawa wants to make more friends and be successful in her business.*

Talk the girls through this following example of how Hawa could gain more friends. Write it up on the flip chart if you can.

Hope/Goal	Possible pathways to achieving the goal	Strengths, attitudes, abilities that will help achieve the goal
Hawa wants to make more friends	She will reach out to those from her church/mosque and see if they would like to visit her home	She is committed to her faith and comfortable speaking to those at her church/mosque
	She could also ask Genet to take tea	She can practice confident behavior and she has the support of her husband
	She could approach her neighbors about having a party	She is well liked by her neighbors because of her customer service and kindness

Step 2:

Ask the girls to help you do another example using a situation from Abebech or any of the stories shared in the program.

Hope/Goal	Possible pathways to achieving the goal	Strengths, attitudes, abilities that will help achieve the goal
Abebech wants to sell more clothes at Mama Fasika's shop		

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Step 3:

Say: After our sessions, you all have clear goals. You also have skills for being confident and overcoming challenges.

Pair work: Ask the girls to pair up and share with their partners (give 10 minutes for this)

- their hope/goal,
- the pathways they could go to achieve this and
- the skills and personal qualities and attitudes they have that will keep them going. They can help each other.

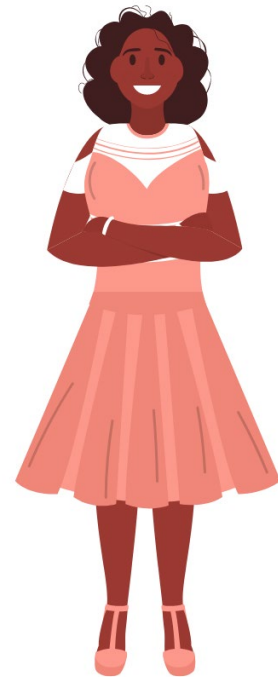
Step 4:

Ask for one or two girls to share their examples of hope talk in the big group.

Step 5:

Ask the group if they can add to the number of pathways.

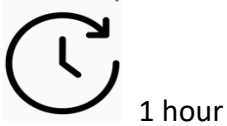
Thank the group for sharing their examples.



4. Check Out (5 minutes)

In the check out, sing a song together that the group knows and loves. Dance with the music too. Making music together is so good for us.

6.2 An Attitude of Gratitude (Week 28)



OBJECTIVES

In this session we want to:

- Understand what gratitude is
- Share some of the things we are grateful for

SKILLS

We will practice the following positive psychology skills:

- Gratitude
- Savoring the small things
- Kindness

Preparation: Read through the session at least one day prior to facilitating and make sure you understand the process of each activity and that you have the materials needed.

Review the step-by-step procedure of practicing “savoring”:

- Slow down
- Pay attention to what you are doing
- Use all your senses (sight, sound, taste, smell and touch)
- S-t-r-e-t-c-h out the experience.
- Think about how you are enjoying it.



1. Check - in (15 minutes)

Welcome AGYW back.

Share this quote: *Gratitude is the quality of being thankful and being ready to appreciate, show, and return kindness.*



Say: *When life is tough, it is not easy to be grateful. But being grateful, or gratitude has so many benefits that we should always try to practice it.*

Invite the participants to help you make a list of all of the things they can think of that they are grateful for. They can be big things or small things.

Ask:

- *How was it to try and think of things that we are grateful for?*
- *Why do you think it is sometimes difficult to think of what we are grateful for?*
- *Why do you think gratitude is important?*



2. Activity: Savoring (25 minutes)

Say: *To get us into a gratitude mindset we are going to practice “savoring.” This means taking the time (slowing down) to really enjoy something, to notice what you love about it. It could be drinking a cold coca cola on a hot summer day, or the smell of a new baby or a tiny puppy, or enjoying the winter sun on my back, or a really good meal, or my first cup of tea in the morning. There are a few steps to doing this.*

Show the flipchart:

- Slow down
- Pay attention to what you are doing
- Use all your senses (sight, sound, taste, smell and touch)
- S-t-r-e-t-c-h out the experience.
- Think about how you are enjoying it.

