

Economic Strengthening and Social Empowerment Training for Female Sex Workers



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ACRONYMS

AIDS	Acquired immunodeficiency virus
ASPIRES	Accelerating Strategies for Practical Innovation in Research and Economic Strengthening
FSW	Female sex worker
GBV	Gender-based violence
HIV	Human immunodeficiency virus
HKSP	HIV Services for Key and Priority Populations Activity
IGA	Income-generating activity
PEPFAR	U.S. President’s Emergency Plan for AIDS Relief
STI	Sexually transmitted infection
UNAIDS	Joint United Nations Programme on HIV/AIDS
USAID	United States Agency for International Development

OVERVIEW AND OBJECTIVES

The *Economic Strengthening and Social Empowerment Training for Female Sex Workers* curriculum is designed to equip female sex workers (FSWs) with the skills needed to set life goals, communicate effectively, understand gender, take action against gender-based violence, empower themselves to avoid risky sex, and manage their finances and business affairs. This training comprises 20 lessons to be delivered during two one-and-a-half to two-hour sessions per week over a span of 12 weeks as part of comprehensive programming, including clinical and behavioral interventions, to reduce HIV transmission among FSWs. It covers three main subject areas: life skills, gender norms and gender-based violence, and economic strengthening via financial literacy and entrepreneurship training. In addition to delivering the training sessions, facilitators are encouraged to conduct regular one-on-one coaching with participants. This curriculum acknowledges the diversity and agency among FSWs and does not aim to convince training participants to pursue other lines of work.

The evidence for economic and social empowerment for FSWs

Because they are at especially high risk for contracting and transmitting HIV, FSWs are considered a key population in the fight against HIV and AIDS. However, the FSW population is not monolithic, having diverse and different subgroups with different needs within it. FSWs work in a variety of contexts, such as bars, brothels, hotels, or on the street, resulting in great variation in economic and social status (Ngo et al., 2007). Some are voluntarily employed and even enjoy greater economic stability than their self-employed peers (Namey et al., 2018; Vuylsteke & Jana, 2001), while others feel forced into sex work and would prefer to do other work (Fitzgerald-Husek, Martiniuk, Hinchcliff, Aochamus, & Lee, 2011; K, 2004; Ngo et al., 2007), while still others have been coerced or trafficked into sex work (Scorgie et al., 2012).

This curriculum is designed to align with Joint United Nations Programme on HIV/AIDS (UNAIDS) guidance on best practices in HIV-prevention interventions for FSWs (UNAIDS, 2012), which emphasizes the use of combined interventions, including behavioral, clinical, and structural. This approach includes addressing structural issues of gender inequality and poverty as well as stigma. Evidence shows that unequal gender norms and stigma are associated with risky sex and experience of violence, which is also linked to HIV risk (Kerrigan, Fonner, Stromdahl, & Kennedy, 2013). Economic disempowerment is also linked to risky sexual behavior (Hargreaves et al., 2007; Tsai et al., 2013; Weiser et al., 2007).

To address these structural issues, this curriculum includes learning objectives related to life skills, business and financial literacy, and gender norms and gender-based violence. Training is only part of the solution. We recommend using it as part of a comprehensive set of interventions to reduce vulnerability to and mitigate the effects of HIV for FSWs including linkages to HIV testing, treatment, and care, and messages on safe sex. Community mobilization, addressing the needs of subgroups such as migrants and internally displaced persons, and clinical and behavioral interventions are all important in meeting the needs of FSWs (Moret, 2014).

Curriculum development and implementation

This curriculum was adapted from materials developed as part of an economic strengthening pilot project for FSWs in Cote d'Ivoire implemented by FHI 360 under the Accelerating Strategies for Practical Innovation in Research and Economic Strengthening (ASPIRES) project in 2015, with funding from the United States Agency for International Development (USAID) and the U.S. President's Emergency Plan for AIDS Relief (PEPFAR).

ASPIRES conducted a literature review (Moret, 2014), rapid financial landscape assessment, and financial diaries study (Namey et al., 2018) to identify the needs of FSWs in Abidjan, Cote d'Ivoire. Based on the findings, the resulting curriculum featured content on life skills, financial literacy, and entrepreneurship. An informal qualitative assessment of the pilot using this curriculum, which reached 100 participating FSWs from Abidjan, found that participants reported high acceptability of the curriculum and early signs of behavior change.

Later, the curriculum was updated to incorporate a module focused on gender topics and was adapted by FHI 360 for the Ethiopian context under the USAID- and PEPFAR-funded HIV Services for Key and Priority Populations Activity (HKSPP). The adaptation was informed by a financial landscape assessment, financial diaries study, and interactive workshop soliciting input on content from implementers working with FSWs as well as FSWs themselves.

Source material

The curriculum is based on content adapted with permission from the following sources:

- *4 Steps to a Better Business* [Technical Learning Conversation Series] (Davis, CA: Grameen Foundation, 2009)
- *Accelerated Skills Acquisition Program: Training for Young Entrepreneurs* (Washington and Baltimore: Creative Associates International, Inc. and International Youth Foundation, 2009)
- *Budgeting: Use Money Wisely* [Financial Education Core Curriculum] (Washington: Microfinance Opportunities, Citi Foundation, Freedom from Hunger, 2005)
- *Financial Education for SEWA Bank Members* (Rome, Italy: Rural Finance & Investment Learning Centre, 2003)
- *LINKAGES Peer Educator and Outreach Worker Training: Preventing and Responding to Violence against Key Populations* (R. Dayton, G.J. Morales, and K.S. Dixon, Durham, NC: FHI 360, 2019)
- *Reducing Intimate Partner Violence and Increasing Condom Usage in the HIV/STI Response: A Facilitators' Guide for Training Female Sex Workers* (Bangalore, India: Karnataka Health Promotion Trust, 2015)
- *Talking About Money No. 1: Explaining Cash Flow and Savings* (Jennifer Heney, Rome, Italy: Food and Agriculture Organization of the United Nations [FAO], 2005)

Additional source materials, including those for worksheets and exercises, are cited throughout the curriculum.

Recommendations for adaptation

Because the current version was developed for use in Ethiopia, it features references to Ethiopian names and culturally appropriate examples and activities. We recommend adapting this curriculum to meet the context-specific needs of participants. At minimum, it should be reviewed by nationals from the country where the program is being implemented who are familiar with the local context. Materials should be updated to ensure that activities and examples are appropriate for target participants.

How to use this document

The training curriculum consists of four modules consisting of 20 lessons delivered in 24 group-based sessions:

- Module 1: Life skills development
- Module 2: Gender norms and gender-based violence
- Module 3: Financial education
- Module 4: Entrepreneurship development

Each module is divided into several lessons linked to specific learning objectives. Materials required are listed at the beginning of each module. Each lesson has from one to eight activities of varying length. Step-by-step instructions are provided for facilitators to implement each activity, including examples of flip charts to prepare in advance and handouts to photocopy prior to the session. Words to be spoken by the facilitator are in italics in the individual lessons.

To ensure that participants develop practical skills, the curriculum includes multiple assignments that extend learning beyond theoretical examples. For example, participants gather personal income/expense information and use that data to make real-time financial decisions. As a key component of the training, participants set livelihood goals and develop action plans to help them reach those goals.

In addition to the group sessions, one-to-one coaching and mentoring sessions assist participants with their assignments by providing targeted feedback and motivating them to work on their real-life goals using their new financial management skills to start or improve their income-generation activities. Facilitators determine each participant's degree of mastery during group and one-to-one sessions while observing participants as they complete key tasks and skills. A checklist of assignments is provided to help facilitators track the progress of individual participants (see Annex 1: Assignment Tracker).

Selecting facilitators

It is recommended that facilitators have a secondary education, sound facilitation skills and experience, and a background in economic strengthening programming. At a minimum, facilitators should have experience working with vulnerable women, though experience working with FSWs specifically is preferred. A minimum of two facilitators is required to properly conduct the activities. Facilitation assistance can be provided by program staff oriented to the learning objectives and activities.

Selecting participants

This curriculum was developed for adult FSWs. Groups of 15–18 participants are recommended to allow facilitators to provide individual attention as needed and permit activities to be completed in the time allotted.

Timing/scheduling of the training

The training is designed for 12 weeks during which the facilitator and the training participants are expected to meet twice a week for one-and-a-half to two hours each time. The specific days and times scheduled should be determined with the training participants based on their availability. In addition to regular sessions, facilitators should arrange one-on-one coaching sessions with participants as needed.

A formal agenda is not included in the curriculum since facilitators may choose to combine lessons and activities in a variety of ways to suit program/participant needs. Approximate timing for each activity is provided but may vary based on participants' needs. Facilitators are encouraged to adjust the timing and

schedule of the lessons as needed and set the agenda accordingly. Each session should start with a brief recap of the previous session and conclude with a wrap-up of the lessons learned and a reminder to participants to practice what they have learned and complete any assignments.

Selecting a training venue

The training venue should be discrete and easily accessible to all participants. Suitable venues should have sufficient space and necessary facilities such as power connections and good sanitation, and have tables and chairs that can be configured for large group presentations and small group activities.

Curriculum outline

Module 1: Life skills development
<p>Lesson 1: Orientation and training overview</p> <ul style="list-style-type: none">• Activity 1. Welcome/introductions/demonstration (40 minutes)• Activity 2. Themes/topics and learning objectives (25 minutes)• Activity 3. Ground rules/parking lot (25 minutes) <p>Lesson 2: Set goals for your life and achieve goals with an action plan</p> <ul style="list-style-type: none">• Activity 1. Short-term decisions affect long-term goals (20–25 minutes)• Activity 2. Setting personal goals (20–25 minutes)• Activity 3. Making plans to accomplish each goal (45 minutes)• Activity 4. Overcoming challenges and roadblocks (20 minutes) <p>Lesson 3: The power of positive thinking</p> <ul style="list-style-type: none">• Activity 1. Impact of positive and negative experiences (30 minutes)• Activity 2. Changing negative thinking to positive thinking (30 minutes)• Activity 3. Strategies to maintain a positive attitude (30 minutes) <p>Lesson 4: Decision making</p> <ul style="list-style-type: none">• Activity 1. Seven steps for making a decision (45 minutes)• Activity 2. All decisions are not created equal (15 minutes) <p>Lesson 5: Time management</p> <ul style="list-style-type: none">• Activity 1. Time use cards (5 minutes)• Activity 2. My time picture (30–35 minutes)• Activity 3. Time management matrix (30–35 minutes) <p>Lesson 6: Communication</p> <ul style="list-style-type: none">• Activity 1. What is communication? (20 minutes)• Activity 2. Listening actively (15–20 minutes)• Activity 3. Different styles of communication (20 minutes)• Activity 4. Developing assertive/persuasive messages (45 minutes) <p>Lesson 7: Negotiation</p> <ul style="list-style-type: none">• Activity 1. Influencing others through negotiation (30 minutes) <p>Lesson 8: Conflict resolution</p> <ul style="list-style-type: none">• Activity 1. What is conflict? (10 minutes)• Activity 2. Resolving conflict (45 minutes)
Module 2: Gender norms and gender-based violence
<p>Lesson 1: Understanding gender norms</p> <ul style="list-style-type: none">• Activity 1. Gender norms (40 minutes)• Activity 2. Gender norms and links to stigma, discrimination, and violence (20 minutes)• Activity 3. Building self-esteem (30 minutes) <p>Lesson 2: Understanding gender-based violence</p> <ul style="list-style-type: none">• Activity 1. What is violence (types and perpetrators) (30 minutes)• Activity 2. Beliefs or facts about violence (30 minutes)• Activity 3. Consequences of violence (30 minutes) <p>Lesson 3: Taking action against gender-based violence</p> <ul style="list-style-type: none">• Activity 1. Human rights and the local legal context (60 minutes)• Activity 2. Why do women stay in abusive relationships? (30 minutes)• Activity 3. Is life without violence possible? (15 minutes)• Activity 4. Opening a fist (15 minutes)

Lesson 4: Supporting each other to address gender-based violence

- Activity 1. What happens when people do and do not support us? (30 minutes)
- Activity 2. What is our safety plan? (30 minutes)
- Activity 3. Mapping our support network (30 minutes)
- Activity 4. Providing basic first-line support (60 minutes)

Lesson 5: Changing ourselves

- Activity 1. How do we want to see our future, and what do we need to do? (20 minutes)
- Activity 2. New kinds of courage to make change (20 minutes)
- Activity 3. Action plan to live a life free of violence (20 minutes)

Module 3. Financial education**Lesson 1: Cash flow and budgeting**

- Activity 1. Working with numbers (30 minutes)
- Activity 2. Understanding the concept of cash (60 minutes)
- Activity 3. Cash-flow planning (30 minutes)
- Activity 4. Six-month cash-flow planning (90-105 minutes)
- Activity 5. Budgeting (60–75 minutes)

Lesson 2: Daily money management practices (45 minutes)**Lesson 3: Savings and investment**

- Activity 1. Compare different methods of saving (45 minutes)
- Activity 2. Savings and investment (45 minutes)

Lesson 4: Borrowing and loan management

- Activity 1. Good and bad loans (45 minutes)
- Activity 2. Analyze trade-offs between different options for borrowing (45 minutes)
- Activity 3. Loan management (45 minutes)

Module 4. Entrepreneurship**Lesson 1: The business world**

- Activity 1. Types of IGAs and the roles within an IGA (30 minutes)
- Activity 2. Important entrepreneurial characteristics (45–60 minutes)

Lesson 2: Developing a business plan

- Activity 1. Generating and screening business ideas (30 minutes)
- Activity 2. Talking with customers (45 minutes)
- Activity 3. Estimating your profits (45 minutes)
- Activity 4. Planning your business (45 minutes)
- Activity 5. Estimating your business expenses (45 minutes)
- Activity 6. Calculating your profit (45 minutes)
- Activity 7. Reducing your business expenses (45 minutes)
- Activity 8. Preparing for unexpected events (45 minutes)

Lesson 3: Marketing principles and strategies

- Activity 1. Researching customer needs (45 minutes)
- Activity 2. Marketing mix (60 minutes)

MODULE 1

LIFE SKILLS DEVELOPMENT

Lesson 1: Orientation and training overview

Purpose:

To help participants understand the expectations of the training intervention

Learning Objectives:

1. Identify themes that are explored in the *Economic Strengthening and Social Empowerment Training for Female Sex Workers* curriculum
2. State the names and interests of other learners
3. Recount the basic rules that will guide group behavior during the training

Required Resources:

- Name tags and tent cards for table
- Pens/markers/pencils
- Sheets of writing paper for each participant
- Sign-in sheet/register
- Flip chart paper and markers
- Prepared flip charts:
 - Module titles and lessons (one flip chart per module)
 - Comfortable and Respected (title only)
 - Uncomfortable and Worried (title only)
 - Ground Rules (title only)
 - Parking Lot (title only)
- Tray, pitcher of water, two clear glass or plastic containers, one smaller with a small opening, one larger with a wide opening
- Photocopies of agenda (one per participant; optional)

Lesson 1: Activity 1. Welcome/introductions/demonstration (40 minutes)

Key messages for participants:

- Learning the names and interests of other participants can make learning and sharing more comfortable.
- Being willing and ready to learn new ideas and concepts is key to your success.

1. Greet the participants as they arrive at the training site. Invite them to make a name tag and table tent with their name in large letters. Ask participants to sign the attendance register. Encourage participants to mingle with each other and find a seat at one of the tables before the session begins.
2. Welcome the participants. Thank the participants for attending and reassure them that this will be a valuable learning opportunity.
3. Introduce yourself and all facilitators and program staff in attendance; include name, title, and qualifications. Describe the location of the latrines/restrooms and other logistical concerns.
4. Explain briefly the purpose/scope of the training: The Economic Strengthening and Social Empowerment Training for Female Sex Workers training intervention is designed to equip you with the skills you need to

have greater decision-making power over your lives and livelihoods. The training includes 24 lessons, delivered during two one-and-a-half to two-hour sessions per week over a span of 12 weeks. It covers three main topic areas: life skills, gender norms and gender-based violence, and economic strengthening. It is designed to provide you with the skills needed to set life goals, communicate effectively, understand gender, take action against gender-based violence, empower yourselves to avoid risky sex, and manage your finances and business affairs. In addition to the biweekly group sessions, facilitators will provide individual coaching during one-to-one sessions.

Break the ice

5. Explain: The goal of this next activity is for you to discover interesting information about your fellow participants and to build community. You will work together to form groups of increasing size, starting with groups of two, then three, then four, then eight [NOTE: decide on the groupings in advance based on the total number of participants], eventually splitting into two large groups. Then, the two large groups will join together to form a single group with all participants. You will form groups based on things you have in common. This can be based on anything you have in common; something simple like a color everyone is wearing or a common favorite food, or something less immediately obvious, like being from the same hometown. You need to really chat with one another, to generate creative reasons for grouping yourselves.

When I say “Go!” you will stand up and walk around the room to find a partner you have something in common with. You may have to talk to two or three different people before you find a partner with whom you have something in common.

6. Say: *Go!* After everyone is paired up, ask several of the pairs what they have in common.
7. Explain: *Your next task is to form groups of three; all members of the threesome should have something in common.*
8. Repeat the process and continue to increase the size of the groups that participants form until they are split into two equally sized groups.
9. Ask the two groups to join together to form a single group with all participants.
10. Ask participants to call out some things that they may all have in common. It will take some conversation to determine a consensus, but something always shakes out.
11. When the final commonality is determined in the large group, tell participants to turn to the person to their left, shake hands or high-five, and then sit with that person at a table.
12. Distribute two sheets of writing paper and a marker to each pair of participants.
13. Instruct the pairs to chat for a few minutes to learn more about each other; in particular, what they hope to learn during the training.
14. Ask each participant to write on a sheet of paper in large letters, one thing their partner would like to learn during the training. Assist pairs with literacy issues to write their ideas on paper.
15. Ask each pair to stand at the front of the room and state the name of their partner and share/display the one thing their partner hopes to learn during the intervention. After each pair shares, the participants post their sheets of paper on the wall.
16. Thank participants for introducing their partner and sharing their ideas about what they hope to learn.

Readiness-to-learn demonstration

17. Explain: *Before getting started I would like to demonstrate something for the group that you might find useful.*
18. Arrange on a tray where all participants can see them, two clear glass or plastic bottles/containers, one smaller bottle with a small opening and one larger bottle/container with a wide opening. Using a pitcher of water, pour water into the small bottle/container with the small opening very quickly. [Water will spill over the edge and not very much will enter the bottle.] Pour water into the larger, wide mouth container. [Water will not spill over and there will be space for all the water.] Show the participants the amount of water in each container.
19. Ask these questions:
 - *Which container has more water in it?*
Probe for: the larger container with the wide opening
 - *Which container was easier to pour water into? Why?*
Probe for: the wider container is easier to pour water into because there were no obstructions to interfere with the water entering the container and it is large enough to hold all the water
 - *How do you think this demonstration might apply to a learner?*
Probe for: Learners have opportunities to gain the knowledge and skills they need in life. Like a container's ability to hold water, the amount of knowledge and the number of skills that you can learn and use in your life depends on your ability and willingness to stay interested and attentive during the sessions and avoid distractions that cause the water (or learning) to spill.
20. Explain: *As a trainer, I will do what I can to facilitate the process of learning; ensuring the barriers that may hinder your learning are minimized so you can readily learn and leave the training with a full bucket of new knowledge and skills.*

Lesson 1: Activity 2. Themes/topics and learning objectives (25 minutes)

Key messages for participants:

- Understanding the formal objectives of the training allows participants to set individual goals for learning beneficial knowledge and skills.
 - A regular/convenient schedule for group sessions will be maintained to allow participants to set aside time to attend.
1. Post the prepared flip charts showing the titles of the modules and the lessons in each module adjacent to the sheets of paper where participants wrote what they hoped to learn.
 2. Explain: *Let's take a closer look at the learning objectives/session topics for the training and see how they match up with the things that you are hoping to learn during the training.*
 3. Point to the flip chart for the first module and describe the purpose/objectives of the life skills module and review the titles of the lessons.
 4. Locate one of the sheets of paper where a participant wrote something they wanted to learn that fits with the learning objectives for Module 1. Move the sheet of paper next to the flip chart for Module 1.
 5. Ask: *What other topics mentioned by participants do you think will also be covered in this module? Move any additional sheets of paper that list topics from Module 1 adjacent to the Module 1 flip chart.*

6. Introduce Modules 2, 3, and 4 in a similar manner until all the modules have been introduced and the sheets of paper with topics suggested by participants are placed adjacent to the flip charts. If there are sheets of paper listing topics that will not be covered in the training, place those sheets to the side (for use during the discussion of the parking lot) and clarify that these topics are outside the scope of the training. If the topics are something that facilitators can address in one-to-one sessions, mention that as an option.
7. Distribute an agenda to each participant that shows the schedule of sessions and which topics/lessons will be completed during each group meeting. Review the schedule; clarify any interruptions or irregularities (e.g., holiday breaks).
8. Ask participants if they have any questions about the themes/topics that will be covered or the schedule.

Lesson 1: Activity 3. Ground rules/parking lot (25 minutes)

Key messages for participants:

- Ground rules for interacting with each other make the sessions more comfortable and productive.

1. Post the prepared flip charts Comfortable and Respected and Uncomfortable and Worried. Ask participants: *Which behaviors make you feel comfortable and respected in the group?*
Write the participants' responses on the flip chart.
2. Ask: *Which behaviors make you feel uncomfortable and worried in the group?*
Write the participants' responses on the flip chart.
3. Instruct: *Using what we know about what makes you comfortable and uncomfortable and respected or worried, let's make a list of ground rules that we can use during our sessions.*
4. Post the prepared flip chart Ground Rules.
5. As participants agree on the rules they would like to follow, write them on the flip chart. If participants struggle to come up with rules they would like to adopt, mention the rules below.

Possible Ground Rules

- Be present during the sessions.
- Share your thoughts and opinions.
- Do not interrupt others when they speak.
- Pay attention when others speak.
- Do not mock or minimize others including their ideas.
- Do your part to work in small groups.
- Assist/support each other as needed.
- Turn off cell phones to avoid interruptions/distractions.

6. Display the Ground Rules flip chart each time the group meets.

Parking lot

7. Post the prepared flip chart Parking Lot.
8. Explain: *The parking lot flip chart is a place where both facilitators and participants can “park” issues/questions that will be addressed later in the training or are not specifically related to training topics. This flip chart will be posted for all sessions so that we can come back to it and address the issues/questions that get “parked” here. In some instances, issues in the parking lot will not be addressed during the training [such as those items/topics mentioned earlier by participants as things they wanted to learn], but facilitators may be able to provide other resources or references to address these during one-to-one sessions.*

Session wrap-up

9. Ask: *What interesting thing did you learn about one of the other participants?*
Accept responses from several participants.
10. Ask: *What do you find most appealing about the topic(s) in the upcoming modules?*
Accept responses from several participants.

Lesson 2: Set goals for your life and achieve goals with an action plan

Purpose:

To help participants develop knowledge and skills to set goals, have the confidence to take risks, and be flexible when faced with change and life transitions. Participants will also consider the need to establish positive habits, manage their time and money wisely, and set short- and long-term goals.

Learning Objectives:

1. List the benefits of making plans for what you want to accomplish and possess and identify strategies to achieve your desires and acquire what you need.
2. Identify the steps in the goal-setting process.
3. Write personal goals.
4. Develop an action plan to achieve your goals.

Required Resources:

- Flip chart paper and markers
- Pens/pencils and writing paper for each participant
- Prepared flip charts:
 - One thing...statements
 - Goal-Oriented Behaviors
 - Goal Definitions/issues
 - Steps for Setting Goals
 - Sample Action Plan
- Photocopies of Participant Handouts
 - Action Plan (one to two per participant)
 - Income and Expense Register (one per participant)

Lesson 2: Activity 1. Short-term decisions affect long-term goals (20–25 minutes)

Key messages for participants:

- Thinking about what you want in the future can impact the decisions you make in the present.
- Sharing how you deal with life situations can provide help to others to deal with their problems.
- Interactions with other participants promote a sense of worth and belonging and develop trust.
- You have the capacity to give help to and to get help from others.
- When you and others acknowledge your achievements, it can have a significant impact on self-esteem and ultimately on future life choices, including unwanted sex work, drug and alcohol use.

1. Explain: *This activity will help you identify issues that are important to you; it gives you a chance to express your ideals/dreams by sharing them with each other. After identifying what is important, you can then establish personal goals for achieving your ideals/dreams. With personal goals established, you are more likely to carefully consider decisions that could negatively affect your goals.*
2. Distribute a sheet of writing paper and a pen to each participant.
3. Post the prepared flip chart showing the statements below. Read each statement aloud.
Ask: *Write your responses to the following statements.*

- One thing that is really important to me is _____
- One thing that is not important to me at present, but I have to do is _____
- One obstacle I want to overcome, or problem I want to solve is _____

Allow about 4–5 minutes for participants to write their responses.

4. Ask participants to count off (1, 2, 3, 4) to form small groups of four. Instruct them to share and discuss their responses to the statements and to identify similarities and differences with the other members of their small group. Allow about 8–10 minutes for participants to share/discuss their responses. Ask one participant from each small group to share one of the similarities/differences they found.
5. Introduce a group brainstorming discussion by reminding participants: *Keeping in mind what is important can help you take small steps toward larger goals; however, it can be difficult to make decisions sometimes without a plan and strategies for carrying out your plan. Let's take a few minutes to brainstorm and discuss some useful problem-solving strategies. For example, I always ask other people's opinion before I make a big decision. What other strategies might you suggest?*

Probe for:

- I never make a decision when I am angry, sad, scared, or confused.
- I think about my long-term goals before making quick decisions.
- I try to have friends who value the same things that I do.
- I consider what others whom I respect will think before I make a decision.

Solicit responses from several participants.

6. Debrief the activity by asking participants:
 - *How did you feel sharing what's important to you with others in the group?*
 - *What is the importance of this activity?*

Probe for: Allows us to think deeply about setting goals and making decisions. Sometimes long-term goals can be interrupted by irresponsible decisions if we don't know how to handle a situation; or things can stay on track if we have the support to make the right decisions.

Lesson 2: Activity 2. Setting personal goals (20–25 minutes)

Key messages for participants:

- Setting a goal is the first step to accomplishing it.
- Write your goal(s) on paper and share with a close friend for accountability.
- Goals may be long- or short-term and related to various issues that impact a person's life.

1. Explain: *In this activity, you will learn about types of goals and the importance of setting goals, and it will help you set some initial short- and long-term goals.*
2. Post the prepared flip chart Goal-Oriented Behaviors and read them aloud, without introduction:

- Makeda wants to start a small business selling vegetables.
- Seble is working up the courage to leave her boyfriend.
- Louam has been saving money to buy a new bicycle.
- Zeina wants to find someone special, fall in love, get married, and have a family.
- Melesse is working toward moving to a less violent community.

3. Ask: *What do all these people have in common?*

Probe for: They all have goals; they want to change something about their life; they want or desire something; etc.

4. Write the word “Goal” on a flip chart. Ask participants to brainstorm a definition. Record the responses on the flip chart. Probe for a definition that mentions these features: A goal is something a person is working to accomplish; an aim or desired result.

5. Explain: *A goal may be:*

- *Something to do, like Makeda starting a small business or Seble leaving her boyfriend.*
- *Some place to go, like Melesse moving to a less violent community.*
- *Something to have, like the new bicycle Louam is saving for.*

6. On the flip chart, draw a quick illustration of a soccer field with the goals at each end labeled.

Ask participants: *How do goals in sports relate to goals in life?*

Probe for: In life, much like a game of soccer,

- Goals give direction for something we want to achieve.
- Goals make it more interesting, fun, and challenging.
- Goals must be clearly outlined with a plan for how to “score/achieve” them.
- There are time limits on goals; if you don’t make a goal in a certain time period, it doesn’t count.
- Goals are made with teamwork; it’s hard to make a goal totally on your own.
- Obstacles can get in the way of a goal; it takes persistence to make a goal.

7. People do not achieve goals all at once; it often takes many tries and small steps. Post the prepared flip chart Goal Definitions/Issues. Explain: *Not all goals are the same; some can be achieved quickly and others may take some time to reach.*

GOALS

Long-term goal—something you want to achieve in the future (more than a month away, often several months or even years)

Short-term goal—something you might do right away or soon (a week or two or even a month)

Goals may relate to these issues:

- Education or training
- Job/income-generating activity (IGA)
- Love
- House
- Transport
- Life free from gender-based violence (GBV)
- Spiritual life
- Family and friends

8. Ask: *Can you share an example of a long-term goal related to one of these issues?*
Solicit examples from several participants.
Can you share an example of a short-term goal related to one of these issues?
Solicit examples from several participants.
9. Instruct: *On a sheet of paper, write one short-term goal, something you want to accomplish within the next week, and one long-term goal, something you want to accomplish before the training ends.*
10. Tell: *Keep the paper with your goals for the next activity.*

Lesson 2: Activity 3. Making plans to accomplish each goal (45 minutes)

Key messages for participants:

- Accomplishing goals requires following a step-by-step process.
- Determine in advance everything that you need to accomplish your goal so you can plan accordingly.
- Get help from others when you need it.
- Decide on a timeline and deadline for activities; celebrate along the way as you finish key steps.

1. Explain: *During this activity you will learn the process for setting goals and practice goal setting with a partner—someone who will support you and help you work toward achieving your goal. Remember that when you share your ideals/dreams with others and work with others when you set your goals, they can help keep you focused as you work to achieve them.*
2. Explain: *When people work toward a goal, they often write it down so they are reminded exactly what they want to accomplish, the steps they need to take, and how long it will take to accomplish it.*
3. Explain: *You will be developing an action plan to support one of your goals. To give you an idea of how to do it, we will review some guidance and examine a sample action plan.*
Post the prepared flip charts: steps for setting goals/other helpful guidance and the sample action plan.
Review the steps and helpful guidance with participants while discussing the sample action plan for Louam’s new bicycle.

Steps for setting and accomplishing goals

- Decide what you want to do.
- List what you need (resources including people, funds, other items).
- Think about the steps you need to take and put them in a logical order.
- Estimate how much time it will take to complete each step.
- Start with the first step and keep track of your progress.
- Don’t give up; if necessary, revise your strategy and timeline.

Other helpful guidance:

- Think of potential barriers and what you can do to avoid them.
- If the unexpected happens, do not be surprised and do not give up.
- Think about who could help you achieve your goal and tell him/her about the steps you’re taking.

4. Show the following example on a flip chart (or create a different one to suit the participants) to help them understand the activity.

Goal (long or short term): Get bicycle for transporting goods			
Actions	Resources needed (people, money, information, other)	Time/date to complete	Progress notes
1. Identify type of bicycle desired	<ul style="list-style-type: none"> Information about best bicycles for transport 	2 weeks March 4	
2. Find location(s) where bicycle can be purchased	<ul style="list-style-type: none"> Information on bicycle stores 	1 week March 11	
3. Travel to store to test ride bicycle(s) to ensure good fit	<ul style="list-style-type: none"> Transport to/from store(s) that sell bicycles 	3 days March 15	
4. Research quality and cost of bicycle(s)	<ul style="list-style-type: none"> Information about quality and cost bicycles 	2 weeks March 29	
5. Save additional money to buy chosen bicycle	<ul style="list-style-type: none"> Deposits to savings account 	4 weeks April 29	
6. Purchase bicycle	<ul style="list-style-type: none"> Money/bank check Transport to/from bicycle store 	1 day April 30	

Source: *Setting and Achieving Goals* (Washington, DC: Young African Leaders Initiative [YALI], U.S. Department of State, 2016), see <https://staticyali.state.gov/uploads/2016/11/YALI-Setting-and-Achieving-Goals-Worksheet.pdf>.

5. Distribute photocopies of the participant handout Action Plan (next page), one to each participant (or have participants create a plan on a sheet of paper). Explain these instructions to participants:
- *Choose a partner, someone who will be mutually supportive.*
 - *Share with your partner the goals that you decided on during the last activity.*
 - *Complete an action plan with support from your partner:*
 - *Goal (short or long term; something that you want to develop into an action plan)*
 - *Actions/steps needed to complete the goal*
 - *Resources (people, money, information, other) needed at each step*
 - *Target date and/or time needed to accomplish each step*
 - *Progress notes (date step accomplished, problems/solutions, changes)*
 - *Discuss with your partner the rewards you expect if goal is achieved.*
6. After the participants have completed the action plan for their goal, ask this question:
What are the advantages of writing your goals in an action plan? Do you think the process will be helpful? Please explain.

Participant Handout

Action Plan

Name: _____ Date: _____

Goal (long or short term):			
Actions	Resources needed (people, money, information, other)	Time/date to complete	Progress notes
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			

Source: Adapted from *Setting and Achieving Goals* (Washington, DC: Young African Leaders Initiative [YALI], U.S. Department of State, 2016), see <https://staticyali.state.gov/uploads/2016/11/YALI-Setting-and-Achieving-Goals-Worksheet.pdf>.

Lesson 2: Activity 4: Overcoming challenges and roadblocks (20 minutes)

Key messages for participants:

- Planning for possible problems/roadblocks can help lessen their negative impact.
- Brainstorming with friends can help you overcome problems before (or if) they arise.

1. Explain: *This activity will help you plan for and manage problems (or roadblocks) that might keep you from reaching your goal. Learning to accept that things will get in the way and preparing for them can make it easier to adjust plans and meet goals. It's important to consider what might get in the way so you can plan for solutions.*
2. Use the sample action plan or ask one of the participants to share/describe their goal (and action plan) with the large group.
3. Ask: *What problem or roadblock might interfere with completing one or more of the steps/actions needed to meet the goal?*

Depending on the goal, some possible roadblocks could include:

- Being refused health care or other services
 - Being refused the right to work
 - Payment for sex work being denied
 - Money or belongings being stolen
 - Being arrested, detained, or incarcerated
 - Losing custody of children
 - Resources not available where/when you need them
4. Ask: *How would you manage <insert unexpected event> and what changes might you suggest?*

Probe for some of these:

- Try harder, be realistic
- Adjust your goal
- Adjust the time frame to achieve your goal

For example, in the case of the sample action plan for Louam getting a bicycle, if the new bicycles are too expensive, she may need to purchase a used bicycle or extend her time frame so she can save more money. If the type of transport bicycle she is seeking is not available at the store in the nearest town, she may need to travel to the capital city to obtain it.

5. Ask another participant to share their goal. Conduct the same exercise with several participants.
6. Remind participants to save their action plans so they can add to them during other lessons.
7. Hand out the Income and Expense Register. Explain: *In order to make sure we have the resources we need to reach our goals, we need to be aware of how much we are earning and spending. Over the next month, you will use this form to track the money you receive, also called income, and the money you spend, also known as expenses. Under "date," write down the date you earned or spent money. Under "description," write down the source of the income or how you spent you money. Then write down the total amount of income or expense. We will use this register for our future sessions on financial education. Do you have any questions?*

Assignment

- ✓ Provide each participant a form to gather income/expense information for at least four weeks.
- ✓ Explain how to register daily income and expenses; starting with the current week.
- ✓ Participants who cannot write may get help from a friend, family member, or neighbor.
- ✓ Keep their income/expense forms in their workbook or file.
- ✓ Income/expense forms will be checked at every session to ensure completeness.
- ✓ Facilitators will provide feedback to improve or keep up their cash flow registration.

Lesson 3: The power of positive thinking

Purpose:

To help participants develop the knowledge and skills to identify and react appropriately to positive, negative, and neutral attitudes and develop strategies to maintain a positive attitude in challenging situations

Learning Objectives:

1. Define and identify examples of positive, negative, and neutral attitudes.
2. Identify the impact of a person's attitude on their thoughts and behavior when they handle challenging experiences and the related consequences.
3. Identify, demonstrate, and exercise strategies to maintain a positive attitude.

Required Resources:

- Flip chart paper and markers
- Pens/pencils and writing paper for participants to use during small group work
- Prepared flip charts:
 - Attitudes
- Photocopies:
 - Participant Handout Role-Play Scenarios (two copies)

Lesson 3: Activity 1. Impact of positive and negative experiences (30 minutes)

Key messages for participants:

- Attitudes can be positive, negative, or neutral and can impact the outcome of situations you encounter.
- Behavior usually provides a clue to a person's attitude and is conveyed through actions, words, tone of voice, and body language.

1. Explain: *In the previous session, we discussed the importance of goal setting but often things get in the way of meeting our goals. Sometimes things are within our control and other times, they are not. In this activity we'll consider how your attitude, which you can control, affects the way you handle experiences and achieve your goals.*

Post the prepared flip chart on attitudes (the prepared flip chart should show only the items in **bold**). Say to participants: *Let's brainstorm descriptions of these terms.*

Probe for the responses below.

Attitude:

Probe for: a way of thinking or feeling about someone or something, typically reflected in a person's behavior (actions, words, tone of voice, body language); a feeling or opinion about something or someone; an outlook or perspective

Positive attitude:

Probe for: person likes something and wants to engage in the activity or with the person

Negative attitude:

Probe for: person dislikes something and wants to avoid it

Neutral attitude:

Probe for: person doesn't have a strong feeling/reaction either way; a person either hasn't made up their mind or they haven't encountered a situation where they've needed to develop an attitude; neutral attitudes are often easiest to change

2. Explain: *I am going to read a series of statements about attitudes. I will pause for a short time to allow you to think about how you would respond and then ask several of you to share your responses with the group.*

Accept several responses to each statement before moving to the next:

- *Think about someone who typically has a good attitude. Why do they or what about them makes you think that?*
- *Think about someone who typically has a bad attitude. How do you know they have a bad attitude?*
- *When you think of the person with a bad attitude, what things or people do they usually point to as the reason they are in a bad mood?*
- *Do you think you can have a bad attitude one day and a good one the next? Why or why not? What influences that?*
- *Do you have to have a bad attitude if things aren't going your way or do you think it's possible to have a good attitude even when bad stuff is happening? Why?*
- *Are there things in your life you'd like to change to help you have a more positive attitude?*
- *If negative stuff is happening to you, are there things you can do to keep your outlook positive? Name a few of them.*

3. Debrief by asking participants: *Can your attitude affect whether you accomplish your goals? Why is it important to pay attention to the way you feel inside?*

Probe for: A person's attitude can affect the way they handle experiences, and the results can be different based on whether you approach something with a positive or negative attitude. Sometimes your feelings can make you behave in a way that you normally would not. Being aware of how your feelings make you act is an important step in controlling and changing your behavior and ultimately achieving your goals.

4. Remind participants to continue tracking their income and expenses.

Source: Activity 1 adapted from "Four Activities for Positive Thinking Day," (Education World). see <https://www.educationworld.com/teachers/four-activities-positive-thinking-day>.

Lesson 3: Activity 2. Changing negative thinking to positive thinking (30 minutes)

Key messages for participants:

- Often the attitude of a person toward their experiences determines whether they consider the experience positive or negative; a person may have a positive attitude about a bad situation and a negative attitude toward a good situation.
- Changing negative thinking to positive thinking in challenging situations does not mean you are letting other people control you—you are choosing a better option.

1. Explain: *In the previous activity, we considered how your attitude affects the way you handle experiences. Sometimes, especially when things don't seem to be going the way you'd like, you may feel that your attitude is something which you cannot control. In this activity, we're going to consider some ways to change negative thinking to positive thinking.*
2. Ask for volunteers to read/act out the roles of Abel and Diarra in scenario 1. Distribute the scenario handout/script (next page) to each actor.

Participant Handout

Role-Play Scenarios

Scenario #1

Abel: Let's go out on Friday night. I want to go to a party and go dancing.

Diarra: I don't like dancing in crowded and loud places. I would rather have a quiet dinner or do something else instead.

Abel: No. You can't get your way all the time. I should get to choose where we go. I have been working hard all week, and I deserve to go where I want to go.

Diarra: Let's not fight about it now. We can decide what to do tomorrow after you get home from work.

Abel walks away angry.

Scenario #2 (occurs the next evening after work):

Diarra: I made your favorite dinner tonight. I hope you like it.

Abel: That is nice. The stew is really good.

Diarra: What should we do after we eat?

Abel: I still want to go out dancing tonight. I've had a rough week at work, and I need to wind down.

Diarra: Before we decide where to go, tell me what is going on at work. Maybe you will feel better after we talk.

Abel pauses before responding...

3. After role-play scenario 1, ask participants: *How did Abel respond to Diarra saying she did not want to go out on Friday night? Did he have a positive, negative, or neutral attitude? How could you tell?*

Probe for:

- Negative attitude: shown by how he behaved and what he said: “You can’t get your way all the time.”

4. Ask: *In what other ways could Abel respond to Diarra? What might he have said or done if he responded with a positive or neutral attitude?*

Probe for:

- Positive attitude: may be shown by remaining calm and saying something like: “I’m glad you trust me enough to tell me how you feel. I don’t want either one of us to be uncomfortable when we go out. I want it to be fun.”
- Neutral attitude: may be shown by remaining calm and saying something like: “Maybe we can come up with another plan. I don’t want to argue about it. We’ll talk about it later.”

5. Remind participants: *Changing negative thinking to positive thinking does not mean you are letting other people control you—you are just choosing a better option.*

6. Ask for two additional volunteers to read/act out the roles of Abel and Diarra in scenario 2. Distribute the scenario handout/script to each actor.