Say: *Let's try it out!*

Do: Distribute the dried fruit or sweet so that each girl has one. Ask them to just hold this in their hand and look at it and appreciate its color and shape. They should slowly unwrap the sweet.

Say: *Now put it in your mouth and start to move it around. Taste it. Feel its shape and texture. VERY slowly eat it. You have 3 minutes to do this.*

After the exercise, ask them to say what the experience was like.

The experience should be heightened by the slow and mindful eating of the fruit/sweet.

Remind them what was said earlier about slowing down ANY good experience we have to fully appreciate it in our lives. We can do this at any time.

Say: *Savoring the small things is a good reminder that many of the things we will be grateful for will be small things. It might be the taste of a delicious meal, having a soft place to rest your head at the end of a long day or simply having a roof over our heads. It might be a beautiful sunset, being grateful that our eyes and ears work, or being thankful for our legs that carry us every day.*

Ask: *Are there other places in our lives where we can savor and celebrate the small things?*

Say: *There are several ways to celebrate gratitude each day:*

- *Keep a gratitude journal*
- *Tell someone thank you each day for something nice they have done for you or for the community*
- *Look in the mirror and share something you are grateful for*
- *Notice something beautiful each day*
- *Create a gratitude jar and put a seed, rock, bead, etc in it each day while sharing a message of gratitude*
- *Check in with a member of your family, this club or a friend each day to share something you are grateful for (this can be in person, by SMS, by what's app, etc.)*
- *Do something kind for someone else*
- *Say a prayer or grace or note of thanks before a meal*

Invite the girls to share other ideas

Say: *This is something that people all over the world do. Having a gratitude ritual (something we do each day) helps us to appreciate what we have, treasure the important things and have a more positive approach to life. This helps us to be hopeful, happy and healthy mentally, physically, emotionally and spiritually.*



6. Check Out (20 minutes)

Say: *Today, we have come to the end of our sessions on economic empowerment planning, which was all about understanding our pathways and how to reach our goals.*

Now we take the exciting step of starting our journeys. (Explain next steps, coaching resources, etc. Share plans for the Entrepreneurship sessions.)

Ask: Ask each participant to share something that is different about them after taking these sessions.

7. Talking to Older People and Asking for Help (Week 29)



1 hour

OBJECTIVES

In this session we want to:

- Think about what makes it harder to speak to adults.
- Learn some tips for preparing to speak to adults.
- Practice using some of these skills.

SKILLS

We will practice the following skills:

- Communication
- Emotional regulation
- Planning and risk assessment



Preparation: Read through the session at least one day prior to facilitating and make sure you understand the process of each activity and that you have the materials needed.



1. Check - in (10 minutes)

Say: *We have spent the last couple of sessions thinking about how we can think about our network, the people around us. Abebech reached out to Mama Fasika and Biruk spoke to the manager at the Souk. Today we are going to focus on how we might talk to a specific group of people: adults. Speaking to adults is not the same as speaking to people the same age as us and adults are people who can support us in pursuing our goals.*

Ask: *What is different about talking to adults than talking to your friends?*
Possible answers could include: Adults expect to be treated with respect, in African cultures we must be respectful of our elders and should not ask them questions, adults often have more power than us, adults do not listen to us, it is not our place to speak to them

Say: *Because of all these things, talking to adults can be difficult. But it is also very important for us to be able to talk to adults.*



2. Mentor input – What helps us talk to adults (10 minutes)

Say: *When we talk to an adult, these things are important.*

Firstly, we must be prepared. We must know what we want to say, and we can even plan exactly how we want to say it. Think about some of the things that might happen as a result of this talk.

Second, it is important for us to choose the right time. When an adult is stressed or busy, it is not likely that they will listen to us. We would have a better chance of talking to them when they are relaxed and have some time for us.

Third, we must remember our own emotions and be calm.

Lastly, we need to listen and be ready to think about what they say. Try to stand in the adult's shoes and see things from their point of view.

Ask: How do you feel when you hear these four tips?



3. Hawa's Task (35 minutes)

Hawa has been fighting for a long time to start a business and she is proud and excited because she has finally saved enough money to buy her first set of goods to sell. But yesterday, she found out the place where she planned to sell her goods is not available any longer.