7. After role-play scenario 2, tell participants: *Let’s discuss how Abel might respond to Diarra still not wanting to go out. If he was to respond in a negative manner what might he say or do? What if he responds in a neutral manner? What would a positive reaction be?*

Take several responses from participants for each type of reaction; probe for:

- Negative: “She can’t control me that easily. I still deserve to do what I want to do tonight, no matter how nice she acts.”
- Neutral: “Going dancing is not important enough to argue about. I can go with my friends later.”
- Positive: “I like spending time with her and talking. This is a good chance to build our relationship. It might even be better than going out dancing.”

8. Ask: *Let’s spend some time reflecting on the different responses and the importance of listening to each other before overreacting or having a negative attitude. What might be the consequences of Abel responding negatively?*

Probe for:

- He and Diarra get into an argument.
- Diarra ends up doing something she doesn’t want to because she feels pressured.
- He goes out alone without Diarra.

9. Ask: *What might be the consequences of Abel and Diarra responding positively to the situation?*

Probe for:

- They come to a solution they are both happy with, such as going out dancing tonight and staying in tomorrow.
- They stay in and end up having a good time.
- They go out and end up having a good time.
- They do not get into an argument.
- They save money by not going out.

Lesson 3: Activity 3. Strategies to maintain a positive attitude (30 minutes)

Key messages for participants:

- Attitude affects how you approach a challenging situation and may, in turn, affect the outcome.

1. Explain: *In the previous activity, we looked carefully at how the positive, negative, and neutral attitudes of Abel and Diarra impacted their situation. In this activity, you will have an opportunity to develop and practice some strategies for reacting with a positive attitude in other challenging situations that you might encounter.*

2. Ask participants to break into small groups (three to four per group). Assign a different scenario to each small group or ask the group to create their own scenario using a challenging situation they encountered.

Scenario 1: A shopkeeper has approached you to help her sell cosmetics; she wants to pay you, but the pay is low.

Scenario 2: A man is harassing you because you don't want to join him for an alcoholic drink.

Scenario 3: You're lost in the city. You don't feel safe in this unfamiliar area.

Scenario 4: You have run out of airtime because your sister used your mobile without asking.

Scenario 5: You have been saving money to buy a new bicycle and finally have enough money, but your neighbor asks to borrow money to get some medicine that she needs.

Scenario 6: Your daughter is sick and needs to go to the clinic. Your employer has told you that you will be dismissed if you miss any more work days.

3. Instruct the small groups: *Using the scenario assigned (or created by your group), describe a negative attitude and discuss how the negative attitude or behavior affects their approach to the situation and impacts the outcome.* Allow groups several minutes to discuss their ideas about negative attitudes.

4. Instruct the small groups: *Using the same scenario, describe a positive attitude and discuss how a positive attitude or behavior affects their approach to the situation and impacts the outcome.* Allow groups several minutes to discuss their ideas for responding to the situation with a positive attitude.

5. Ask a representative from each small group: *Can you briefly describe your scenario and the positive attitude or behavior your group used to approach the situation and how the outcomes differed from when you approached the situation with a negative attitude?*

6. Summarize by asking participants: *Keeping a positive attitude is not easy; what strategies can you use to improve/change a negative attitude?* Write participant responses on a flip chart.

Probe for:

- Choose to think/react positively; find the good things even in a challenging situation.
- Adjust your expectations; what happens if what you thought was going to happen does not.
- Find things that make you happy or remind you of better times.
- Talk with someone you trust.
- Try doing things a different way.
- Get out of the situation; take time to think about your attitude and calm down.

7. Wrap up the activity by asking participants to think about the answers to these questions: *Is there someone in your life to help you maintain a positive attitude? If so, who are they? If not, who can you help?*

- Remind participants to continue tracking their income and expenses.

Lesson 4: Decision making

Purpose:

To help participants develop the knowledge and skills to use a sound decision-making process that allows them to identify pertinent information and weigh risks

Learning Objectives:

- List the steps used in the process of making a decision.
- Apply the decision-making steps to make decisions about a challenge that you are experiencing.
- Analyze the different levels of risk for a decision.

Required Resources:

- Flip chart paper and markers
- Pens/pencils and writing paper for each participant
- Prepared flip chart:
 - Seven Steps for Making a Decision
- Photocopies: Seven Steps for Making a Decision (optional; one per participant)

Lesson 4: Activity 1. Seven steps for making a decision (45 minutes)

Key messages for participants:

- When making important decisions, following a step-by-step process—with relevant information that helps weigh risks—allows you to make better decisions.

- Explain: *In this session we will learn about and practice a step-by-step process that will help you make better decisions.*
- Tell: *Reflect silently on a time when you had to make a difficult decision and had difficulty carrying it out. Some examples of difficult decisions may include: leaving your family to pursue your own interests; using condoms to protect yourself from sexually transmitted infections, HIV, and unintended pregnancy; ending an unhappy or abusive relationship; or talking to a friend/partner about a sensitive matter.*
- Ask: *Does anyone feel comfortable sharing an example of a difficult decision you made?*
Give several participants an opportunity to share their response. Remind them that it is not necessary to go into detail about the decision, but rather to share a more general overview.
- Distribute paper and a pen/pencil and instruct participants: Think about all the factors that made it difficult for you to make and carry out your decision and write them on a sheet of paper.
- Post the prepared flip chart Seven Steps for Making a Decision (next page). Ask participants to take turns reading each step aloud. Use a simple example (e.g., should I buy a new dress) to explain/discuss each step in the process to ensure that participants understand.
- Ask participants to break into small groups (three to four per group). Assign a “difficult decision” from the options below to each small group (each group could use the same option or a different option):
Decision 1: Whether or not to have sex with one of your most reliable/paying clients even though he has threatened to leave if you don’t agree to have sex without a condom.
Decision 2: Whether to break up with/stop seeing your abusive partner/client.
Decision 3: Whether to tell your spouse, partner, or parents that you are living with HIV.

Decision 4: Whether to leave sex work for a new job that doesn't pay as well.

Decision 5: Whether or not to follow a practice that is common in your community (for example, living with your partner without getting married).

Decision 6: Whether or not to get tested for HIV.

Seven Steps for Making a Decision

Step 1: Identify the decision

You know you have a decision to make; recognize it and consider its importance in your life.

Step 2: Gather relevant information

This could include self-reflection, research, talking to others, or simply considering your options.

Step 3: Identify the alternatives

Consider questions such as: What will make the decision easiest to carry out? Which decision will have the most positive or least negative outcome?

Step 4: Weigh the evidence

What are the most likely barriers to carrying out a decision?

Step 5: Choose among alternatives

Think about how to carry out your decision in the safest way. What possible risks might arise?

Step 6: Take action

Implement your decision according to your plan. What would you actually do? What is realistic?

Step 7: Review your decision and its consequences

Other considerations may include:

- Discussing the decision with a supportive person. Who might this be?
- If barriers arise in carrying out a decision, develop a different plan of action or rethink the decision. For example, if your friends and family do not support your decision, what could you do?
- Be aware that even when people do not encounter a barrier, they have the right to re-evaluate decisions and change their minds. What factors might influence you to reconsider your decision, even if you do not encounter any barriers?

7. Instruct each small group to use the seven steps to make the difficult decision assigned to them. Circulate among the groups to provide guidance as needed.
8. Ask a representative from one or two of the small groups to describe their decision-making process. Encourage other participants to share their ideas/feedback about how the group arrived at their decision—especially in relation to other options that may be worth considering.
9. Instruct: *Look at the sheet of paper where you listed the factors that made it hard for you to make a difficult decision. Do you think the step-by-step process you learned about will be useful next time you need to make and carry out a difficult decision? Why; why not?*

Source: Activity 1 and decision-making steps adapted from *It's All One Curriculum: Guidelines and Activities for a Unified Approach to Sexuality, Gender, HIV, and Human Rights Education*. (New York, NY: Population Council, 2009), see https://www.popcouncil.org/uploads/pdfs/2011PGY_ItsAllOneActivities_en.pdf; and UMass Dartmouth. (2019). "Seven steps to effective decision making." First year course modules. (Dartmouth, MA: UMass Dartmouth, 2019), see <https://www.umassd.edu/fycm/decision-making/process/>.

Lesson 4: Activity 2. All decisions are not created equal (15 minutes)

Key messages for participants:

- All decisions are not equal; some can impact the rest of your life and must be made carefully.
- Decide on the importance of each decision and devote the time needed to make a sound decision.

1. Explain: *All decisions are not equal; some decisions are easier to make than others. Step 1 in the process encourages you to consider how important the decision is to your life and your goals. The amount of time and effort that you invest in making a decision should be based on the potential impact of the decision. If a decision will not lead to long-term consequences, don't invest as much time/effort in the decision-making process as one that will have significant consequences.*
2. Ask: What are some decisions that you make every day that have a minor impact?
Probe for: What to have for lunch; which dress to wear.
3. Ask: *What are some decisions that you make during your life that have a major impact?*
Probe for: Whether to have a baby or be in a relationship; whether to change jobs; where to live.
4. Ask: *When deciding the importance of a decision, what are some questions you might ask yourself?* Write the questions suggested by participants on a blank sheet of flip chart paper.
Probe for:
 - Will it affect other people?
 - Is this decision in line with my long-term goals?
 - What are the risks of the various options? What will happen if it turns out to be a big mistake?
 - What is the risk in not doing it?
 - Is now the right time? Would a later date be a better time to make the decision?
 - Will it cost a significant amount of money?
 - Will I have to give up something important to me for this decision?
5. Instruct: *Remember the difficult decision that you recalled at the beginning of the previous activity? Take a few minutes to analyze that decision using the questions on the flip chart.*
If needed, use an example to demonstrate how to use the questions to do an analysis.
6. Ask: *Does anyone feel comfortable sharing their analysis of their difficult decision?*
Give one or two participants an opportunity to share their responses to the questions as it relates to the difficult decision they made.
7. Tell: *Many decisions can be reversed, but that doesn't mean that they won't have a significant impact on your life. It is very important to carefully consider important decisions even if you know you can change your mind later.*
8. Remind participants to continue tracking their income and expenses.

Lesson 5: Time management

Purpose:

To help participants develop the knowledge and skills to analyze and efficiently manage their time, allowing them to accomplish their goals

Learning Objectives:

1. Describe methods for how to use time effectively.
2. Apply strategies for analyzing how you spend your time and how to allocate time to the most important and urgent issues.

Required Resources:

- Flip chart paper and markers
- Colored pens/pencils and blank sheets of paper for each participant
- Prepared flip charts:
 - Sample Time Picture
 - Time Management Matrix
- Photocopies of Participant Handout Time Management Matrix (one per participant)

Lesson 5: Activity 1. Time use cards (5 minutes)

Key messages for participants:

- Effective time management allows you to make progress toward your goals after deciding what you want out of life.
- Finding the time to do the things you need and want to do can often be challenging.

1. Tell: *In this session you will be learning how to efficiently manage your time so you can make progress toward your goals.*
2. Distribute two sheets of paper/cards and a pen/pencil to each participant and instruct them to: Write on the first sheet of paper/card some things you would like to have more time for, such as something you like to do for fun or more time with family. On the second sheet/card write a specific challenge you have with time management, such as being late, not having time to spend with your children, not getting chores done, or not having time to find new work. Be specific; do not just indicate an overall lack of time.
3. Tell: *Keep the lists that you just made so that you can access them later in this lesson.*

Lesson 5: Activity 2. My time picture (30–35 minutes)

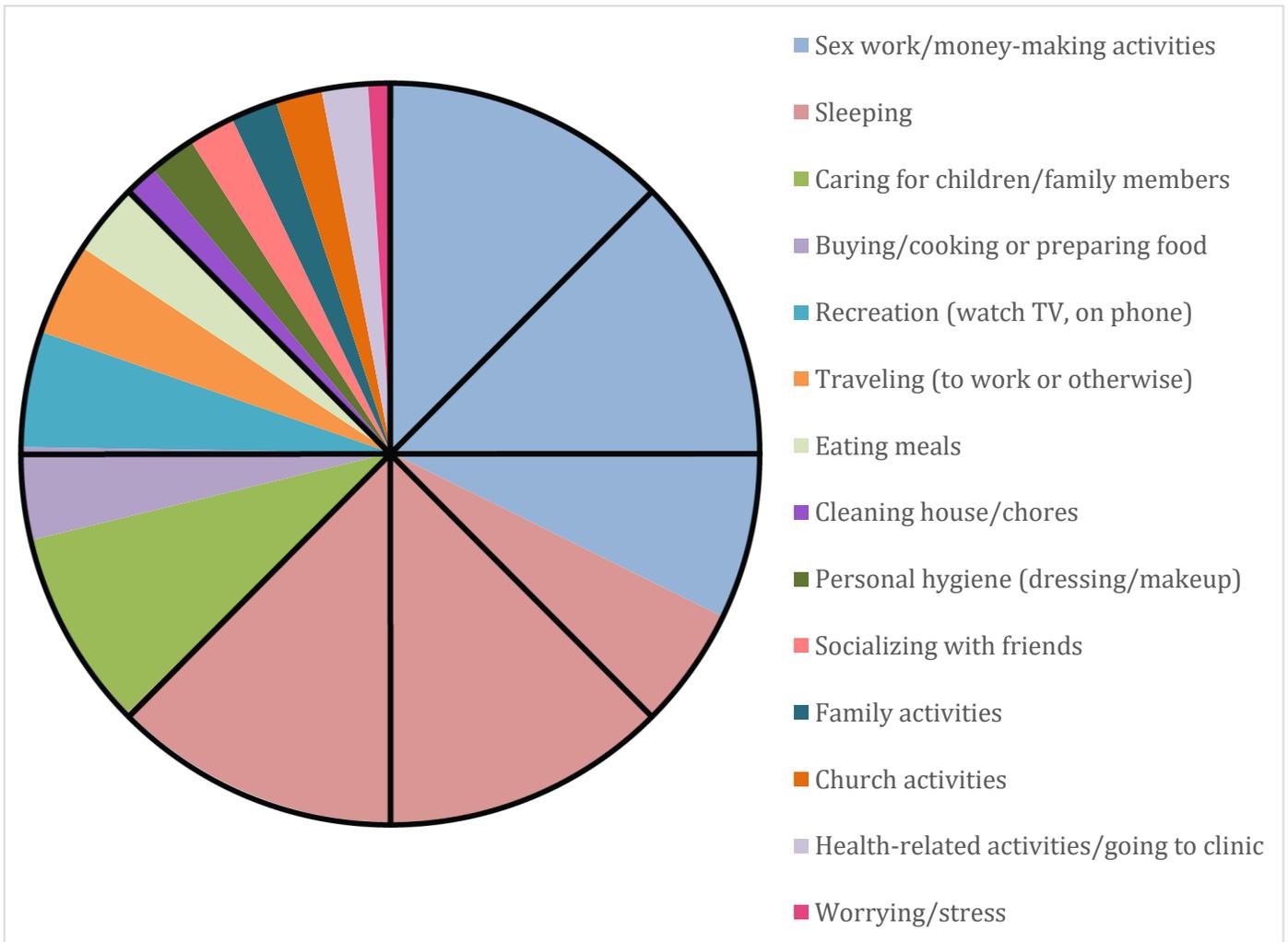
Key messages for participants:

- Before you can manage your time, you first need to look at how you spend your time.

1. Tell: *In this activity you will be looking carefully at how you currently spend your time—an important first step in efficient time management.*
2. Distribute a sheet of paper and colored pens/pencils to each participant and instruct them to: Draw a circle/pie divided into eight slices. Each section or slice represents three hours of your time. Think about the previous 24 hours or a typical day and use the colored pens/pencils to fill in the amount of time you used for the following activities (see sample next page):
 - Sex work/income-generating activities
 - Cleaning house/chores

- Personal hygiene/dressing/doing makeup
- Buying/cooking or preparing food
- Eating meals
- Caring for your children or other family members
- Recreation/free time (watching TV, gossiping, on phone)
- Sleeping
- Socializing with friends
- Family activities
- Church activities
- Traveling (to work or otherwise)
- Education/school
- Health-related activities/going to clinic
- Worrying/stress
- Other activities (specify)

Sample Time Picture



3. After participants complete their time pictures, discuss the pictures using these questions:
 - *Where do you spend large amounts of time—at least three or more hours at one time?*
 - *When you view your time picture, do you feel you get the full use out of your 24 hours?*
 - *Does your time picture show/reflect what you value in the way you use your time?*
 - *Is there something you have wanted to do but do not find the time for?*
4. Tell: *Keep the time picture that you just made so that you can use it later in this lesson.*

Lesson 5: Activity 3. Time management matrix (30–35 minutes)

Key messages for participants:

- After you have a picture of where you currently spend your time, you can then set priorities about your use of time and perhaps make adjustments to use your time more efficiently.

1. Tell: *In this activity you will be using the time picture that you just created along with a time management matrix to look carefully at whether how you currently spend your time reflects what you value.*
2. Post the prepared flip chart Time Management Matrix and/or distribute a photocopy of the participant handout Time Management Matrix (next page) or a sheet of paper (to allow participants to create their own matrix) and a pen/pencil to each participant and instruct them to:
Place each activity that you listed in your time picture in one of the four cells of the time management matrix. In Box 1, list the more important and urgent activities; in Box 2, list important but not urgent activities; in Box 3, list less important but urgent activities; and, in Box 4, list the less important and not urgent activities. After each activity on the list, write how much time you spend on that activity each week.
3. Tell: *Look carefully at the activities listed in each box. Consider how you can move some of the time spent on activities in Box 4 (not urgent, less important) and Box 3 (urgent, less important) to use for activities in Boxes 1 and 2. Identify how much time you can move from the activities in Boxes 3 and 4 to the activities in Boxes 1 and 2.*
4. Wrap up this lesson by asking participants:
Look back at the time cards where you listed the things that you would like to have more time for and the specific challenges that you have with time management. Did creating the time picture and the time management matrix provide ideas about how you can better use your time so that you have more time for the things you want to do? Why; why not? Please explain.
Accept responses from several participants.
5. Remind participants to continue tracking their income and expenses.

Participant Handout

Time Management Matrix **Name:** _____ **Date:** _____

	URGENT	NOT URGENT
More Important	Box 1 Activities:	Box 2 Activities:
Less Important	Box 3 Activities:	Box 4 Activities:

Source: Adapted from Covey, 1989, as cited in "Analyzing Your Time and Activities," (Excelleration, Inc.), see <https://www.bc.edu/content/dam/files/offices/vpsa/pdf/StratProjTeam-analyz.pdf>.

Lesson 6: Communication

Purpose:

To help participants learn how to communicate effectively and be assertive in their daily lives

Learning Objectives:

1. Describe the difference between verbal and nonverbal communication.
2. Apply active listening skills.
3. Identify different communication styles (aggressive, passive, manipulative, and assertive).
4. Demonstrate how to craft and deliver an assertive message.

Required Resources:

- Flip chart paper and markers
- Pens/pencils and writing paper for each participant
- Sticky notes
- Prepared flip charts:
 - Four Steps to Deliver an Assertive Message
 - Four charts titled: Aggressive, Passive, Manipulative, and Assertive
- Photocopies:
 - Participant Handout Assertive Message Template (one per participant)

Lesson 6: Activity 1. What is communication? (20 minutes)

Key messages for participants:

- Communication is the process of sharing ideas and feelings between two or more people.
- Good communication includes talking but also listening to ensure understanding.
- Both verbal and nonverbal communication are needed to develop and maintain relationships, solve problems, and reach goals.

1. Explain: *Communication is the process of sending and receiving information, ideas, and feelings between two or more people. Good communication includes talking but also listening to understand. Both verbal and nonverbal communication are needed to develop and maintain relationships, solve problems, and reach goals.*
2. Ask: *What is the difference between verbal and nonverbal communication?*

Probe for:

- Verbal communication refers to communicating using our voice (tone, pitch, volume) and words.
 - Nonverbal communication refers to communicating using body language, facial expression, and gestures.
3. Divide participants into five groups. Assign each group two to three feelings or actions from the following list and ask them to practice silently acting them out without letting the other groups see.
 - Angry
 - Shy
 - Excited
 - Satisfied
 - Disappointed
 - Scared
 - Tired
 - Stressed
 - Regretful
 - Happy
 - Yes
 - No
 - Come here
 - Be quiet
 - Stop

4. Instruct each group to act out their feelings to the larger group without speaking. Ask the other participants to guess what they are feeling.
5. Debrief the activity by asking participants:
 - *What are other gestures or expressions we commonly use?*
Probe for: nodding, folding arms, crossing legs, standing with legs wide, smiling, rolling eyes
 - *Why do people use nonverbal communication instead of verbal communication?*
Probe for: it comes naturally, to show they are listening, to react without interrupting
 - *Can nonverbal communication contradict verbal communication?*
Probe for: a person says she is fine, but she is visibly upset. Explain that when verbal and nonverbal messages contradict each other, people will often believe the nonverbal message.