Hawa told her father about the problem. Hawa's father told her that her aunt has some extra space in her shop in town. Hawa knows she needs to speak to her aunt about the space for selling goods, but she knows it will not be easy. Today, Hawa is feeling brave. She has decided to try and talk to her aunt.

We need to help Hawa make a plan to talk to her aunt.

Step 1:

Divide the participants into three groups.

Step 2:

Give each group a task. They have 10 minutes to discuss.

Group 1: Prepare what Hawa could say to her aunt. Make sure it is calm and will get the best possible response.

Group 2: Choose a good time for her to speak to her aunt.

Group 3: Plan how Hawa can stay calm while she talks to her aunt.

Step 3:

Invite each group to give feedback and explain their answers. They have 5 minutes to share the feedback with the group. Use these examples below to address additional points if they are not mentioned by the groups:

Group 1: Prepare what Hawa could say to her aunt. Make sure it is calm and will get the best possible response.

Example: Hawa could start by asking her aunt how her day is and perhaps asking her how she is feeling. Then, Hawa could speak about wanting to sell goods to bring in more money to the family. She can talk about how she has finally saved money and will be able to start selling soon, but she needs space. She can mention that her father asked her to check with her aunt.

Group 2: Choose a good time for her to speak to her aunt.

Example: Hawa should maybe wait until her aunt is not busy at the shop. The afternoon is good because there will not be so many customers.

Group 3: Plan how Hawa can stay calm while she talks to her aunt.

Example: Hawa should take three deep breaths when she talks to her aunt so that she can be calm when she speaks to her. Hawa can check to see what emotions she is feeling before she

speaks to her aunt – if she is feeling nervous or not confident, she should notice that and try to feel confident and stay calm.

Step 4:

Say: *Now that we have looked at some of the different ways adults can help us, we will start thinking about the adults in our community that we could go to for help.*

Ask each participant to think about an adult she can speak to that may be able to assist her in her goals.

Ask a few participants to share their ideas.

Step 5:

Say: *It is not always easy to ask for help but it is important. Some of the adults on your list are aunts, fathers and family friends, but some people on these lists have a special responsibility to help. People like teachers, police, and religious leaders are responsible for the wellbeing of everyone in their community, and they are called ‘duty bearers’.*

Keep in mind who you want to speak to as we continue through our journey, it will be important to speak to those adults and we are here to support you.



4. Check - out (5 minutes)

Remind participants that an entrepreneur will be visiting next week! It’s an opportunity to ask questions. Each AGYW should come with at least one question to ask that may help them in starting their own business or learning more about growing a business.

8. Club Visit from an Entrepreneur (Week 32)



1 hour

OBJECTIVES

In this session we want to:

- Learn practical things about finance and starting a business from an entrepreneur
- Understand the challenges of a woman in business
- Be inspired about our own dreams

SKILLS

We will practice the following skills:

- Listening
- Public speaking

Preparation: For this session, the mentor needs to identify a successful businesswoman in the community and invite them in to speak to the group about their experiences of starting up their business and managing their finances.

You might say to them that you will interview them in front of the group, and you could share these questions in advance so that they can prepare themselves for the meeting (for example you could send them a screenshot of some of the questions below) You may develop more questions based upon inquiries that you have earlier collected from the AGYW.

Ask if the AGYWs want to make coffee for the guest's visit and help them set up.

Sample list of questions for the Guest:

- Could you tell us about your business?
- What dreams did you have for yourself when you were growing up?
- How did you come up with your first business idea?
- Was there any funding to help you along the way?
- How did you secure funding when you needed it?
- Did you have any opportunity to study? If so, what did you study?
- Who mentored or supported you along the way, and how did they do this?
- What obstacles did you face because you were a woman in business? How did you cope with that? Can you please give us an example?
- How have you balanced your responsibilities at home and in your business?
- How do you manage your own finances?
- What ideas do you have for us right now about managing our personal finances?
- What are some of the most important big financial lessons you have learnt that you would like to share with us today?
- How has having money helped you as a woman?
- For young women with big dreams like us, what are the first steps we need to take to start a business?

- What advice do you have for those of us who would like to be employed in a business like yours?
- Do you mentor others? Do you think mentoring is important?
- Any last thoughts you would like to share with the group?
- If anyone from this group wants to work with you, what opportunities can you provide?

Introduction: The mentor or AGYW in charge of the introductions will welcome the guest and will introduce:

- Who they are
- Where they are from
- What businesses they have
- Why you specifically chose to invite them

Note to mentor: Sometimes outside speakers are not reliable. Try to choose someone you think will come on the right day at the right time. If they do not arrive, use these shorts videos or articles below to show to the participants.

Ice Cream in Tanzania <https://www.youtube.com/watch?v=zukZhDU7vmA>

Cosmetics in Dar es Salaam (Tanzania) <https://www.youtube.com/watch?v=QcdA3c3k48M>

Multiple businesses in Sierra Leone https://www.youtube.com/watch?v=hvwSDNNGn_Q

Women struggling in a male world – multiple African countries

<https://www.voanews.com/economy-business/africa-women-entrepreneurs-struggle-connect-thrive>

House cleaning in Liberia https://www.fastcompany.com/3069235/liberia-entrepreneurs?utm_content=buffer45d1f&utm_medium=social&utm_source=twitter.com&utm_campaign=buffer
<https://www.transplo.com/LR/Monrovia/1693663650881614/Jet-Del-HouseKeeping-cleaning-Services>



1. Check - in (5 minutes)

Welcome your visitor to the group and introduce them.



2. Activity: Interview with local businesswoman (40 minutes)

Set two chairs up at the front of the room for you, the interviewer (or one of the AGYW that may have volunteered for the role) and the businesswoman.



These chairs should be slightly angled towards each other, not facing each other directly, or the group. It should be as though you are having a conversation with your visitor in front of the group. Invite your visitor to the front of the room.

Thank them for agreeing to come and talk to the group about their business.

Say: *I will be asking the visitor some questions and then you will be able to ask some questions of your own, as we have time.*

Ask the questions to the business woman.

As time allows, Ask AGYW what questions they would like to ask the guest.



Once there are no more questions to ask, thank the guest for their time. You can usher them out at this point – they do not need to stay for the whole session.



3. Activity: Discussion (10-15 minutes)

Ask:

- What most interested you about what our speaker had to say today?
- What do you think are some of the challenges for women in business in our community?
- What is the most important thing you heard today about managing money that you will take away and apply in your own life?
- **In a few weeks, we'll be inviting one or more local experts to visit our group. What kind of experts would you like to hear from? (examples include representatives from TVET institution, training centers, Agricultural DA)**

9. Overcoming Obstacles (Week 33)



1 hour

OBJECTIVES

In this session we want to:

- Understand the 4 steps towards creative problem solving
- Practice these with third party “problems”
- Apply these to a real problem in our life.

SKILLS

We will practice the following skills:

- Problem solving
- Creative thinking
- Communicating
- Listening

Preparation: Read through the session at least one day prior to facilitating and make sure you understand the process of each activity and that you have the materials needed.

Review the **Four Steps for Creative Problem Solving:**

- Define the problem (saying what the problem is, clearly)
- Generating possible solutions (brainstorming)
- Evaluate and select a possible solution
- Implement solution



1. Check - in (5 minutes)

Say: *Today we are going to look at creative thinking and problem solving.*

We will all run into challenges as we work toward our goals. This session will help us identify some possible problems and decisions that we face in our lives and see if we can come up with some creative solutions.



2. Activity: Creative Problem Solving (50 minutes)

Ask: *If you have a problem, how do you try to find solutions for that problem?*

Think about it, pray about it, ask advice, just do something.

Say: *Sometimes we think we have come to a dead end in our journey, but there are four steps to creative problem solving:*

- Define the problem (saying what the problem is, clearly)
- Generating possible solutions (brainstorming)
- Evaluate and select a possible solution
- Implement solution



Perhaps there should be a 5th step in this process which is, if the solution you choose doesn't work, start the process all over again! Also, you can look back at all the solutions you thought of before and choose another one to try out.

It is reassuring to know that while not all problems are equal (some are harder to solve than others) there are very few problems in the world that don't have a solution. When we are in a problem though, it is sometimes hard to see clearly what the problem is, and what possible solutions are available to us. We have to stop and think for a while.