Source: Activity 1 adapted from *Tuko Pamoja: Adolescent Reproductive Health and Life Skills Curriculum* (Nairobi, Kenya: Program for Appropriate Technology in Health [PATH], 2006), see https://path.azureedge.net/media/documents/CP_kenya_KARHP_curric_3-06.pdf.

Lesson 6: Activity 2. Listening actively (15–20 minutes)

Key messages for participants:

- People who are easy to talk with are good listeners.
- Active listening is when someone focuses entirely on what the other person is saying. It includes showing interest and concern with body language such as facial expressions, eye contact, and gestures (nonverbal communication) and words (verbal communication).

1. Draw a line down the middle of a piece of flip chart paper. On the left side write “Easy to talk with” and on the right side write “Difficult to talk with.”
2. Tell: *Consider a time when you were having a bad day and you wanted to talk to someone about it. For example, you may have had an argument with someone you love, felt hurt by something someone did, or felt worried or stressed about something in your life. Think about someone you would want to talk to about your day. What makes it easy to talk to this person?*
Write the characteristics on the left side of the flip chart.
3. Tell: *Now think about someone who is difficult to talk to. What makes it difficult to talk to this person?*
Write those characteristics on the right side of the flip chart.
4. Explain: *As we saw from the brainstorm, you know who good listeners are. But that doesn’t mean we always use active listening skills. Active listening is when someone focuses entirely on what the other person is saying. It includes showing interest and concern with your body language such as facial expressions, eye contact, and gestures, which is known as nonverbal communication, as well as words or verbal communication.*
5. Ask: *What are some ways we show people we are actively listening to them?*
Probe for:
 - Nodding and saying “uh huh”
 - Leaning closer
 - Making eye contact (like many other nonverbal cues, this is culturally specific. In some cultures, direct eye contact is considered a sign of disrespect)
 - Avoiding distractions (looking at watch, phone, computer)
 - Giving the person time to tell their story at their own pace

- Being comfortable with silence and pauses (not interrupting)
- Asking questions to clarify

Solicit responses from several participants.

6. Ask participants to form pairs and explain: *Now let's practice using active listening skills in pairs. One person will tell the other a story about a happy time they spent with a friend or family member. The other person cannot talk but can use active listening skills to show interest and understanding. After two minutes ask participants to switch roles and repeat the exercise.*
7. Debrief the activity by asking participants:
 - *When you were speaking, what did the listener do to make you feel heard?*
 - *When you were listening, what active listening skills did you feel comfortable using? Which ones do you think you still need to work on?*

Lesson 6: Activity 3. Different styles of communication (20 minutes)

Key messages for participants:

- Styles of communication include aggressive, passive, manipulative, and assertive. Specific behaviors are associated with these approaches.
- An assertive style of communication—one that is direct and open—is most effective.
- An assertive approach can be used to persuade/convince others to change their minds.
- Choosing to communicate in an aggressive, passive, or manipulative style may be the easiest way of dealing with a situation in the short term but, in the long term, may cause problems.

1. Explain: *When people want to influence the behavior of others they sometimes communicate in ways that are not very helpful. In this activity, we are going to look deeper at how we try to influence the behavior of others and at the ways in which we respond when others try to influence us.*
2. Post the flip charts Aggressive, Passive, Manipulative, and Assertive on one wall of the room, leaving space between them so participants can gather around to write responses.
3. Introduce the communication styles using the definitions below but do not mention the examples of the specific behaviors.
 - **Aggressive** means expressing feelings, opinions, and desires in a threatening way or as if punishing the other person. It could include insisting on your own rights while denying the rights of others. Examples: shouting, demanding, not listening to others or interrupting them, saying others are wrong or correcting them, wagging a finger, pointing, threatening/warning, insulting, or striking out.
 - **Passive** means failing to express opinions, thoughts, and feelings; giving in to others' wills to avoid conflict, hoping to get what you want without saying it, leaving it to others to guess or decide for you, or putting everyone else's needs before yours. Examples: talking quietly, giggling nervously, looking down or away, sagging shoulders, avoiding disagreement, sulking, hiding face with hands, talking behind someone's back, never saying "no" or saying "I don't mind," "Don't worry about me," "I am OK."
 - **Manipulative** means dropping hints without saying what you mean directly, being sarcastic, pretending you are about to cry, or using emotional blackmail. Examples: nagging, faking to be upset, showing fake sympathy, moaning, crying, threatening to kill yourself, making others feel guilty.
 - **Assertive** means expressing in a clear, direct, honest, and open way what you feel and what effect the other person is having on you. Saying clearly what you would like and sticking to your request

without fear or intimidation, being able to say “no” when you mean it and “yes” when you want something, respecting other people’s feelings but not losing sight of your own needs.

Examples: speaks clearly, listens with interest, exhibits high self-esteem and confidence, polite, stands tall, maintains self-control, admits mistakes, accepts responsibility, takes a stand, works toward a solution, and suggests appropriate compromises.

4. Tell: *Think about which behaviors a person communicating in an aggressive, passive, manipulative, or assertive style might use. As you think of a behavior that exemplifies one of the styles, write your idea on that flip chart using a marker. Talk among yourselves as you come up with ideas. If someone has already written the behavior you were planning to write, do not write it a second time—just put a tick mark next to it if you agree. Be sure to think about and review the ideas for each of the four types.*
5. Use an example behavior from one of the lists above and write it on a flip chart. Ask participants if they agree that the behavior represents something that a person communicating in that style might do. Mention that you agree and demonstrate by placing a tick mark next to the behavior.
6. Allow participants about 10 minutes to take turns listing behaviors on the flip charts. Circulate among the participants to provide encouragement for recording ideas and limiting redundancy.
7. Compare the lists generated by participants to the examples provided above and include any additional key behaviors that may have been overlooked. Discuss as needed to ensure that participants are clear about the differences between the communication styles—particularly aggressive and assertive behaviors as sometimes people think that being assertive means being aggressive. This is not the case.
8. Explain: *We all use the passive, aggressive, and manipulative communication styles some of the time. Often, they may be an easy way to deal with situations in the short term. But, in the long run, communicating in these ways may lead to problems. If you are always passive, people may take you for granted, and if you are manipulative or aggressive people may dislike you and avoid you. Short-term “gains” can be negated by long-term “losses” because relationships with people can become strained and life can become unhappy.*
9. Ask participants to divide into pairs. Ask them to think of a time when they communicated in aggressive, passive, or manipulative ways and share that situation with each other. These situations could include the following:
 - Negotiating condom use
 - Saving money earned
 - Convincing a partner to access HIV/sexually transmitted infection (STI) services
10. Reassemble the whole group and ask a few volunteers to share their examples. Ask volunteers:
 - *How did the person communicate?*
 - *How did their communication style affect their situation?*
 - *How could being assertive change the interaction and its effects?*
11. End this activity by discussing the following questions:
 - *How can communicating assertively help us in our intimate relationships?*
Probe for: gain respect, clarify roles/responsibilities in the partnership, avoid misunderstandings
 - *How can communicating assertively help us in sex work?*
Probe for: persuade clients to use condoms; encourage colleagues to seek services for STIs
Explain that participants will learn how to create assertive messages in the next activity.

Source: Activity 3 adapted from Ujjwala Jatkar, *Reducing Intimate Partner Violence and Increasing Condom Usage in the HIV/STI Response: A Facilitators' Guide for Training Female Sex Workers* (Bangalore, India: Karnataka Health Promotion Trust [KHPT], 2015), <https://www.fhi360.org/resource/linkages-violence-prevention-and-response-series>.

Lesson 6: Activity 4. Developing assertive/persuasive messages (45 minutes)

Key messages for participants:

- Assertiveness means standing up for yourself with confidence and being clear with yourself and others about what you want. It does not mean being a bully, using threats, or yelling.
- Being persuasive—convincing someone to change their mind about something—is a component of being assertive and is a skill needed for successful negotiations.
- Being assertive and persuasive can be challenging to learn but with practice can be mastered.

1. Ask: *Has anyone ever done something that upset you but you didn't know how to tell them? Were you worried that you wouldn't know what to say or you would sound awkward? It helps to prepare what you want to say and how you want to say it. In this activity, we're going to practice ways to assert ourselves by following four steps.*
2. Post the prepared flip chart Four Steps to Deliver an Assertive Message (it should show only the items in **bold** from the text box below). Ask participants to take turns reading each step aloud. Use a simple example (e.g., my husband did not take care of our children) to explain each step in the process to ensure that participants understand.

Four Steps to Deliver an Assertive Message

Step 1: Identify the behavior you would like someone to change (Behavior)

State the facts about what is happening without sounding judgmental.

Example: When you did not take care of our children as promised...

Step 2: Tell how you feel about the behavior (Feel)

Share what you are feeling in response to the person's action without assigning blame.

Example: I felt frustrated.

Step 3: Explain how the behavior affects you (Effect)

Tell them what their action makes you think or believe about the situation.

Example: I was not able to go to work because I had to stay home to take care of our children.

Step 4: Tell them what action you would prefer (Action)

State clearly what you would like to happen.

Example: I would like us to make arrangements that we can both keep.

3. Share another scenario (or create a different scenario to suit the participants). Ask participants to brainstorm responses for the four-part message. Write participant responses on a flip chart.

Scenario: A client didn't pay me for a job completed	
Step	Example Message
1. Behavior	When you didn't pay me for a job completed...
2. Feel	I felt angry and betrayed.
3. Effect	It seems like you don't value my time or appreciate the work I completed.
4. Action	I am asking that you pay me on time as we agreed, or we discuss another payment plan that is agreeable to both of us.

4. Distribute photocopies of the Participant Handout Assertive Message Template (next page), one to each participant (or have participants create a message on a sheet of paper). Explain that the template includes space for each part of the four-part message as well as questions to help them plan when and where to share their assertive message and to think about other factors or nonthreatening tactics that could be used to persuade the person to take the action they are suggesting.
5. Ask participants to form pairs. Instruct the pairs: *Now think of an issue you would like to address. It should be an issue you don't mind discussing with your partner. Then respond to the "planning ahead" questions and develop a four-part assertive message in response to that issue. When you have both come up with your messages, practice using your messages with each other. Make sure to role-play possible negative responses and practice focusing on the message.*
6. Allow about 10 minutes for pairs to practice using their assertive messages. Ask for volunteers to role-play their messages for the large group. Ask the large group to give feedback and give yours as well.
7. Debrief the activity by asking participants:
 - *How did it feel to use the four-part message?*
 - *How did you handle a negative response?*
 - *What additional, nonthreatening tactics can you use to persuade someone who is reluctant to take the action that you are suggesting?*
 - *How can you use the four-part message at work? At home?*
8. Wrap up the activity by highlighting common themes and unique points.
9. Remind participants to continue tracking their income and expenses.

Source: Activity 4 adapted from Positive Connections: Leading Information and Support Groups for Adolescents Living with HIV. (Durham, NC: FHI 360, 2013), see <https://www.fhi360.org/resource/positive-connections-leading-information-and-support-groups-adolescents-living-hiv>

Participant Handout

Assertive Message Template

Scenario:	
Planning Ahead	
When is the most appropriate time to talk?	
Where is the most appropriate place to talk? (pick a neutral place)	
What other factors or tactics might you consider to persuade the person to take the action you are suggesting?	
Step	Message
BEHAVIOR Identify the behavior you would like someone to change State the facts about what is happening without sounding judgmental.	
FEEL Tell how you feel about the behavior Share what you are feeling in response to the person's action without assigning blame.	
EFFECT Explain how the behavior affects you Tell them what their action makes you think or believe about the situation.	
ACTION Tell them what action you would prefer State clearly what you would like to have happen.	

Lesson 7: Negotiation

Purpose:

To help participants learn how to use negotiation skills to reach an agreement or compromise

Learning Objectives:

1. Describe the importance of negotiation skills.
2. Demonstrate negotiation skills.

Required Resources:

- Flip chart paper and markers
- Pens/pencils and writing paper for each participant
- Prepared flip charts:
 - Five Steps for Negotiating

Lesson 7: Activity 1. Influencing others through negotiation (30 minutes)

Key messages for participants:

- People have different needs and beliefs and sometimes they disagree.
- Negotiation is a discussion intended to reach an agreement or compromise.

1. *Ask: Can you describe what a negotiation is and give an example of a negotiation that you have participated in recently?* Give several participants an opportunity to share their responses. Remind them that it is not necessary to go into detail about the negotiation but rather to share a more general overview.

Probe for: A negotiation is a discussion intended to produce an agreement. Some examples include finding someone to care for your children when you are working, deciding on a fee for providing services or products, and deciding whether to use a condom when having sex with a client or intimate partner. A negotiation often requires a compromise to reach an agreement.

2. *Explain: In this activity, we will be using a simple process to negotiate with others to reach an agreement.*
3. Post the prepared flip chart Five Steps for Negotiating. Review each step with the group and ask participants to share their ideas about each. Probe for whether and how they have used a step in the past when negotiating.

Five Steps for Negotiating

Step 1: Know what you want and be ready to describe it

Step 2: Choose a good time to talk

Step 3: Present clear ideas that support your position

Step 4: Try to understand the other person's point of view

Step 5: Come to an agreement OR say "no" and walk away

4. Ask participants to form pairs. Assign a scenario to each pair or ask the pair to create their own scenario using a negotiation they encountered.
 - Scenario 1: A women (Person A) and her friend (Person B) negotiate on whether to go dancing or watch a movie.

- Scenario 2: A woman (Person A) and her boyfriend (Person B) negotiate on whether to use a condom while having sex.
 - Scenario 3: A woman (Person A) and her husband (Person B) negotiate on who will take care of their children during work hours.
 - Scenario 4: A women (Person A) and a client (Person B) negotiate on cost for sex work services.
5. Instruct the pairs: *Using the scenario assigned (or created by your pair), practice negotiating with your partner. Remember to use the effective communication skills you learned in the previous lesson. Allow about 3 minutes for the pairs to practice negotiating.*
 6. Debrief the activity by asking participants:
 - *What negotiation steps/strategies did you feel comfortable using? Which ones do you think you still need to work on?*
 - *How might you use these steps/strategies in the future when negotiating?*
 7. Tell: *Now that you understand negotiation, let's look at how we might use what we've learned to resolve conflicts.*
 8. Remind participants to continue tracking their income and expenses.

Lesson 8: Conflict resolution

Purpose:

To help participants learn how to resolve conflicts in a healthy way

Learning Objectives:

1. Identify lose-lose, lose-win, and win-win solutions to conflicts.
2. Demonstrate how to resolve a conflict.

Required Resources:

- Flip chart paper and markers
- Pens/pencils and writing paper for each participant
- Box or other container
- Prepared flip charts:
 - Steps to Resolving Conflict
- Photocopies:
 - Participant handout: Steps to Resolving Conflict (1 per participant)

Lesson 8: Activity 1. What is conflict? (10 minutes)

Key messages for participants:

- Conflict is a difference of views or opinion between two or more sides.
- Conflict can usually be resolved so that both sides get all or some of what they want.

1. Ask: *What does the word conflict mean?*
Probe for: disagreement, argument, debate, fighting, differences of views or opinions
2. Explain: *A good way to think about conflict is a difference of views or opinions between two or more sides. Many people think conflict is a bad thing and associate it with fighting. However, conflict is not always bad and does not have to lead to fighting. Conflict can be an opportunity for new understanding, new ideas, and better solutions.*
3. Tell: *People have different ways of resolving conflict that may result in one of three solutions:*

- *Lose-lose: neither side gets what they want*
- *Lose-win: only one side gets what they want*
- *Win-win: both sides get all or some of what they want*

4. Ask: *How do people in your community resolve conflicts with each other?*
Solicit responses from several participants and probe whether the conflict resulted in a lose-lose, lose-win, or win-win solution.
5. Tell: As we have seen, there are many ways to resolve conflict. In the next activity, we will learn how to resolve conflicts so that both sides get all or some of what they want.

Lesson 8: Activity 2. Resolving conflict (45 minutes)

Key messages for participants:

- The life skills learned in earlier lessons can be useful for resolving conflicts.
- Learning new ways to resolve conflicts takes practice.

1. Tell: *Think about the skills you have learned so far. What, if any, of these skills could help you resolve conflicts?* Write participant responses on a flip chart.

Probe for:
 - Maintaining a positive attitude (Lesson 3)
 - Making sound decisions (Lesson 4)
 - Active listening (Lesson 6)
 - Delivering assertive/persuasive messages (Lesson 6)
 - Negotiating (Lesson 7)
2. Ask: *How could these skills help you resolve conflicts?*
Solicit examples from several participants.
3. Post the prepared flip chart Steps to Resolving Conflicts (it should only show items in **bold** from the text box below). Say: *Now we will discuss steps to resolve conflicts that complement the skills you have learned.*
4. Ask participants to take turns reading each step aloud. Explain each step in the process to ensure they understand.
5. Distribute photocopies of the Participant Handout Steps to Resolving Conflict, one to each participant, as well as one small sheet of paper.
6. Instruct: *On the sheet of paper, write down a conflict that people in your community may face. For example, a person lends money to a friend, but that friend does not repay it. Then fold the sheet of paper and hand it back to me. We will be using these conflicts to create role-plays.*
7. Place the sheets of paper in a box (or other container) and ask participants to break into small groups (four participants). Instruct the groups: *Each group will pick three sheets of paper. As a group, choose one of the conflicts and create a role-play that shows how to resolve that conflict. Remember to refer to your handout for guidance on resolving conflicts.*
8. Allow about 10 minutes for groups to practice resolving their conflict. Ask for one or two groups to role-play their conflict for the large group. Ask the large group to give feedback and give your feedback as well.

Steps to Resolving Conflict

Step 1: Calm down

Anger clouds our brains and makes it difficult to think straight. Do not try and resolve the problem until you have calmed down.

Step 2: Separate the person from the problem

Focus on solving the problem, instead of getting angry at the person. Act based on the facts instead of your feelings.

Step 3: Take turns to say what you think and feel

Each person should have the opportunity to share their side of the story without interruptions.

Step 4: Identify the problem

Dig deeper and identify what is causing the problem (not just the symptoms). Make sure you both agree.

Step 5: Explore every possible option

Together, think of all the possible options for resolution, even ones that have not been tried before.

Step 6: Chose an option that works for both people

Work out what you are willing to give up and what you are not.

Step 7: Make an agreement

Once you settle on an agreement consider writing it down or asking someone you trust to witness it.

Step 8: Meet again

After the agreement has been made, meet again sometime later (maybe the following day or week or month) and discuss if the new agreement is working for you both. Does anything need to be changed?

Source: Sexual, Reproductive and Maternal Health: Community Workshop Series Facilitator's Manual. London: CARE International in Papua New Guinea; 2016.

9. Debrief the activity by asking participants:
 - *Did the conflict result in a win-win solution? Why or why not?*
 - *What conflict resolution skills did you feel comfortable using? Which ones do you think you still need to work on?*
 - *How can you use these conflict resolution skills at work? At home?*
10. Wrap up the activity by highlighting common themes and unique points.

Module wrap-up (~5 minutes)

1. Ask: *Look at the flip charts and/or handouts listing the steps for creating an assertive message, the steps for negotiating, and the steps for resolving conflicts. What similarities and differences do you notice?*
Accept responses from several participants.
2. Ask: *What is the most useful thing you learned while practicing the steps in these how-to guides? How do you plan to use it in your day-to-day life?*
Accept responses from several participants.
3. Tell: *Thank you for your continued interest and eagerness to learn. In the next module we will explore the topic of gender.*
4. Remind participants to continue tracking their income and expenses.

Participant Handout

Steps to Resolving Conflict

Steps to Resolving Conflict
<p>Calm down Anger clouds our brains and makes it difficult to think straight. Do not try and resolve the problem until you have calmed down.</p>
<p>Separate the person from the problem Focus on solving the problem, instead of getting angry at the person. Act based on the facts instead of your feelings.</p>
<p>Take turns to say what you think and feel Each person should have the opportunity to share their side of the story without interruptions.</p>
<p>Identify the problem Dig deeper and identify what is causing the problem (not just the symptoms). Make sure you both agree.</p>
<p>Explore every possible option Together, think of all the possible options for resolution, even ones that have not been tried before.</p>
<p>Chose an option that works for both people Work out what you are willing to give up and what you are not.</p>
<p>Make an agreement Once you settle on an agreement consider writing it down or asking someone you trust to witness it.</p>
<p>Meet again After the agreement has been made, meet again sometime later (maybe the following day or week or month) and discuss if the new agreement is working for you both. Does anything need to be changed?</p>

Source: *Sexual, Reproductive and Maternal Health: Community Workshop Series Facilitator's Manual* (London: CARE International in Papua New Guinea, 2016).

MODULE 2

**GENDER NORMS
AND GENDER-
BASED VIOLENCE**

Lesson 1: Understanding gender norms

Purpose:

To help participants develop an understanding of gender norms and their impact on their lives

Learning Objectives:

1. Describe gender norms and their consequences on women and men.
2. Explain how gender norms contribute to stigma, discrimination, and violence against sex workers.
3. Demonstrate strategies to improve their own and others' self-esteem.

Required Resources:

- Flip chart paper and markers
- Pens/pencils and writing paper for each participant
- Prepared flip charts:
 - Agree and Disagree (two)
 - Qualities I Most Desire and Qualities I Want to Give Up (two)

Lesson 1: Activity 1. Gender norms (40 minutes)

Key messages for participants:

- From an early age, we receive messages about how we should act, look, and feel as men or women. These are gender norms.
- Some gender norms are fine and help us enjoy our identities as men and women. However, some are unhealthy or harmful.
- As we become more aware of harmful gender norms, we can begin to challenge them and create more positive gender norms.

1. Post the prepared flip chart Disagree on one end of a wall and the prepared flip chart Agree on the opposite end of the wall.
2. Ask participants to stand between the two flip charts and explain: *I am going to read a series of statements about women and men aloud. I will pause to allow you to move under the "Agree" flip chart if you agree with the statement or the "Disagree" flip chart if you disagree with the statement.*
3. Read the first statement aloud. Repeat it to ensure that everyone heard it. After everyone indicates whether they agree or disagree, ask a few participants from each side to explain why they agree or disagree. Repeat these steps with six to eight statements.
Statements about women and men (select six to eight for this activity)
 - A woman's place is in the home.
 - A woman's primary purpose in life is to be a wife and have children.
 - Changing nappies, bathing children, and feeding them are a woman's responsibility.
 - A man is valued for his ability to make money and provide for his family.
 - A woman's sexual behavior reflects her morals.
 - It is okay for a man to have multiple sex partners.
 - It is okay if a man hits his wife/lover if she commits mistakes.
 - If a man hits a woman, it is because he loves her.
 - Women are weaker than men.
 - A "real man" does not seek health services unless he is very ill.
 - Sex is more important to men than to women.
 - Men are better at making decisions.

- If a man is hitting his wife/lover, it is a matter between them, and others should not intervene.
 - A woman should tolerate violence to keep her family together.
 - Women should always obey men.
 - A woman does not have a right to refuse sex.
 - A man may leave a woman if she does not provide sex, but a woman cannot leave a man for the same reason.
 - A good woman does not discuss family problems with others.
4. Explain: *These statements are gender norms. They are expectations or rules assigned by our society and culture that tell us how to act, look, and feel as women and men. Gender norms change from culture to culture and over time periods. They start forming from an early age through interactions with our parents, teachers, and peers and are reinforced throughout our lives. Some gender norms are fine and help us enjoy our identities as men and women. However, some are unhealthy or harmful.*
5. Ask: *How can gender norms harm women and men?* Write participant responses on a flip chart.
- Probe for:
- Men may be kept from being caring parents because that role is seen as being for women.
 - Women may do all the unpaid work in the home, limiting time for education or skills building.
 - Men may not ask for help when it is needed.
 - Women may be encouraged to submit to their husbands, even when violence occurs.
 - Men may take risks to prove their masculinity.
 - Women may have few options for occupations outside the home, limiting their ability to earn money and live independently.
6. Ask: *How can we challenge harmful gender norms?* Write participant responses on a flip chart.
7. Tell: *As we become more aware of harmful gender norms, we can begin to challenge them and create more positive gender norms.*

Source: Activity 1 adapted from Ujjwala Jatkar, *Reducing Intimate Partner Violence and Increasing Condom Usage in the HIV/STI Response: A Facilitators' Guide for Training Female Sex Workers* (Bangalore, India: Karnataka Health Promotion Trust [KHPT], 2015), <https://www.fhi360.org/resource/linkages-violence-prevention-and-response-series>; and LINKAGES Violence Prevention and Response Series (Durham, NC: FHI 360, 2019), <https://www.fhi360.org/resource/linkages-violence-prevention-and-response-series>.

Lesson 1: Activity 2. Gender norms and links to stigma, discrimination, and violence (20 minutes)

Key messages for participants:

- Harmful gender norms can lead to stigma, which, in turn, can result in discrimination and violence.
- Female sex workers (FSWs) experience multiple levels of stigma, discrimination, and violence for being women and for being sex workers.

1. Tell: *As we discussed in the last activity, gender norms can result in harmful consequences for both women and men. This can include stigma, discrimination, and violence.*
2. Ask: *What is the difference between stigma and discrimination?*

Probe for:

- Stigma is negative feelings or beliefs toward a person or a group.
- Discrimination is actions or behaviors taken as a result of stigma.

3. Review how gender norms can lead to stigma, discrimination, and violence:
 - *It starts with labeling differences. For example, people may use gender norms to distinguish and label differences: "See that girl over there, she has sex with a lot of guys. She isn't acting the way a woman should."*
 - *Then the difference is associated with negative attributes: "She's immoral. She is promiscuous." This is stigma.*
 - *This stigma can, in turn, result in discrimination and violence: "I can do what I want to her because she's not a respectable woman."*
4. Ask: *Can you share an example of another gender norm that can lead to stigma, discrimination, or violence against female sex workers?*

Probe for:

 - Men should be tough.
 - Women should be obedient.
 - It is shameful for women to enjoy sex and talk about sex.
 - Men should punish their wives/lovers if they commit mistakes.
5. Tell: *We will continue to discuss harmful gender norms and how they justify violence in an upcoming lesson.*
6. Explain that female sex workers experience multiple levels of stigma, discrimination, and violence for being women and for being sex workers. Ask: *What types of stigma, discrimination, and violence do they typically face?*

Probe for:

 - Family members may blame and shame female sex workers as immoral.
 - Community members may treat female sex workers badly (because sex work is seen as bad and illegal) and ban them from participating in social gatherings.
 - Sex work clients, managers, and the police frequently abuse female sex workers verbally, harass them sexually, and inflict physical violence.
 - Health care providers may mistreat female sex workers at health facilities and make it difficult for them to access health services.
7. Ask: *How do female sex workers feel about themselves when they experience stigma?*

Probe for:

 - Low self-esteem
 - Self-stigma
8. Tell: Next we will explore strategies to improve the way we feel about ourselves.

Source: Activity 2 adapted from LINKAGES Violence Prevention and Response Series.

Lesson 1: Activity 3. Building self-esteem (30 minutes)

Key messages for participants:

- Self-esteem describes how people feel about themselves. Self-esteem is important because it influences your actions and motivates you to accomplish your goals.
- Giving up the qualities we do not want and building the qualities we do want can improve our self-esteem.
- Recognizing our abilities and achievements, big or small, can also improve our self-esteem.

1. Tell: *Imagine there is a magic store where you can buy the qualities you want but you will only get two, so you need to choose the ones you most desire. You do not need money. Instead, to get the qualities you most desire, you must exchange a quality that you want to give up. For example, if you want “courage” and “humor,” you can exchange “short-temper.”*
2. Post the flip charts Qualities I Most Desire and Qualities I Want to Give Up on one wall of the room, leaving space in between so participants can gather around them to write responses.
3. Instruct: *Think about the qualities you would like to exchange at the magic store. Using a marker, write two qualities on the Qualities I Most Desire chart and one quality on the Qualities I Want to Give Up chart.* Allow participants about 5 minutes to take turns listing qualities. Circulate among them to provide encouragement for recording qualities.
4. Share the most commonly recorded qualities on each flip chart and debrief the activity by asking participants:
 - *Why did you give up the qualities you exchanged?*
 - *Why did you choose the qualities you bought?*
 - *How can the qualities you bought help you achieve your goals?*
5. Explain: *In reality, there is no such magic store, but if we want, we can try to give up the qualities we do not want and make efforts to build the ones we do want. This could improve our self-esteem. Recognizing our abilities and achievements, big or small, may also improve our self-esteem and motivate us.*
6. Instruct participants to stand in a circle; ask everyone to share any big or small ability or achievement they have. If participants find it difficult to share an ability or achievement, probe:
 - *How many of you are the only person to earn money in your family?*
 - *How many of you have taken the responsibility of education of your children or siblings?*
 - *How many of you have given emotional support to your family members?*
7. After each participant shares their abilities and achievements, congratulate the participant and ask other participants to clap congratulating them.
8. Tell participants that recognizing and celebrating the achievements of our peers is also important. Ask participants to form pairs and instruct pairs to share a message of appreciation about their partner’s qualities, abilities, or achievements.
9. Debrief the activity by asking participants:
 - *How did you feel when someone appreciated your abilities and achievements?*
 - *How did you feel about appreciating other people’s abilities and achievements?*
10. Remind participants to continue tracking their income and expenses.

Source: Activity 3 adapted from *Reducing Intimate Partner Violence*.

Lesson 2: Understanding gender-based violence

Purpose:

To help participants develop an understanding of violence and the links between gender norms, violence, and HIV

Learning Objectives:

1. Identify common types and perpetrators of violence that sex workers face.
2. Distinguish between commonly held beliefs and facts about the causes of violence.
3. Discuss the consequences of violence for sex workers and others.
4. Describe the links between violence and HIV.

Required Resources:

- Flip chart paper and markers
- Pens/pencils and writing paper for each participant
- Prepared flip charts:
 - Definition of Violence
 - Beliefs or Facts about Violence: Questions
 - Five titled: Female Sex Workers, Intimate Partners, Children, Families, and Broader Community

Lesson 2: Activity 1. What is violence (types and perpetrators) (30 minutes)

Key messages for participants:

- Violence is the use of force or threat of force by one individual against another.
- People usually think of violence as physical or sexual, but there are other types such as emotional and economic.
- Violence can be perpetrated by many different types of people including intimate partners, family members, sex work clients, police, and others.
- Everyone has the right to live free from violence.

Source: Lesson 2 adapted from *Reducing Intimate Partner Violence*.

1. Tell: *Now we will cover a serious topic that affects all of us and might be difficult to talk about: violence. Some of us may have experiences with violence or know people who have. We will not ask you to talk about your personal experiences but some of you may decide to do so. To ensure that everyone is comfortable sharing their thoughts, let's remember to keep everything in this training confidential. We encourage you to walk out or take space as needed.*
2. Post the prepared flip chart Definition of Violence. Ask a volunteer to read the definition aloud.

Definition of Violence

Violence is the intentional use of physical force or power, threatened or actual, against one's self, another person, or against a group or community, that either results in or has a high likelihood of resulting in injury, death, sexual or psychological harm, maldevelopment, or deprivation of liberty.

3. Explain: At its most basic level, violence is the use of force or threat of force by one individual against another. People usually think of violence as physical or sexual but there are many forms of violence. They are usually categorized into four types: physical, emotional, sexual, and economic. Use an example of violence from each list below.

- **Physical violence**
Examples: being hit, pushed, kicked, choked, spit on, pinched, punched, poked, slapped, bit, or shaken; having hair pulled; having objects thrown at you; having acid thrown at you; being dragged, beaten up, or deliberately burned; having a weapon used against you; being kidnapped, held against your will, or physically restrained; being deprived of sleep by force; being forced to consume drugs or alcohol; being subjected to invasive body searches/forced to strip by police; being poisoned; being killed
- **Sexual violence**
Examples: being raped or gang raped; being physically forced, coerced, psychologically intimidated, or socially or economically pressured to engage in any sexual activity against your will (undesired touching, oral, anal, or vaginal penetration with penis or with an object); being forced to have sex without a condom; being subjected to genital cutting/mutilation
- **Emotional violence**
Examples: being a victim of psychological and verbal abuse, humiliation, threats of physical or sexual violence or any other harm, including threats to take custody of an individual's children; facing coercion, controlling behaviors, name calling, or verbal insults; being confined to or isolated from friends/family; facing repeated shouting, intimidating words/gestures, bullying, blaming, isolation; having your possessions destroyed
- **Economic violence**
Examples: being a victim of someone who uses money or resources to control you; being blackmailed; being refused the right to work or forced to give up your earnings; being refused pay for money that is earned/due (including sex work clients who refuse to pay); having someone withhold resources as punishment

4. Ask participants to count off (1, 2, 3, 4) to form four small groups. Assign each group a type of violence (physical, sexual, emotional, economic). Ask each group to write examples of violence for their assigned category on a flip chart. Circulate among the groups to provide guidance as needed.
5. Ask a representative from each group to share a few examples. After each group presents, ask participants: *What are other examples you could put under this type of violence?* Probe for additional examples of violence that may have been overlooked.
6. Ask: *Who perpetrates violence against sex workers?*

Probe for:

- Intimate partners
- Family members
- Sex work clients
- Police
- Madams, pimps, brothel/bar owners
- Other sex workers

7. Tell: *Everyone has the right to live free from violence. Together we will discuss strategies to deal with perpetrators of violence in upcoming lessons.*

Lesson 2: Activity 2. Beliefs or facts about violence (30 minutes)

Key messages for participants:

- Beliefs that justify violence against women are common, but they are not based on fact. They are myths, often based on gender norms.
- These myths often shift blame from the perpetrator to the victim and contribute to higher rates of violence. Many victims are blamed for the violence they experience, but it is never their fault.
- Challenging these myths can help prevent violence against women.

1. Ask participants to count off (1, 2, 3, 4, 5, 6) to form six small groups. Assign a different belief to each small group.

Belief 1: A man punishes his wife/lover because she commits a mistake or gives him a reason to do so.

Belief 2: Men use violence when they are drunk and do not know what they are doing.

Belief 3: Violence is a personal problem between couples, and no one else needs to interfere.

Belief 4: Violence happens as men are not able to control their anger.

Belief 5: Women enjoy being abused.

Belief 6: Violence between couples is not very serious as every couple quarrels sometimes.

2. Post the prepared flip chart showing the questions below. Instruct small groups: *Using the belief assigned, discuss the questions on the flip chart.* Allow about 5 minutes for participants to discuss their responses.

- Is this belief true? Why or why not?
- Is this a commonly held belief in your community? Why do you think people in your community think in this way?
- How does this belief affect your attitude toward the victim?
- How does this belief affect your attitude toward the perpetrator?

3. Ask a representative from each group to share their responses. Clarify misconceptions about each belief using the facts below.

Belief 1. A man punishes his intimate partner only if she commits a mistake or gives him a reason to do so.

- An abuser always finds a reason to be violent.
- No one deserves to be violently punished for mistakes.
- This belief is founded on the gender norm that men are the head of the family and can “punish” women. Here the assumption is also that a man has the right to use violence if something plays out differently from what he wanted. These assumptions are not true.
- Violence is a violation of a person’s human rights and, in many cases, it is against the law.

Belief 2. Men use violence when they are drunk and do not know what they are doing.

- Alcohol is a risk factor that precipitates violence and can contribute to greater frequency and severity of abuse. However, it is not the primary cause of violence.
- Men who drink and beat their wives/lovers usually do not beat random people on the street, their parents, or their bosses. They direct their violence only at their wives/lovers.
- Even though, in many cases, the perpetrator may be drunk, they often continue to use violence even after they stop drinking.

Belief 3. Violence is a personal problem between a couple, and no one else needs to interfere.

- Violence is a violation of a person's human rights and, in many cases, it is against the law. Local law enforcement officers have a duty to intervene in cases where a violent act is committed.
- Violence incurs high costs for society. For example, medical treatment, damage of property, loss of ability to work and earn an income, children unable to go to school, and more.
- Raising awareness of violence is a starting point to end violence.

Belief 4. Violence happens as men are not able to control their anger.

- Violent men often believe that the reason for violence is their lack of anger management skills. But many men who use violence against their wives/lovers can control their anger and abuse around other people (e.g., colleagues at work, friends, and neighbors). They are also able to control the ways in which they abuse their wives/lovers, including limiting physical assault to certain parts of the body where bruising and injuries do not show.

Belief 5. Women enjoy being abused.

- The myth that women enjoy being abused is the result of the observation that many women remain in violent relationships despite constant abuse. This is not true. There are many reasons why abused women stay with their violent partners. Many women are too afraid to leave violent relationships due to lack of support systems, lack of an alternative home and property, and perception of need of male presence to survive.

Belief 6. Violence between couples is not very serious as every couple quarrels sometimes.

- This argument is used regularly by perpetrators of violence who want to excuse their bad behavior by saying it was just a quarrel or argument. In this situation, the woman is not allowed to have a different opinion from the man.
- It is normal and permissible in every relationship to have different opinions, to disagree with each other, or even have a strong disagreement without being violent or abusive.
- Violence is not a disagreement or a quarrel. It is the use of physical, sexual, emotional, and/or economic power and threats in order to govern and control the victim's thinking, opinions, views, and emotions.
- In a violent relationship there is no opportunity to have discussion about different opinions.

4. Summarize this activity by saying: *Even though they are common, these beliefs are myths that attempt to justify violence against women. These myths are often based on gender norms. They shift blame from the perpetrator to the victim and contribute to higher rates of violence. Although victims of violence may be blamed for the violence they experience, it is never their fault. Challenging these myths and gender norms can help prevent violence against women.*

Lesson 2: Activity 3. Consequences of violence (30 minutes)

Key messages for participants:

- All violence affects victims' lives negatively. It also harms their children, families, friends, neighbors, and the larger community.
- The links between violence and HIV are well-established, and both violence and HIV have implications for almost every aspect of health and well-being.

1. Post the prepared flip charts Female Sex Workers, Intimate Partners, Children, Families, and Broader Community on one wall of the room, leaving space in between them so participants can gather around to write responses.
2. Tell: *Think about the consequences that violence—particularly intimate partner violence—has on female sex workers, intimate partners who are the perpetrators, children and other family members who witness it, and communities. As you think of consequences, write your ideas on the flip chart using a marker. Talk among yourselves as you come up with consequences. If someone has already written the consequence you were planning to write, do not write it a second time—just put a tick mark next to the consequence if you agree. Be sure to think about and review the ideas for each of the five groups.*
3. Allow participants about 10 minutes to take turns listing behaviors on the flip charts. Circulate among them to provide encouragement for recording ideas and limiting redundancy.
4. Compare the lists generated by participants to the examples below and include any additional key consequences that may have been overlooked.

Consequences for female sex workers who experience violence

Examples:

- Physical injuries (e.g., wounds, concussions)
- Increased risk for HIV and sexually transmitted infection (STIs), faster onset of AIDS
- Unintended pregnancies
- Miscarriage, attempted self-abortions
- Drug/alcohol abuse
- Self-harm, suicide
- Death
- Sadness, hopelessness
- Low self-esteem
- Stress, anxiety, depression
- Fear of partner
- Guilt, distrust
- Isolation (e.g., stops visiting friends and family)
- Inability to work efficiently; livelihood and income affected

Consequences for intimate partners who are violent toward female sex workers

Examples:

- Has tension in his home
- Has children who fear and distrust him
- Lacks comforting intimacy and enjoyable sex with his partner
- Has a partner who lacks affection and trust for him
- Is rejected by his family and community
- Feels disrespected by others
- Feels pressure to retain the power in their home
- Has to spend money on treating injuries caused by the violence

Consequences for children who witness violence

Examples:

- Remain fearful of and distrust their fathers
- Feel afraid for their mothers
- Feel sad and depressed
- Perform poorly at school
- Run away from home
- Have nightmares
- Behave violently toward other children
- Withdraw from activities and friends
- Grow up believing that violence is normal

Consequences for other family members who witness violence

Examples:

- Are tense as they feel insecure
- Do not have respect for both the victim and her partner
- Lack a sense of safety in the house
- Have a sense of shame
- Stop visiting their friends and relatives
- Become isolated (e.g., stop visiting friends and family)

Consequences for communities

Examples:

- Lose out on women's participation
- Spend resources responding to violence against women
- Have increased number of street children
- Have increased crime
- Have overburdened social services (health care, police, social welfare)
- Experience lower or slower development rates
- Have higher rates of HIV
- Lack solidarity and harmony

5. Tell: *We now have a better sense of the consequences of violence. All violence affects victims' lives negatively, including both emotional and physical consequences. For example, emotional consequences*

such as anxiety and depression are not limited to emotional violence, they often occur with any type of violence. Violence also harms victim's children, families, friends, neighbors, and the broader community.