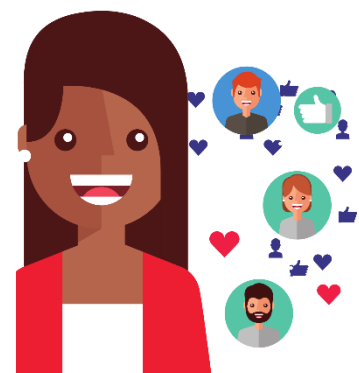
Step 1:

Ask the girls to spend 2-3 minutes on their own thinking about a problem they have right now in their lives.

Step 2:

Ask AGYW then think about they could use the first three steps to find possible solutions to their problem from Step 1:

- *Define the problem (saying what the problem is, clearly)*
- *Generating possible solutions (brainstorming)*
- *Evaluate and select a possible solution*



While this is happening, wander around the room to see if anyone needs help.

Step 3:

Divide them into groups of 3 and ask them to share their problem and possible solutions with their group members.

Group members should listen when someone else is sharing. They can also offer any other possible solutions if they can think of any.

They should not give advice or be judgmental about the situation or the solution their partner has decided to try out.

Step 4:

Ask: *How do you feel about your problem now?*

How confident do you feel about trying out the solution you wish to use?

Say: *Now you are going to implement step 4 in the process! If possible, try out your solution in the next few weeks and be ready to share about the experience in a few weeks.*

**3. Check Out (5 minutes)**

Say: *Our journeys of starting businesses, growing businesses, supporting our families and trying to reach our goals, will include challenges. Today's session shows us that we can go through a process to think about overcoming these challenges.*

We can also ask for help! Those around us can help us come up with solutions.

Remember at our session in a few weeks we will have another special guest! Be sure to prepare some questions for the guest.

Share information about the guest and share some questions.

10. Visit from Local Experts (Week 37)



1 hour

OBJECTIVES

In this session we want to:

- Network with local experts
- Learn some innovative ways to utilize resources in the community

SKILLS

We will practice the following skills:

- Listening
- Public speaking

Preparation: In this session, the mentor needs to identify successful local experts that can support the AGYW in their journey. Use the ideas generated by AGYW from the Check Out activity of the Entrepreneur visit.

These can include:

- Agribusiness entrepreneurs
- Agricultural Development Agents
- Microfinance institution representatives
- Training program leaders
- Members of a VSLA or other savings groups
- Members of cooperatives
- Local TVET representatives

Invite them to speak to the group about their experiences. You might say to them that you will interview them in front of the group, and you could share these questions in advance so that they can prepare themselves for the meeting (for example you could send them a screenshot of the questions) You may develop the questions based upon questions or inquiries that you have earlier collected from the AGYW.

Introduction: The mentor or AGYW in charge of the introductions will welcome the guest and will introduce:

- Who they are
- Where they are from
- What services their institution provides to entrepreneurs and/or farmers
- Why you specifically chose to invite them

Sample list of questions for the Guest:

- Could you tell us about how your institution/business/agency supports local entrepreneurs or farmers?
- What goals or what mission are you trying to achieve?

- How do you think these services support youth income generation activities?
- What obstacles do you see for local entrepreneurs or farmers?
- What opportunities do you see for local entrepreneurs or farmers?
- Are there any obstacles or opportunities that your institution/business/agency specifically supports young women in overcoming or accessing?
- For training institutions: What courses do you offer?
- For financial institutions: What products or services do you offer for this age group/for young women?
- For government institutions: How do we access the available services?
- What resources would you recommend to AGYW to access in their community?
- If you could give yourself advice at the age of these participants, what would you tell your younger self?
- Any last thoughts you would like to share with the group?

Sometimes outside speakers are not reliable. Try to choose someone you think will come on the right day at the right time. If they do not arrive, see the resources in the Visit from an Entrepreneur session or use the video or reading of this story:

Watch this Ethiopian based local female Farmer beating the odds: [Growing Her Future - full length film](#)



This is Asnakech Zema. She is a farmer in southern Ethiopia. She has grabbed onto learning and training opportunities in sustainable agricultural practices and is thriving on her farm, despite numerous challenges and frustrations.