6. Save the Female Sex Workers flip chart as you will refer to it to brainstorm services that victims need during Lesson 4: Activity 3.
7. Explain: *We learned that violence can increase HIV risk and contribute to faster onset of AIDS. Let's discuss the links between violence and HIV a bit more.*
8. Ask participants: *How can violence affect HIV risk, testing, and treatment?*

Probe for:

- A woman who experiences violence has an increased risk for HIV infection.
 - A woman who experiences violence may not be able to negotiate safe sexual practices. For example, she may not be able to insist on using condoms which may result in HIV transmission.
 - A woman who experiences violence may choose not to get tested for HIV or disclose her HIV status to her intimate partner.
 - A woman who experiences violence may avoid getting her CD4 count tested, delay or avoid antiretroviral therapy, and not seek treatment when ill.
 - If she does initiate antiretroviral therapy, a woman who experiences violence may hide her antiretroviral drugs or not be able to take them at a regular time.
9. Tell: *Being HIV positive can also increase vulnerability to violence. For example, if a person who is living with HIV discloses their status, it can trigger acts of violence against them. Both violence and HIV have implications for almost every aspect of health and well-being.*
 10. Remind participants to continue tracking their income and expenses.

Lesson 3: Taking action against gender-based violence

Purpose:

To help participants develop the knowledge and skills to stand up for their rights and take steps to end violence in their lives

Learning Objectives:

1. Identify their rights under national policies and laws.
2. Explain why women stay in abusive relationships.
3. Describe how life without violence is possible and what they need to do to work toward it.
4. Apply life skills (communication, negotiation, conflict resolution) to mitigate violent reactions.

Required Resources:

- Flip chart paper and markers
- Pens/pencils and writing paper for each participant

Lesson 3: Activity 1. Human rights and the local legal context (60 minutes)

Key messages for participants:

- Human rights are basic universal entitlements that all people have regardless of race, sex, gender, age, disability, or any other characteristic.
- Knowing our rights enables us to claim them and stand up for them.

1. Prior to this lesson, contact a human rights lawyer or allied lawyer to co-facilitate this activity and answer participant questions. The lawyer should be familiar with the human rights protections included in national policies and laws that pertain to all people, including sex workers.
2. Explain: *Most often we accept stigma, discrimination, and violence and are afraid to raise our voices against these issues because we don't know our rights.*
3. Ask: *What do we mean by "rights" or "human rights"?*
Probe for: Human rights are basic universal entitlements that all people have because they are human. They are based on the idea that every person is equal and entitled to be treated with dignity and respect, regardless of their race, sex, gender, age, disability, or any other characteristic. Human rights apply to all people throughout the world at all times.
4. Ask: *Why is it important to know our rights?*
Probe for: Knowing our rights enables us to claim them and stand up for them.
5. Ask participants to form small groups (three to four in each) and explain: *We see rights reflected in international treaties and national policies and laws. For example, under the Universal Declaration of Human Rights, everyone has a right to life, liberty, and personal security. In your small groups, think of examples of rights that you have as citizens in this country and write your responses on a flip chart. Allow about 10 minutes for participants to discuss. Circulate among them to provide guidance.*
6. Ask a representative from each group to post their flip chart on one wall, leaving space in between each chart so that participants can gather around them to review the charts. Allow about 5 minutes for participants to review the charts.
7. Ask the lawyer to include any additional rights that were overlooked and correct any misconceptions about rights in this country.
8. Explain: *State institutions are responsible for respecting, protecting, and promoting the rights of all citizens, yet some laws fail to do so or are misinterpreted or misapplied in a way that does not respect, protect, or promote the rights of all citizens.*
9. Ask the lawyer to present on key policies that impact sex workers including those that respect, protect, and promote their rights and those that are misinterpreted or misapplied to harm them.
10. Ask: *If your rights are not respected, what can you do?*
Solicit responses from a few participants and ask the lawyer to provide guidance as participants share their responses.
11. Allow time for a question and answer session with the lawyer.

Source: Activity 1 adapted from LINKAGES Violence Prevention and Response Series.

Lesson 3: Activity 2. Why do women stay in abusive relationships? (30 minutes)

Key messages for participants:

- It's not always easy for women to leave abusive partners. There are many reasons why women stay in abusive relationships.

1. Tell: *In the previous lesson, we talked about different perpetrators of violence. In many places, the majority of them are intimate partners. Many people don't understand why women stay with abusive partners and claim they would leave the first time someone was violent toward them. To better understand how women in abuse relationships may feel, it's important for us to put ourselves in their shoes.*
2. Ask participants to count off (1, 2, 3, 4) to form four small groups. Assign Scenario 1 to two groups and Scenario 2 to the two other groups. Ask participants to act out their assigned scenario and brainstorm reasons women may stay in abusive relationships.

Scenario 1: A woman experiences intimate partner violence yet does not leave her partner or take any action against him.

Scenario 2: A woman experiences intimate partner violence and tries to seek help from neighbors, relatives, and community members who do not support her.

Allow about 15 minutes for groups to act out their scenarios.

3. Ask: *Thinking about your scenarios, why did women stay in abusive relationships?* Write participant responses on a flip chart.

Probe for:

- Perpetrators of violence often influence women to believe the violence is their own fault rather than the perpetrators'. So, they may feel ashamed.
 - Violence against women is considered normal in many communities. So, victims of violence may feel that, as women, they must simply accept and bear it.
 - They expect their partners to change over time.
 - They fear that their families or friends will not believe them or listen to them.
 - They fear for their safety and their children's safety if they decide to leave.
 - They may not want to separate their children from their father or leave without their children.
 - They love the partner and do not want to hurt him.
 - They are not aware that help is available.
 - They may be financially dependent on their partner.
4. Summarize this activity by telling participants: *It's not always easy for women to leave abusive partners. As you saw in this activity, there are many reasons why women stay in these relationships.*

Source: Activity 2 adapted from *Reducing Intimate Partner Violence*.

Lesson 3: Activity 3. Is life without violence possible? (15 minutes)

Key messages for participants:

- Recognizing what factors lead to nonviolent reactions from people around us can help us design strategies for a life without violence.

1. Ask participants to form pairs and explain: *Think about a real-life story in which a person—for example, an intimate partner, a family member, a sex work client—did not react aggressively or violently though it would have been their usual reaction. Share this story with your partner.*
2. Ask: *What factors led to a nonviolent reaction?* Write participant responses on a flip chart.
3. Ask: *Do you think a life without violence is possible? Why or why not?*
4. Tell: *Small moments, such as the stories you shared, give us hope that a life without violence is possible. Recognizing what factors lead to nonviolent reactions can help us design strategies for a life without violence. We will explore a few of these strategies in the next activity.*

Source: Activity 3 adapted from *Reducing Intimate Partner Violence*.

Lesson 3: Activity 4. Opening a fist (15 minutes)

Key messages for participants:

- The skills you learned in the life skills module, including active listening, assertive/persuasive messages, negotiation, and conflict resolution, can create a more measured response in someone who is acting aggressively toward you.

1. Tell: *In the life skills module, we saw how our body language can influence another person’s response to us. For instance, if someone is acting aggressively toward us, they may be leaning forward with clenched fists. By changing our body language, we can improve the situation. For instance, if we are sitting down, we can relax our shoulders, uncross our arms, open our palms upwards, uncross our legs, hold our heads straight, and look straight at the aggressor. These are all examples of assertive body language. Assertive body language—coupled with communication, negotiation, and conflict resolution skills—can create a more measured response in the aggressor.*
2. Ask participants to form pairs. Instruct: *In your pairs, one person will act as the aggressor and the other will act as the persuader. The aggressor must hold her hand up in a very tight fist and feel very angry. The persuader has to try to persuade the aggressor to open her fist. The persuader should use all the skills she learned from the life skills module (for example, active listening, assertive/persuasive messages, negotiation, conflict resolution) to persuade the aggressor to calm down and open her fist. The persuader and aggressor must not touch each other, but the persuader can say or do anything that she thinks will work to calm down the aggressor and persuade her to open her fist. If the aggressor thinks that the persuader has done a good enough job, she can agree to open her fist. But she mustn’t give in too easily! After 5 minutes ask participants to switch roles and repeat the exercise.*
3. Debrief the activity by asking participants:
 - *By a show of hands, how many people managed to persuade their partners to open their fists?*
 - *If you opened your fists, what strategies persuaded you to do so? Why?*
 Praise and encourage everyone and explain that this gets easier with practice.
4. Remind participants to continue tracking their income and expenses.

Source: Activity 4 adapted from *Stepping Stones & Stepping Stones Plus* (London: Stepping Stones Feedback Project/Salamander Trust, 2016), <https://steppingstonesfeedback.org/resources/new-manual-adolescents-adults/>.

Lesson 4: Supporting each other to address gender-based violence

Purpose:

To help participants develop knowledge and skills to address violence in their own lives and to support peers who experience violence

Learning Objectives:

1. Explain the importance of support networks for sex workers who experience violence.
2. Assess safety and create safety plans.
3. Create a map of individuals and organizations who can provide support and services to sex workers who experience violence.
4. Demonstrate basic first-line support skills to respond to sex workers who disclose violence.

Required Resources:

- Flip chart paper and markers
- Pens/pencils and writing paper for each participant
- Prepared flip charts:
 - Safety Assessment Questions
 - Physical and Mental Health Services, Social Services, and Justice/Legal Services
 - Validating Messages
- Photocopies
 - Character Cards (one copy)
 - Safety Plan Template (one copy per participant)

Lesson 4: Activity 1. What happens when people do and do not support us? (30 minutes)

Key messages for participants:

- People who experience violence might find it difficult to share their experiences of violence if they lack support. If they get blamed or rejected for the violence they experience, they are less likely to disclose again or seek important support and services.
- Conversely, if they feel supported when they disclose violence, they are more likely to take action and seek important support and services.

1. Explain: *People need many services after they experience violence but it's only possible for them to get the support they need if they tell someone about the violence they have experienced. However, it might be difficult for sex workers to share their experiences of violence. It's important for us to put ourselves in their shoes to understand how they may feel.*
2. Ask for eight volunteers to stand up and form a line in the front of the room, facing the other participants. Ask for one volunteer to stand at the start of the line.
3. Distribute the "sex worker" card to the volunteer standing at the start of the line. Distribute one of the remaining cards to each participant in the line.
4. Ask the "sex worker" to walk up to each person in the line, one at a time, and read their card.
5. Ask the volunteers in the line to read the card in their hand in response and follow the instructions at the end of their card (which tells them to turn their back to the sex worker after responding to what the sex worker says to them).
6. After the "sex worker" has approached each person in the line and all cards have been read:
 - Ask the person who played the role of the sex worker: *What were you feeling as you approached each person in the line and told them what happened to you?*

- Ask the people who rejected the sex worker: *How did you feel having to say what you said?*
 - Ask all participants: *How did it feel watching this? Does this happen in your community?*
7. Explain: *People who experience violence are often blamed for the violence against them. Sex workers who experience violence are often doubly blamed—blamed for the violence that happened to them, but also blamed for their behaviors. Often, when they reach out for help to various members of the community or people in their lives, they get blamed or rejected—they are victimized again when they reach out for help. It’s unlikely that someone would go to so many people to disclose what happened to them. Even one person blaming her for what happened or not being sympathetic could stop her from disclosing again.*
 8. Ask participants to count off (1, 2, 3, 4) to form four small groups. Assign each group a type of supporter.
 - Group 1: Family members
 - Group 2: Friends and neighbors
 - Group 3: Community leaders (e.g., elders, religious leaders)
 - Group 4: Service providers (e.g., police officers, health care workers)
 9. Instruct small groups: *Discuss how your assigned group could support the sex worker from the previous exercise.* Allow groups several minutes to discuss their ideas. Ask for a few volunteers to share their responses.

Probe for:

 - People could have listened to the sex worker’s story and shown respect and empathy for her feelings.
 - They could have believed the sex worker’s experiences and not blamed her for the violence.
 - They could have respected the sex worker’s wishes.
 - They could have reached out to the sex worker when they knew that she was experiencing violence.
 - They could have offered her services without stigma or discrimination.
 10. Debrief the activity by asking: *Would these supportive behaviors encourage you to take action against violence?*
 11. Remind participants to bring their action plans from Module 1 to the next lesson.

Source: Activity 1 adapted from LINKAGES Violence Prevention and Response Series and *Reducing Intimate Partner Violence*.

Participant Handout

Character Cards

Sex worker card

Stand in the middle of the circle. Walk up to each person in the circle and say: "I am a sex worker. I was raped by a client last night who lives in my neighborhood, and I am afraid."

Sister card

Say: "I am your sister. You chose this life. It's partly your fault."

Turn your back to the victim after you read the statement.

Brother card

Say: "I am your brother. You bring shame to our family. You deserve what happened to you."

Turn your back to the victim after you read the statement.

Police card

Say: "I am a police officer. What you are doing is illegal. Your client paid for a service. It's his right. You are lucky I don't arrest you."

Turn your back to the victim after you read the statement.

Neighbor card

Say: "I am your neighbor. He is always so nice to everyone in the neighborhood. It's hard to believe he would do that. Plus, it's your job, isn't it?"

Turn your back to the victim after you read the statement.

Friend card

Say: "I am your friend. You should not cause trouble. You are a sex worker, and no one will believe you."

Turn your back to the victim after you read the statement.

Religious leader card

Say: "I am your religious leader. Your lifestyle is a sin. You should not complain. You live a shameful life, and you deserve what happened to you."

Turn your back to the victim after you read the statement.

Mother card

Say: "I am your mother. What did you do to make him do that to you?"

Turn your back to the victim after you read the statement.

Health care worker card

Say: "I am your health care worker. If you put yourself in risky situations, what do you expect will happen to you?"

Turn your back to the victim after you read the statement.

Source: LINKAGES Violence Prevention and Response Series, see <https://www.fhi360.org/resource/linkages-violence-prevention-and-response-series>

Lesson 4: Activity 2. What is our safety plan? (30 minutes)

Key messages for participants:

- Many people face situations that can affect their safety.
- Safety strategies depend on an individual's situation, strengths, resources, and social networks. It is up to each person to determine which safety strategies work best for them.
- Having a safety plan can help people deal with different situations, including crisis.

1. Post the prepared flip chart Safety Assessment Questions. Ask participants to form pairs and explain: Many people face situations that can affect their safety. Using the questions on the flip chart, discuss your current safety and opportunities to increase your safety with your partner. Allow about 5 minutes for the pairs to discuss the questions.

Safety assessment questions

- Do you have concerns about your safety or the safety of your children?
- Is there anywhere that you feel safe?
- Is there someone that you feel safe with?
- Are there others in your community that you can talk to about how to stay safe?
- What strategies have you used in the past to stay safe?

2. Ask: *Can you share safety strategies you have used in the past to stay safe?*
Probe on safety strategies used at home, at work, and in other situations. Write participant responses on a flip chart.
3. Compare the list generated by participants to the examples provided below and include any additional key strategies that may have been overlooked.

Examples of safety strategies:

- Carry emergency phone numbers.
- Walk in pairs or groups.
- Negotiate payment and venue upfront.
- Go to a venue that you are familiar with.
- Look at the sex work client carefully, so you have clear identifiers.
- If the sex work client is a police officer, try to memorize their name and other identifiers, such as the number of stars on their uniform.
- Always trust your instinct/gut feelings. If you feel uncertain about someone, there is probably a good reason.
- Keep at least one arm free, and always be ready, mentally and physically, to protect yourself.
- Accept only unopened drinks or packaged food (or food that you have seen being prepared) from sex work clients.
- Avoid working in areas with no easy escape routes.
- Avoid secluded areas.
- Avoid drunk sex work clients.
- Avoid getting into cars with more than one person in them.
- Avoid leaning into car/vehicle when negotiating with a sex work client.
- Check that car door handles work before getting into cars.
- Take care and look out for each other, especially newcomers.
- Establish a signal to alert one another, so you can request help if you are worried about your safety.

4. Explain: *Some sex workers report that these safety strategies help them stay safe at work. However, safety strategies depend on an individual's situation, strengths, resources, and social networks. It is up to each person to determine which safety strategies work best for them.*
5. Ask: *Do you think these safety strategies could work in your situation?*
Solicit responses from a few participants and probe on why or why not these strategies would work for them.
6. Explain: *If you have concerns about your safety, you can create a safety plan. Having a safety plan will help you deal with different situations, including crisis. For example, a person who is in an abusive relationship can create a plan to deal with a violent incident if it occurs suddenly or plan to leave safely and protect herself and her children if she decides to end the relationship.*
7. Ask: *What other types of situations could benefit from a safety plan?*
Solicit responses from a few participants
8. Explain: *You will be developing a safety plan to help you deal with a difficult situation. To give you an idea how to do it, we will review the elements of a safety plan.*
Review the elements of a safety plan and guiding questions that can help them to plan.
9. Distribute photocopies of the safety plan template (next page), one to each participant (or have participants create a safety plan on a sheet of paper). Explain these instructions:
 - Choose a partner, someone who will be mutually supportive.
 - Complete a safety plan for your situation with support from your partner
10. Debrief the activity by asking: *What are the advantages of safety planning? Do you think the process will be helpful? Please explain.*

Source: Activity 2 adapted from LINKAGES Violence Prevention and Response Series and *Keeping Safe: Safety Advice for Sex Workers in the UK* (London: UK Network of Sex Work Projects, 2008), <https://www.nswp.org/resource/keeping-safe-safety-advice-sex-workers-the-uk>.

Participant Handout

Safety Plan Template

Name: _____ Date: _____

Elements and Guiding Questions	Responses
Safe place to go If you need to leave an unsafe situation in a hurry, where could you go?	
Planning for children Would you go alone or take your children with you?	
Transport How will you get there?	
Items to take with you Do you need to take any documents, keys, money, clothes, or other things with you when you leave? What is essential? Can you put together items in a safe place or leave them with someone, just in case?	
Financial Do you have access to money if you need to leave? Where is it kept? Can you get it in an emergency?	
Support of someone close by Is there a neighbor you can tell about the unsafe situation who can call for help or come with assistance?	

Source: *Health Care for Women Subjected to Intimate Partner or Sexual Violence: A Clinical Handbook* (Geneva: World Health Organization, 2014), <https://www.who.int/reproductivehealth/publications/violence/vaw-clinical-handbook/en/>.

Lesson 4: Activity 3. Mapping our support network (30 minutes)

Key messages for participants:

- Victims of violence have a range of health, social, and justice/legal service needs.

1. If available, make copies of a local service directory that describes existing organizations engaged in violence response and provides information such as services offered, location, hours, and contact information. Distribute this directory to participants at the end of this activity.
2. Explain: *In this activity we are going to think about the services that victims of violence may need and map where those services are available. I would like us to start this conversation by looking at the consequences of violence for sex workers.*
3. Refer participants back to the flip chart on the consequences of violence for sex workers from Lesson 2, Activity 3. Ask a volunteer to summarize the consequences on the flip chart.
4. Post the prepared flip charts titled Physical and Mental Health Services, Social Services, and Justice/Legal Services on one wall of the room, leaving space between them so that participants can gather around to write responses.
5. Tell: *Think about the health, social, and justice/legal services a sex worker may need to deal with these consequences. As you think of services, write your ideas on the flip charts using a marker. Talk among yourselves as you come up with services. If someone has already written the service you were planning to write, do not write it a second time—just put a tick mark next to the service if you agree. Be sure to think about and review ideas for each chart.*
6. Allow participants about 10 minutes to take turns listing services on the flip charts. Circulate among them to provide encouragement for recording ideas and limiting redundancy.
7. Compare the lists generated by participants to the examples provided below and include any additional services that may have been overlooked.

Physical and mental health services

Examples:

- Emergency injury treatment
- HIV and STI testing/prophylaxis/care
- Emergency contraception
- Rape kits/forensic examination
- Relevant vaccines
- Mental health screening/treatment for depression and post-traumatic stress disorder

Social services

Examples:

- Psychosocial support (support groups, crisis counseling)
- Shelter
- Financial aid
- Child care
- Educational assistance
- Food assistance
- Interpreters

Legal/justice services

Examples:

- Information on their rights
- Information on law enforcement procedures
- Support from law enforcement
- Legal counsel
- Ability to give a statement/document the case
- Ability to seek redress when wrongly arrested
- Access to antiretroviral drugs even while incarcerated

8. Ask participants to form small groups (three to four each) based on where they live or work. Instruct: *Let's think about places around you where you can access support and services. Since everyone in your group lives or works in the same area, you will have the same networks in common apart from your own family and friends. Select an artist in your group to draw a map of the area where you live or work. Then map all the organizations where sex workers can go to access services. Make sure to include details about each organization, including where it is located, when it is open, how to contact them, and what services it offers.*
9. Allow participants about 15 minutes to create their maps. Circulate among them to provide encouragement and guidance.
10. Ask a representative from each group to present their maps.
11. Tell: *We will create a directory of available resources and services based on your maps. We will share photocopies of this directory during our next meeting.* Alternatively, if you have made photocopies of a local violence response service directory, distribute the directory at this time and explain that you will update it using the participants' inputs to share during the next meeting.

Source: Activity 3 adapted from LINKAGES Violence Prevention and Response Series.