Three years ago, she joined a conservation agriculture project. An experienced woman farmer in her community showed off her own productive farm that used conservation agriculture, and Zema was sold. But her husband was much less impressed and made no secret of the fact that he thought she should concentrate on taking care of their kids, not waste her time experimenting on their land.

Then Zema began attending training on conservation principles. Through Canadian Foodgrains Banks' five-year Scaling-Up Conservation Agriculture in East Africa program, Zema learned how to incorporate things like minimal soil disturbance, crop rotations and associations, and permanent soil cover to improve the health of her soil. She joined a savings and loan group where women saved money together, purchased goats, and sold them for profit. She purchased hermetically sealed bags that allow farmers to store their grain without using insecticides and dramatically cut down on post-harvest losses. Now she and others can store their grain longer and sell when market prices are high.

Zema's production increased and her income soared. Her husband became a believer too.

Source: <https://reliefweb.int/report/ethiopia/international-women-s-day-2021-ethiopian-farm-woman-transforming-her-own-life-global>

<https://reliefweb.int/organization/canadian-foodgrains-bank>



1. Check - in (5 minutes)

Welcome your visitor to the group and introduce them.



2. Activity: Interview with local expert (40 minutes)



Set two chairs up at the front of the room for you, the interviewer (or one of the AGYW that may have volunteered for the role) and the expert(s) or a set of chairs if there is a panel of speakers. Invite your visitor(s) to the front of the room.

Thank them for agreeing to come and talk to the group about their area of expertise.

Say: *I will be asking the visitor some questions and then you will be able to ask some questions of your own, as we have time.*

Ask the questions to the expert.

As time allows, Ask AGYW what questions they would like to ask the guest.



Once there are no more questions to ask, thank the guest for their time. You can usher them out at this point – they do not need to stay for the whole session.



3. Activity: Closing and Preparing for Family Day (10-15 minutes)

Ask: What is one thing that inspired you about the guest's story?

Say: *Having a visitor to learn from is so inspirational! We are going to be an inspiration for our families in a couple of weeks. We'll be hosting "Family Day" in two weeks. During this day we'll be sharing with family members what we have learned and what progress we have made so far.*

At our next meeting, we'll spend time planning. Before next week, brainstorm some ideas for our family day and how we can share our progress so far.

11. Confidence Building and Preparing for Family Day (Week 43)



1.5 hours

OBJECTIVES

In this session we want to:

- Learn the difference between passive, aggressive and assertive behavior
- Use confidence to improve our interactions with others
- Prepare for family day

SKILLS

We will practice the following skills:

- Assertiveness skills
- Interpersonal skills
- Planning
- Public speaking

Preparation: Read through the session at least one day prior to facilitating and make sure you understand the process of each activity and that you have the materials needed.

Before this session, you should have some ideas for Family Day such as time, date, location, budget and how many people can be invited.



1. Check - in (5 minutes)

Welcome the AGYW back to the group.

Ask: *What inspired you this week?*



2. Activity: Aggressive, Passive and Assertive Behavior (40 minutes)

Say: *There is a healthy way of responding to situations when we feel people are being aggressive, or we feel forced or ignored.*

We can be confident in our response and deliver a message through honestly expressing our thoughts and feelings while being direct, clear and showing mutual respect.

Step 1

Share the types of behaviors and some examples below.

PASSIVE BEHAVIOR	AGGRESSIVE BEHAVIOR	CONFIDENT BEHAVIOR
<ul style="list-style-type: none"> ● Giving in to others ● Hoping to get what you want without saying it ● Leaving it to others to guess Letting others decide for you ● Taking no action to assert your rights ● Putting others first at your own expense ● Remaining silent when something bothers you ● Apologizing a lot ● Acting submissive – for example talking quietly, laughing nervously, avoiding disagreement, hiding face with hands 	<ul style="list-style-type: none"> ● Expressing feelings or opinions in way that threatens or punishes the other person ● Standing up for your own rights with no concern for the other person ● Putting yourself first at the expense of others ● overpowering others ● Shouting, screaming ● Physically threatening ● Dominating behavior – shouting, demanding, not listening, saying others are wrong, leaning forward, looking down on others, threatening or fighting. 	<ul style="list-style-type: none"> ● Telling someone what you want in a way that does not seem rude or threatening to them. ● Standing up for your rights without ignoring the rights of others. ● Respecting yourself as well as others. ● Stating clear consequences if the person doesn't respond ● Listening and talking ● Expressing positive and negative feelings. ● Standing up for others. ● Being confident but not too pushy ● Saying I feel, using I statements, no whining or mocking; using body language that shows you will not be pushed over.

Step 2

Say: *Think of a situation in your life where you need to be more confident right now. This may be related to the challenge you brainstormed in a previous session.*

Allow 1-2 minutes for participants to generate an idea.

Step 3

Divide the group into pairs.

Ask the partners to share the situation where they need to be more confident.

Step 4

Ask each of the partners to discuss how they might address their situation in a Passive way.

After discussing for 2-3 minutes, ask for a few participants to share their passive responses.

Step 5

Ask each of the partners to discuss how they might address their situation in an Aggressive way.

After discussing for 2-3 minutes, ask for a few participants to share their aggressive responses.

Step 6

Using the information from previous sessions: asking for help, what we learned from our visitors and how to overcome challenges, ask participants to think about how they can address their situation using confident behavior.

After discussing for 2-3 minutes, ask for a few participants to share their confident behavior responses.

Step 7

Say: *Sometimes it is really hard to feel confident. The more we practice, the better we get at it. There will be people who don't appreciate us being confident or are not sure how to respond.*

Ask:

- What was it like to practice confident behavior?
- How do you feel about using this practice?
- What support do you need to practice confident behavior?

Say: *If you have a challenging situation, you may want to practice your confident response with a trusted friend. This may help you feel more confident when you are solving a problem, talking to an older person or resolving a conflict.*



2. Activity: Preparing for Family Day (45 minutes)

Say: *Now we are going to discuss an opportunity to practice our confidence: Family Day!*

The purpose of this day is to showcase all we have learned in our sessions so far for our family members. We will also share our future plans and practice public speaking and sharing our dreams with the public.

Introduce all the possible elements of a Family Day and allow the girls to select the things that they would like to have in their ceremony. Examples include:

- Introduction speech
- Special guest speaker
- Sharing information about the program
- Singing/dancing/plays about what has been learned
- Testimonials
- Sharing business ideas

It is very important to identify one person to be in charge of each thing that needs to be planned so get volunteers and write their name next to their duty. Each girl should consider her strengths and her talents when volunteering. Use the checklist below for this planning session.

Spend the rest of this final session planning with the AGYW. The group can be as creative as they want!

Some groups may need to do additional preparation before the event. Or you may decide to have one more week of preparation.

Decisions	Questions	Answers	Who is Responsible?
Decide on a date	When will Family Day take place? On what day and at what time?		
Decide on a venue	Where would you like to hold the ceremony? Is this a free venue or will it cost extra? Is there a budget to cover this extra cost?		
Decide on a speaker	Do you want to invite a speaker? If yes, who would you like to invite to speak? What would you like them to talk about? How long would you like them to talk for?		

Decide on your audience	How many family and friends can be present at the event?		
Decide on entertainment	Will there be performances? If yes, what type of performances and how many? When in the event will performances happen?		
Decide on catering	Do you want to have food or drinks at the event? If yes, who could provide it and how much would it cost? What type of food or drinks do you want?		
Decide on a master of ceremonies	Identify someone who can lead the overall event and make sure that everyone is following the program		
Decide what you want to share	What kind of learnings from the program do you want to share? What will be inspiring to your family members? What might be interesting for your family members to learn?		
Decide how you want to share	Do you want to present through speeches? Who will speak? Do you want to provide performances? Who will perform?		
Decide on a meaningful ending	Is there a special ritual you would like to hold at the end of the ceremony? If yes, what is it? A song, a prayer, a poem?		

12. Family Day (Week 49)



1.5-3 hours

OBJECTIVES

In this session we want to:

- Share our learnings with family and friends
- Gain support of our family members to pursue our dreams
- Practice our confidence and communication skills

SKILLS

We will practice the following skills:

- Public speaking
- Sharing our learning

Preparation: Participants will run the session based on planning in previous sessions.