Lesson 4: Activity 4. Providing basic first-line support (60 minutes)

Key messages for participants:

- When peers have the courage to tell you they've experienced violence, it's important for you to respond in ways that are respectful and nonjudgmental.
 - We can create a welcoming environment for peers to talk about violence by listening closely with empathy and no judgment, validating their experiences, and supporting them to connect with available services and resources if they want. This is basic first-line support.
 - Basic first-line support can motivate victims to seek important support and services.
1. Tell: *When peers have the courage to tell you they've experienced violence, it may be the first time they've shared their experience with anyone. So, it's important for you to respond in ways that are respectful and nonjudgmental. If peers feel judged, they are less likely to share details about their experiences and are less likely to seek important support and services. Although it's not always easy to know what to say or do when a peer discloses violence, we can build our skills to respond to peers using basic first-line support. Basic first-line support is not counseling. Instead, it is an approach to create a welcoming environment for peers to talk about their experiences of violence. This approach includes:*
 - *Listening closely with empathy and no judgment*

- *Validating victims' experiences*
 - *Supporting victims to connect with available services and resources*
2. Explain: **Listening closely with empathy and no judgment** is the basis of basic first-line support. Often, active listening is the best way to support a victim of violence. We learned active listening skills in Module 1 on life skills. We can apply these same skills when responding to peers who disclose violence.
 3. Ask: *How would you show active listening to a peer who wanted to talk to you about their experiences with violence?*
Solicit examples from several participants.
 4. Tell: *In addition to active listening, it's important to **validate a victim's experiences**. Validating means that we are letting the victim know that their feelings are okay or common, and it is safe to express them.*
 5. Post the prepared flip chart Validating Messages. Ask participants to take turns reading what validating messages convey aloud.

Validating messages convey that:

- You appreciate them sharing their experiences with you.
- You believe them without judgment or conditions.
- What happened wasn't their fault.
- Their experience has happened to other people, and they are not alone.
- Their feelings are common.
- They have the right to live without threats, violence, and abuse.
- It's safe for them to talk to you about their experience.
- You will support them and the choices they make.

6. Ask: *What are some validating messages we can say to peers who disclose violence?* Write participant responses on a flip chart.

Probe for:

- Thank you for sharing that with me.
- I'm sorry that happened to you.
- Many people experience violence and even though they may be blamed for what happened, it is never their fault.
- Everyone has the right to live free from violence.
- I am here to support you and explain your options.
- It's not your fault.
- This was a violation of your rights, and you did not deserve to be treated this way.
- You are brave to talk to me about it.

7. Ask: *What are some things we should avoid saying to peers who disclose violence?* Write participant responses on a flip chart. Examples of what not to say appear in quotations.

Probe for:

- Do not place blame on the victim.
"You put yourself at risk."

- Do not say anything that judges what the victim has done or will do.
“You should feel lucky that you weren’t more injured.”
“You shouldn’t feel this way.”
“You should go to the police.”
 - Do not question the victim’s story (doubting) or interrogate the victim.
“What I don’t understand is why he would have attacked you?”
 - Do not say anything that minimizes how the victim feels.
“Everyone has bad days. You’ll get over it.”
 - Do not lecture, command, or advise.
“What you need to do is....”
“You have to stop thinking about what happened.”
 - Do not ever recommend that they change their profession to avoid violence.
“You need to leave sex work. It’s just a violent profession.”
8. Ask four of the original volunteers plus the person who played the “sex worker” in the victim-blaming exercise to come to the front of the room. Give the same volunteer the “sex worker” card. Explain that the victim will go up to each person individually and tell them what happened to her. When the victim does this, the listener will deliver ONE validating message. Don’t provide feedback as participants practice (unless they ask for help); rather, wait until the end to provide constructive feedback. Acknowledge that this takes practice.
 9. Tell: *Individuals who experience violence may have a range of needs beyond what you, as a peer, can address. Yet, they face multiple barriers to reaching out for help. Your voice is important in **supporting victims to connect with available services and resources** if that’s what they would like. This is the last task in basic first-line support.*
 10. Ask: *How would you support a peer to connect with available services and resources?*
Probe for:
 - Help them identify what, if any, services and resources they need
 - Explain what types of services and resources are available and how to access them if that’s what they would like
 11. Explain: *The results from the mapping exercise will be developed into a directory of available resources and services. You can share this directory with peers who disclose violence if they would like a copy.*
 12. Remind participants to continue tracking their income and expenses.

Source: Activity 4 adapted from LINKAGES Violence Prevention and Response Series.

Lesson 5: Changing ourselves

Purpose:

To help participants develop the knowledge and skills to make changes in their lives to reach a life free of violence

Learning Objectives:

1. Envision a violence-free future and list what they need to make it a reality.
2. Identify which situations require the least and most courage to create change.
3. Demonstrate how they would prevent violence in difficult situations.
4. Create an action plan to live a life free of violence.

Required Resources:

- Flip chart paper and markers
- Pens/pencils and writing paper for each participant
- Flip charts
 - Two titled Least Courage and Most Courage
- Photocopies of Participant Handouts
 - Situation Cards (one copy)
 - Action Plan (one per participant)

Source: Lesson 5 adapted from *Reducing Intimate Partner Violence*.

Lesson 5: Activity 1. How do we want to see our future, and what do we need to do? (20 minutes)

Key messages for participants:

- Envisioning a future without violence can help us think about the changes we need to make to turn this future into a reality.

1. Tell: *In the last lesson, we saw that life without violence is possible. Now let's envision a future without violence where you are a confident, assertive woman who is supported by her family, friends, and community, and is treated with respect.*
2. Ask everyone to close their eyes. If possible, play soothing music. Speaking in a slow and low voice, instruct:
 - *Relax your body.*
 - *Take a deep breath and focus on your breathing.*
 - *Forget about all the worries and anxieties you have. Just focus on your breathing.*
 - *Think about your life, your future without violence.*
 - *Let your mind wander freely over different possibilities.*
 - *Experience the emotions and enjoy the feeling of being in that life.*

Allow participants to say in this state for several minutes. Then, ask them to slowly open their eyes.

3. Allow participants to settle into the present and ask:
 - *How are you feeling?*
 - *Did you enjoy your life in the future?*
 - *Would you like to share what that life was like?*

Solicit responses from a few participants.

4. Instruct: *Write on a sheet a paper what you need to do to make this future life a reality. Keep the paper for an action planning activity at the end of this lesson. We will build on the action plan you developed in Module 1.*
5. Tell: *Taking action to address violence may require a lot of courage on your part. We will discuss the importance of courage in creating change in the next activity.*

Lesson 5: Activity 2. New kinds of courage to make change (20 minutes)

Key messages for participants:

- It takes a lot of courage to take action to address violence.
- You can play a critical role in setting a positive example for other people by treating everyone with respect and challenging harmful attitudes and behaviors in an assertive manner.

1. Post the prepared flip chart Least Courage on one end of a wall and the prepared flip chart Most Courage on the opposite end of the wall.
2. Distribute a situation card to each participant and explain: *We will now see which changes require the most courage and which require the least courage. Think about your situation card and determine where it falls on the “least courage” to “most courage” continuum.* Allow participants a few minutes to post their situation cards along the continuum.
3. Starting at Least Courage, read each situation card aloud and ask participants whether they agree with the placement of the card. Move each situation card until you reach consensus.
4. Ask participants to break into small groups (four to five in each). Redistribute two to three cards from the Most Courage section to each group. Instruct: *Create a role-play that depicts one of your assigned situation cards, preferably the situation that requires the most courage. In your role-play, be clear about what you plan to say and do to challenge harmful gender norms and prevent violence. Techniques you learned in Module 1 on life skills (for example, active listening, assertive/persuasive messages, negotiation, conflict resolution) may be helpful in this activity.*
5. Debrief the activity by asking:
 - *What strategies did you use to challenge harmful gender norms?*
 - *What strategies did you use to prevent violence?*
 - *Do you think you can use these strategies in your day-to-day life? Please describe.*
6. Tell: *It takes a lot of courage to take action to address violence. But you can play a critical role in setting a positive example for other people by treating everyone with respect and challenging harmful attitudes and behaviors in an assertive manner.*

Lesson 5: Activity 3. Action plan to live a life free of violence (20 minutes)

Key messages for participants:

- Writing down exactly what you want to accomplish, the steps you need to take, and how long it will take can help you achieve the goal to live a life free of violence.

1. Instruct participants to take out their action plans from Module 1. For those who forgot their action plans, distribute photocopies of the Participant Handout Action Plan (see Module 1, Lesson 2) and say: *At the beginning of this lesson, you envisioned a future without violence and wrote a list of actions you need to take to make it a reality. You will now use these ideas to develop an action plan.* Circulate among the groups to provide guidance as needed.

2. Ask for a few volunteers to share their action plans.
3. Congratulate participants for taking steps to live a life free of violence.

Module Wrap-Up (~20 minutes)

1. Post the prepared flip chart with the module's learning objectives on the wall, leaving space in between them so participants can gather around to review them. Instruct participants to tick the learning objectives that have been met. Probe on any objectives that have been overlooked.
2. Ask participants to form small groups (four to five in each) and say: *Discuss what you have learned through the gender module. Write your responses on a flip chart under three columns: Knowledge, Skills, and Attitudes.*
3. Ask: *How do you plan to use the knowledge, skills, and attitudes in your day-to-day life?*
Accept responses from several participants.
4. Say: *Thank you for your continued interest and eagerness to learn. In the next module we will explore the topic of financial education.*
5. Remind participants to continue tracking their income and expenses.

Participant Handout

Situation Cards

In front of your home there is another home where a sex worker is being beaten by her intimate partner. You ignore it.

Your friend is beaten by her partner. You tell her that you are concerned that she might get badly hurt.

A man whom you don't know very well is telling jokes relating to women's bodies. You tell him that you don't appreciate him doing so.

You walk up to a sex worker who is getting verbally abused to see if she needs help.

You call the police if you hear noises of violence from a neighbor's house.

You tell your partner about your HIV status.

You walk up to a group of men and tell them to stop harassing girls walking by.

You encourage your son to always treat women with respect.

You speak to your intimate partner about using condoms.

You accept to have sex with your partner even though you are running a high fever and feeling weak.

You support a women's group that protests violence against sex workers and their children.

You encourage a neighbor to seek counseling for his abusive behavior.

You insist that that you will have sex with your intimate partner only if he is ready.

Source: Adapted from *Reducing Intimate Partner Violence*, see <https://www.whatworks.co.za/documents/project-resources/25-a-facilitators-guide-for-training-female-sex-workers/file>.

MODULE 3

FINANCIAL EDUCATION

Lesson 1: Cash flow and budgeting

Purpose:

To help participants become comfortable working with basic mathematical equations, understand the concept of cash, and calculate their cash flow. Participants will build on these concepts to develop a personal budget.

Learning Objectives:

1. Use basic math to calculate how much money is available to you.
2. Estimate cash flow based on the amount of money you expect to receive and spend in the short term and medium term.
3. Develop a personal budget to manage your finances.

Required Resources:

- Flip chart paper and markers
- Pens/pencils and paper (one per participant)
- Calculators (one per participant or group of three to four)
- Prepared flip charts:
- Cash-flow plan worksheet
 - Cash-flow plan discussion
 - One-year cash-flow plan
 - Six-month cash-flow plan
 - Income from trading services
 - Expenditure on business inputs
 - Household expenditures
 - Zinash's cash-flow statement
 - Budget categories
 - Zinash's short-term financial goals
- - Photocopies (one per participant) Participant Handouts:
 - Cash-Flow Plan
 - One-Year Cash-Flow Plan
 - Six-Month Cash-Flow Plan
 - Time Plan for Sales
 - Time Plan for Inputs
 - Household Expenditures
 - Expense Categorization and Current Budget Allocation
 - Priority Goals and Desired Budget Allocation

Lesson 1: Activity 1. Working with numbers (30 minutes)

Key messages for participants:

- Use a calculator to do the basic math needed to manage your money.
- Equations for addition, subtraction, and multiplication are used to estimate your income and expenses over time.

1. Explain: *The purpose of this module is to improve your ability to manage your finances. Why do you think it is important to talk about money?*
2. Say: *We are going to start by learning about how to estimate cash flow and how to develop a budget. Before that, we need to get comfortable using numbers. If you have trouble with numbers, you can use a calculator like mine or use the calculator on your mobile phone.*
3. Show participants your calculator. Explain the basic functions including addition, subtraction, multiplication, division, and the equals sign. Write the signs for each button on the flip chart as you explain.
4. If there are not enough calculators for each participant, distribute them to groups of three to four so that each group has one. Ask participants to identify the number keys, equals sign, plus sign, minus sign, multiplication sign, and division sign.
5. Say: *Now we are going to start practicing with the calculators. Let's start by calculating our total income for the month. Let's say that in addition to sex work, we earn income through an income-generating activity (IGA) selling sweets. If we earn 2566 birr from selling sweets and 6785 birr from sex work, what is our income for the month?*
6. Demonstrate the exercise by writing it on the flip chart:

Addition	Income from IGA	2566
	Income from sex work	+ 6785
		9351

7. Give participants a few more equations using addition until they feel comfortable with it.
8. Next, give participants some subtraction and multiplication exercises to practice, using the following examples:

Subtraction	Income	9351
	Expenses	- 8521
		830
Addition	Income per week	2000
	Income in 4 weeks	x 4
		8000

9. Continue practicing until participants feel comfortable with the equations.

Source: Activity 1 adapted from Jennifer Heney, *Talking About Money No. 1: Explaining Cash Flow and Savings* (Rome, Italy: Food and Agriculture Organization of the United Nations, 2005), see

http://www.ruralfinanceandinvestment.org/sites/default/files/1136798915189_TAM_1_edited_Jan06.pdf.

Lesson 1: Activity 2. Understanding the concept of cash (60 minutes)

Key messages for participants:

- Cash flow refers to the amount of money coming in and going out of your life.
- Understanding your cash-flow patterns can help you make good decisions about how and when to spend money.

1. Explain: *Cash flow is a very simple concept. It simply means the amount of money coming in and going out of your life. You are going to map out the pattern of your own cash flow.*
2. Divide participants into groups of three or four. If some participants are unable to write, make sure they are grouped with participants who can. Ask the participants who can write to help any of the participants unable to write.
3. Distribute photocopies of the Participant Handout: Cash-Flow Plan worksheet and post the prepared flip chart with the same cash-flow plan.
4. Explain: *This is a cash-flow table that tracks money coming in, or income, and money going out, expenses, over four weeks. The top half represents income, and the bottom half represents expenses. The columns are divided into weeks. Use the next 15 minutes to work with your group to fill out your own cash-flow table. Where it says Income, write down all of the ways your family has earned money over the last four weeks. Where it says Expense, write down all of your household expenses. Use the income and expense, or cash-flow, register you have been using at home to fill out the table.*

Participant Handout

Cash-Flow Plan

	Week →	1	2	3	4
Birr in Income	Activity				
	IGA 1				
	IGA 2				
Total (A)					
Birr out Expense	Week →	1	2	3	4
Total (B)					
Net income (A-B)					

Source: *Talking About Money*, see http://www.ruralfinanceandinvestment.org/sites/default/files/1136798915189_TAM_1_edited_Jan06.pdf.

5. After about 15 minutes, ask participants to compare their cash-flow plans in their groups. Post the prepared flip chart and ask the groups to discuss the following questions:

Cash-flow plan discussion

- *Which sources of income are most important to your family? Which are most reliable?*
- *Are there some expenditures you can do without?*
- *Does anyone plan to save or does it just happen that they find they have accumulated some extra money over time?*
- *How do you know if you can save enough to invest in a new IGA or expand an existing one?*

6. After about 15 minutes, invite the small groups to share their answers with the entire group.
7. Remind participants to continue registering their income and expenses using the same format at home.

Source: Activity 2 adapted from *Talking About Money*.

Lesson 1: Activity 3. Cash-flow planning (30 minutes)

Key messages for participants:

- Estimating future cash flow can help you plan when and how much money to spend.
- It is important to save money to cover expenses during times of the year when expenses are higher than income. It is also important to save for unexpected expenses or emergencies.

1. Divide participants into small groups. Ensure that each group includes participants who can read, write, and perform simple calculations so they can assist those who cannot.
2. Distribute a photocopy of the one-year cash-flow plan.
3. Explain: *Cash-flow planning is working out how much money you expect to receive or spend and when. Before you start your own cash-flow plan, you are going to practice developing a simple cash-flow plan using this form for the people in the story I'm about to tell.*

4. Read the following aloud:

Ababa and Zenabu are living in Addis Ababa. Ababa earns money intermittently for five months during the year selling boiled coffee, and Zenabu is an electrician. Their three children are attending school. They have some chickens, and they sell eggs and chickens during holidays. They would like to buy new furniture for their house this year, which will cost 6000 birr. They are wondering whether they can afford it and when would be the best time to make the purchase.

5. Demonstrate the cash-flow plan. Explain to participants that you will give them information on the income and expenses of Ababa and Zenabu for the next year. Instruct participants to write down the information as you read it out loud.

Participant Handout
One-Year Cash Flow Plan

	Jan	Feb	Mar	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Income												
Expense												
Monthly Balance												
Add positive balances and subtract negative balances from the total to work out savings												
Savings												

Source: Adapted from *Talking About Money*, see http://www.ruralfinanceandinvestment.org/sites/default/files/1136798915189_TAM_1_edited_Jan06.pdf.

6. Read out loud the figures which have been collected from Ababa and Zenabu, while the group writes them in the blank cash flow sheet:

INCOME:

Zenabu expects the following income from working as an electrician:

- 5000 birr in March, April, October, and November
- 4000 birr in May and September
- 3000 birr in June
- 1000 birr in July
- 2000 birr in August

Ababa usually gets money from selling boiled coffee in the following months:

- 1200 birr in January
- 1000 birr in February, August, and September
- 2000 birr in June

They often sell some eggs and chicken during holidays and may get:

- 2000 birr in January
- 1000 birr in December

EXPENSES:

Every month they need 2000 to cover their living expenses.

They need money for school fees in the following months:

- 1500 birr in April
- 2000 birr in August
- 4000 birr in December

Zenabu and Ababa need money for their business expenses. This includes materials needed to produce and sell coffee, feed and other items needed to raise chicken and eggs, new work equipment, and maintenance of equipment:

- 1000 birr in March
- 1500 birr in May and July
- 3000 birr in November

After participants enter the numbers, ask them to subtract expenses from income for each month to work out the monthly balances.

7. Say: *Sometimes the result will be positive and sometimes it will be negative if income is less than expenses. It might be zero if income is exactly equal to expenses.*
8. Finally, they should work out how Zenabu and Ababa's savings grow by creating a running total on the bottom line. Ask them to add positive balances together and subtract negative balances from the total. It should look like this:

Prepared flip chart

Completed one-year cash flow plan

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Income													
Electrician			5000	5000	4000	3000	1000	2000	4000	5000	5000		34000
Coffee and tea	1200	1000				2000		1000	1000				6200
Chicken and egg sales	2000											1000	3000
Expenses													
Living expenses	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	24000
School expenses				1500				2000				4000	7500
Equipment			1000		1500		1500				3000		7000
Monthly Balance	+1200	-1000	+2000	+1500	+500	+3000	-2500	-1000	+3000	+3000	0	-5000	+4700
Add positive balances and subtract negative balances from the running total to work out savings													
Savings	1200	200	2200	3700	4200	7200	4700	3700	6700	9700	9700	4700	

Source: Adapted from *Talking About Money*, see http://www.ruralfinanceandinvestment.org/sites/default/files/1136798915189_TAM_1_edited_Jan06.pdf.

9. Then ask participants the following questions:
- *In which months can Zenabu and Ababa save?*
 - *What would they do in February if they did not save the surplus from January?*
 - *How much will they have saved by the end of the year?*
 - *When will Zenabu and Ababa have enough to spend 6000 birr on the furniture they want?*
 - *What problem will they face if they buy it in June?*
 - *In which month can they buy the furniture and still have enough saved for emergencies?*
 - *Will they be able to pay the school fees in December if they buy the furniture?*
 - *What advice would you give to Zenabu and Ababa on the basis of their cash flow plan?*
10. Say: *This cash-flow story has shown how important savings are to cope with months without enough income to cover expenses. Savings are also essential to deal with unplanned expenses or emergencies. Zenabu and Ababa could buy their furniture in June but then they will not have enough to cover the next month's expenses. If they wait until September, they will manage but have very little in reserve. October is best, but they will be short of money in December and will end the year in debt.*

Source: Activity 3 adapted from *Talking About Money*.

Lesson 1: Activity 4. Six-month cash-flow planning (90-105 minutes)

Key messages for participants:

- Cash-flow planning helps you to be prepared for unexpected problems or changes in your life.
- The cash-flow plan you create today will help you understand what you will need to buy and what you will need to earn and when to reach the goal you set out in your action plan.

1. Distribute a copy of the six-month cash-flow plan to all participants.
2. Post the prepared flip chart Six-Month Cash-Flow Plan.

Participant Handout
Six-Month Cash-Flow Plan

Name:.....

Year:.....

Income	Month 1:	Month 2:	Month 3:	Month 4:	Month 5:	Month 6:
IGA						
Sex work						
Gifts and support						
Other sources						
Total (A)						
Expenses:						
Business inputs						
Capital equipment						
Household expenses						
Other expenses						
Total (B)						
Monthly balance (A-B)						
Add or subtract the monthly balance each month from the previous month's savings to get the new savings figure.						
SAVINGS						
Savings at start:						

Source: Adapted from *Talking About Money*, see

http://www.ruralfinanceandinvestment.org/sites/default/files/1136798915189_TAM_1_edited_Jan06.pdf.

3. Explain: *Cash-flow planning is working out how much money you expect to receive or spend and when. We practiced this process by planning the cash flow of Zenabu and Ababa. In your own life, you can start cash-flow planning based on your best guess of the amounts you have spent and earned in the past. This is a helpful place to start. However, you may want to try and get more accurate estimates. To do so, you will need to track your expenses and income on a regular basis.*

Cash-flow planning forms are available for one month, four months, six months, and 12 months. You can use any combination of these for your plan. It is sometimes easier to use two six-month forms to complete a year.

If the pattern of your monthly balance and savings increases, this means you can build up some cash savings and will need to decide what to do with it.

If there is a negative figure in the savings line in any month, you need to do something about it as it is not possible to have negative savings! You will have to plan to get extra income in that period. For example, you could try to do some extra work for wages or sell something, or you could delay buying something until the next month to reduce expenses. Another solution is to borrow some money from someone else. This is an important decision as it will carry a commitment to repay with interest.

Controlling or tracking cash is very difficult. Small family businesses do not usually distinguish between household and business uses of cash, and it is easy to withdraw more money for personal or household use than the business can support. This can lead to problems when trying to meet further business expenses or repay loans. It is important to handle business and personal expenses separately.

4. Explain: *You are now going to start the process of completing your own six-month cash-flow plan. Think about the goals you set in Module 1 when you created your action plan.*

Select your primary goal and estimate the amount of money needed to achieve it. You are going to work out a cash-flow plan to reach this goal. Allow a minute or two for participants to locate their action plans and review their goals.

Before you start, I will demonstrate the steps required. Several steps as well as data gathered from multiple forms are needed to complete the six-month cash-flow plan.

5. Ask participants to form pairs, again making sure that those who cannot read or write are paired with those who can.

Income from trading goods and services

- Distribute the Participant Handout Time Plan for Sales.
- Explain: *We are going to go through a series of steps together to calculate our cash flow over six months. The first step is to calculate the income we earn. We will then discuss expenses, then savings. To calculate our income, we need to estimate how much we are earning from the goods or services we trade.*
- Post the prepared flip chart to introduce the trading goods and services topic. It should look like the following table:

Products	Coffee	Tea
Estimated amount produced for sale	50 cups per day 1500 cups per month 9000 cups per six months	15 cups per day 450 cups per month 2700 cups per six months

- Start by writing the plan period, e.g., October–March.
- Say: *Let's start by estimating our income from traded goods or services. We will estimate how much will be produced and sold during the plan period based on past experience. Here is an example for two products: coffee and tea.*
- Post the next prepared flip chart. Say: *Now, we will estimate the amounts to be sold each month and the likely market price. Here is an example of just two months from the October–March plan period:*

Month: November		Month: December	
Amount	Unit price	Amount	Unit price
Coffee 1500 cups	6 birr/cup	Coffee 1500 cups	6 birr/cup
Tea 450 cups	3 birr/cup	Tea 450 cups	3 birr/cup

- Say: *Once you have this information, you will be able to return to the six-month cash-flow form and enter the cash you expect to receive (Income):*

Income	Month: November	Month: December
Sales:		
Coffee	1500 cups x 6 birr/cup = 9000	1500 cups x 6 birr/cup = 9000

- Say: *With help from your partner, use the Time Plan for Sales handout to practice calculating income from trading. Decide which person's income calculation you will complete first. When that is complete, switch to the other person. It is important to try and show each person's situation as accurately as possible.*
- Show the participants the portions of the worksheet they need to fill out. Say:

You will complete the same steps I showed you using your worksheet. First, estimate how much will be produced and sold during the plan period based on past experience. Fill it in the following table:

Products/services	Product/service A	Product/service B
Estimated total production during this plan period and amount to be sold		

15. Give participants a few moments to discuss and complete the first step. When they are done, say: *Now, estimate the amounts to be sold each month and the likely market price.*

Month:		Month:	
Amount	Unit price	Amount	Unit price

16. Once they have this information, ask them to return to the six-month cash-flow plan form and enter the cash they expect to receive (Income), as per the following:

Income	Month:	Month:
Sales:		

Expenditure on business inputs

17. After the pairs have completed the exercise, explain: *Now I will show you how to calculate your expenses on business inputs. By inputs, I mean the materials you will need to buy on a regular basis to operate your IGA. We are not talking about equipment costs.*
18. Distribute the Participant Handout Time Plan for Inputs.

Participant Handout

Time Plan for Inputs

Plan period: from to

1. List key tasks for each month.

Month:	Month:	Month:	Month:	Month:	Month:

2. List input requirements for each month.

Month:											
Amount	Price/unit										

Source: Adapted from *Talking About Money*, see http://www.ruralfinanceandinvestment.org/sites/default/files/1136798915189_TAM_1_edited_Jan06.pdf.

19. Indicate the planning period: October–March. Use the prepared flip chart to write the main activities that require labor or inputs to produce coffee and tea. Work with the participants to fill out a table listing all the activities needed to produce coffee. Explain: *To calculate expenses, I need to think through everything I need to do to produce coffee and tea for sale. What steps do I need to take?*

Month: November
Wash, roast, and grind raw coffee beans
Boil coffee or tea using charcoal
Light fire with match
Prepare coffee or tea
Add sugar in boiled coffee or tea

20. Based on the main tasks listed, work with participants to estimate the inputs that need to be available at that time and the likely price, per the following example. This example only shows two months, but participants should calculate their expected input expenses for six months.

Month: November		Month: December	
Amount	Price/unit	Amount	Price/unit
2 kg raw coffee	120 birr/kg	2 kg raw coffee	120 birr/kg
1 bag charcoal	150 birr/bag	1 bag charcoal	150 birr/bag
3 kg sugar	15 birr/kg	3 kg sugar	15 birr/kg
2 matchbox	1 birr/piece	2 matchbox	1 birr/piece
3 bags tea	10 birr/bag	3 bags tea	10 birr/bag

21. Once you have the totals from each column, you will be able to return to the cash-flow form and enter the cash you expect to spend (business inputs), e.g.:

Expenses	Month: November	Month: December
Coffee and tea inputs		
Raw coffee	240	240
Charcoal	150	150
Sugar	45	45
Match	2	2
Tea	3 bags of tea x 10 birr/bag = 30	3 bags of tea x 10 birr/bag = 30

Expenditure on capital equipment

22. Say: *Now we will estimate our expenditures on capital equipment. This means any long-term physical assets and equipment needed to run your IGA. For our coffee and tea business, what are some capital assets we might need?*

Write down the responses on the flip chart. Examples should include assets with a life of at least one year. These might include a kettle for boiling water, a stall with an umbrella, tea cups, etc.

23. Ask: *When will we need to purchase this equipment? What do we need right away, and what can we buy later?*
24. Say: *Now it's your turn. Work in your pairs to identify capital equipment costs related to your goal. I will guide you through the steps.*

25. Instruct participants to write the planning period, then think through and note the capital equipment expenses required to meet their goal. Then, they should estimate the cost of each piece of equipment using the following format. Remind participants to think about when they need to purchase each piece of equipment.

Month:		Month:	
Amount	Price/unit	Amount	Price/unit

26. After participants have written this information, ask them to return to the six-month cash-flow plan form and enter the cash they expect to spend to buy capital equipment for their business.

Expenses	Month	Month

Estimating household expenses

27. Say: *Now that we have planned our business expenses for the next six months, let's start thinking through household expenses. It is important that the amount of money included here is realistic and it may be necessary to start tracking your expenditures to create a list of items that are bought each day or each week to build up a more accurate idea of how much cash is required for family and personal needs. Remember, you must also include occasional expenses such as school fees or celebrations.*

It can be very difficult to manage business and personal expenses. If we use too much money on personal expenses and not enough on our businesses, it can reduce our income over time. Money to be spent on your business is also called "working capital." Family spending should come from profit, not from working capital. In a later session, we will learn how to calculate profit.

To not run short of working capital, you could consider using the following planning system to work out how much you can afford to spend on family expenses. The idea is to work out how much cash you have at the end of each week after meeting all your business expenses. From this amount you need to be able to meet your working capital requirements in the following week, as well as loan repayments, if any. The remaining amount is available to meet family spending needs or can be kept as savings.

28. Post the prepared flip chart Household Expenditures. Explain that you will now be estimating weekly expenses, which will help you estimate monthly expenses. Encourage participants to brainstorm with you to fill out a blank table. When completed, it might look something like this:

Household Expenditures: One Week

Items	Day 1	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7
Vegetables/inputs for 'wot'			100/week				
Teff	500/month						
Fuel		50/week					
Etc.							

Household Expenditures: One Month

Items	Week 1	Week 2	Week 3	Week 4	Total
Vegetables/inputs for 'wot'	100	100	100	100	400
Teff	500				500
Fuel	50	50	50	50	200
Etc.					

29. After completing this demonstration, distribute the Participant Handout Household Expenditures. Ask participants to create a list of items that are bought each day or each week and how much cash is required for family and personal needs. Make sure they also include occasional expenses such as school fees or celebrations.
30. After participants have completed the form, ask them to return to the six-month cash-flow plan and enter the cash they expect to spend on household items. As they make their six-month estimates, remind them to include occasional expenses such as school fees.

Participant Handout

Household Expenditures: One Week

Items	Day 1	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7

Household Expenditures: One Month

Items	Week 1	Week 2	Week 3	Week 4	Total

Source: Adapted from *Talking About Money*, see

http://www.ruralfinanceandinvestment.org/sites/default/files/1136798915189_TAM_1_edited_Jan06.pdf.

Calculating the balances

31. Return to the flip chart for six-month cash-flow plan. Say: *When all the numbers have been entered and you have added up the total amount of money coming in and going out each month, the next step is to work out the monthly balance for each time period in the budget. You do this by subtracting the total money going out from the total money coming in. Total money coming in during the month minus total money going out during the month equals the monthly balance. It may be a negative or positive figure.*

Then you need to work out the cumulative balance of money coming in and going out. When this figure is positive it represents what can be kept as savings in that month. If it is negative you have a problem to solve, which may involve borrowing or simply changing your spending plans.

Before you start working out the cumulative balance, you should enter the amount of savings that you have at the start of the plan in the left-hand column. Then you calculate the savings figure for the first month by adding or subtracting the monthly balance from this figure. You repeat this process across the budget, like this:

	Oct	Nov	Dec	Jan	Feb	Mar
Monthly Balance (A-B)						
SAVINGS Savings at start:						

32. Demonstrate calculating the balances on the flip chart.

33. After demonstrating, have the pairs start calculating their balances and entering them into their six-month cash-flow plan.

34. Then ask the following questions. As you do, emphasize that the point of planning is to make sure they are prepared to deal with problems and changes as they arise.

- *Is the savings line increasing? If your answer is yes, will you invest it, keep it somewhere, or lend it to someone else? When do you plan to achieve the goal you set previously?*
- *What if a price is lower than you predicted or what if the yields are lower than you anticipated?*
- *What time of week/month/year do you have a little bit more money?*
- *What time of week/month/year are you short of money?*
- *What do you do if you are short of money?*
- *What are some ways you could increase the income coming to the household?*
- *In which weeks/months do does income exceed expenses and vice versa?*
- *Which week/month do you plan to achieve your goal?*

Assignment

- ✓ Provide each participant with a copy of the six-month cash-flow plan.
- ✓ Ask them to work on it as they did during the demonstration and exercise.
- ✓ Participants who cannot write can get help from a friend, family member, or neighbor, or during their one-to-one mentoring time with a facilitator.
- ✓ Check their workbook to make sure they are doing it the right way.
- ✓ Give them feedback for improvements or encouragement to continue their successful work.

Source: Activity 4 adapted from *Talking About Money*.

Lesson 1: Activity 5. Budgeting (60–75 minutes)

Key messages for participants:

- Once you understand your cash flow, you can develop a budget.
- A budget is a plan for how to use your money.
- Creating a budget is important for reaching your financial goals.
- Following a budget requires discipline.

1. Ask participants if they know what a budget is and how it is used, writing their answers down on a blank flip chart page.
2. Explain: A budget is a fairly simple tool that anyone, rich or poor, may use to manage money. Budgets are a road map to help you get from where you are now to a financial goal in the future. Financial goals can be short term, such as getting out of debt, meeting day-to-day expenses without borrowing, paying school fees, or saving for a special need or desire. Goals also can be long term, such as saving for a house or retirement. Making a budget will help you allocate your resources to meet multiple goals.
3. Ask what some of the benefits of keeping a budget might be. Record responses on the flip chart. If not mentioned, make sure to add the following:
 - Eases decision making about spending and saving
 - Encourages cautious spending
 - Encourages disciplined saving
 - If followed, helps you meet financial goals
 - Helps you take control of your money
4. Tell participants they are going to practice how to make their budget. Group them into pairs, mixing low- and high-literacy levels.
5. Distribute the Participant Handout Expense Categorization and Current Budget Allocation.
6. Post the prepared flip chart pictured below. Say: *There are four steps in creating a budget: 1) track your income and expenses, 2) calculate how your expenses fit into different budget categories, 3) set financial goals for the future, and 4) allocate how you would like to spend your money to reach those goals. The first step in making a budget is to keep track of income and expenses. For example, let's look at Zinash's cash flow statement for July 2010 E.C:*

Zinash's cash flow statement

	July	Amount
Birr in Income	Used clothes sales	2000
	IGA	6000
	Commission work	1000
Total income		9000
Birr out Expenses	House rent	2000
	Food/drink	3500
	Clothing	630
	Household supplies	450
	Hair/beauty	450
Total expenses		7030
Savings		1970

7. Ask the pairs to complete their own cash-flow statements based on their estimated expenses over the last four weeks (see Module 1, Lesson 2, Activity 4). Review what they collected to make sure it is complete. Remind them to think carefully about all of their expenses and to complete one person's cash-flow statement before starting on the next. Tell them to leave the column "Budget Category" blank for now.

Participant Handout

Expense Categorization and Current Budget Allocation

1. Expense categorization

	Income source		Week 1	Week 2	Week 3	Week 4
Birr in Income						
Total income						
Birr out Expenses	Expense	Budget category	Week 1	Week 2	Week 3	Week 4
Total expenses						
Savings						

2. Current budget allocation

Budget category	Total amount	Percentage of total income (Budget category/total income)
Total income		
Necessities		
Debt repayment		
Discretionary		
Savings		

Source: Adapted from *Budgeting: Use Money Wisely* (Washington: Microfinance Opportunities, Citi Foundation, Freedom from Hunger, 2005)., see

<https://www.microfinanceopportunities.org/download.php?download=aHR0cHM6Ly93d3cubWljcm9maW5hbmNlb3Bwb3J0dW5pdGllcy5vcmcvd3AtY29udGVudC91cGxvYWRzLzlwMTMvMTivQnVkZ2V0aW5nLUNvbnRlbnQtTm90ZS5wZGY=>.

8. Ask volunteers to answer the following questions based on their cash-flow statements:
 - *What is your net income after four weeks (the remaining income after all expenses are subtracted)?*
 - *When are you likely to spend more money than you have coming in as income?*
 - *When is your income higher?*
 - *Can you save more during those periods?*
 - *When are your expenses higher? What irregular expenses do you have?*
 - *Are these necessary expenditures?*
9. Say: *The second step in making a budget is to create appropriate budget categories.*
10. Post the prepared flip chart on budget categories. Explain: *We can divide our expenses into three categories: necessities, debt repayment, and discretionary. Necessities are the things we need to survive and live healthy lives, while discretionary expenses are optional.*

Budget categories

Spending	Saving
<ul style="list-style-type: none"> • Necessities (rent, school fees, health, utilities, food, insurance, transportation, clothing) • Debt repayment (loans, other debt) • Discretionary expenses (entertainment, charitable contribution) 	<ul style="list-style-type: none"> • Emergency saving • Short-term savings • Medium-term savings • Long-term savings

Source: Budgeting: Use Money Wisely.

11. Ask the pairs to return to their cash-flow statements and decide how to categorize their expenses: either necessities, debt repayment, or discretionary. They should write down the category in their cash-flow statement under “Budget Category.”
12. When they are finished, ask some volunteers to give examples of how they categorized expenses.
13. Say: *Now we will calculate how our income is allocated across these categories. Use the current budget allocation format to determine what percentage of your total budget belongs in each category. Let me show you how.*
14. Show the flip chart with Zinash’s cash-flow statement. Add a column for “Budget Category.” Then ask participants to categorize Zinash’s expenses. Note that while food/drink and clothing may be considered necessities, going out for dinner at a restaurant or buying a new pair of high heels may be considered discretionary expenses. Encourage participants to debate how to categorize the expenses.

The table may look like this:

	July	Amount	Budget Category
Birr in Income	Used clothes sales	2000	
	IGA	6000	
	Commission work	1000	
Total income		9000	
Birr out Expenses	House rent	2000	Necessity
	Food/drink	3500	Necessity
	Clothing	630	Necessity
	Household supplies	450	Necessity
	Hair/beauty	450	Discretionary
Total expenses		7030	
Savings		1970	

15. Explain: *It is important for us to understand how our current expenses are distributed so we can develop a realistic budget for future expenses. The next step (third) in creating a budget is to calculate the percentages of our expenses across different budget categories.*

Show participants how to add up all of the expenses across the categories and calculate the percentages in the budget allocation format. It may look like this:

Budget allocation format

Budget Category	Total Amount	Percentage of Total Income (Budget Category/Total Income)
Total income	9000	100%
Necessities	6580	$6580/9000 = 73\%$
Debt repayment		
Discretionary	450	$450/9000 = 5\%$
Savings	1970	$1970/9000 = 22\%$

16. Explain the percentages in the table: *Here's another way to think about percentages. The budget allocation shows that if a person has an income of 100 birr per month, she may spend 73 birr on necessities, 5 birr on discretionary expenses, and keep 22 birr for savings.*
17. Ask each pair to do the same exercise in their worksheet based on their four-week cash-flow statement.
18. Say: *We have an idea of how we are spending our money now. The next step in making a budget is to set financial goals for the future. When determining your goals, you should:*
- *Set specific short- and long-term goals for your money*
 - *Decide at least one goal you can reach quickly to reward yourself for saving*
 - *Remember to review your goals and budgets over time.*

19. Say: *We will now return to the example of Zinash. Turn to the prepared flip chart pictured below.*

Zinash’s short-term financial goals

Zinash’s goal:

Goal	Cost	No. of months of saving required	Savings/month
To start an IGA	5000	3 months	1667/month
To complete a training related to the IGA	5500	3 months	1833/month
Total savings needed per month: 3500			

What Zinash can afford:

Goal	Cost	No. of months of saving required	Savings/month
To start an IGA	5000	5 months	1000/month
To complete a training related to the IGA	5500	6 months	970/month
Total savings needed per month: 1970			

20. Read out loud the following:

Zinash wants to save for three months toward her short-term goals to start an IGA requiring 5000 birr in capital and to pay for a training that costs 5500 birr that will help her start the IGA. According to her cash-flow statement, she has 1970 birr each month in savings, which is not enough to reach her goals right away. With her current income and expenses, Zinash cannot save as much as she wants to each month. She could adjust her savings goals, saving less for each specific goal and extending the time it will take her to accomplish them as shown in the second table. She could also look at her expenses to find ways to reduce them to be able to put more of her income into savings.

21. Distribute the Participant Handout: Priority Goals and Desired Budget Allocation.

22. Based on the Zinash example, ask participants to think about their priority goals. Tell them to figure out the cost for each goal and set a time frame for achieving it.

Participant Handout

Priority Goals and Desired Budget Allocation

1. Priority goals, cost of each goal, and time frame

Goal	Cost	No. of months of saving required	Savings/month
Total savings needed per month:			

2. Desired budget allocation

Spending	Saving
Necessities (housing, food, etc.):	Emergency savings:
Debt repayment:	Short-term savings:
Discretionary expenses:	Long-term savings:
Total spending	Total savings

23. Ask participants to get into pairs and estimate how much they must allocate to savings every month to achieve each goal. If this amount is more than they think they can afford, they can make adjustments—extend the time they need to save the desired amount, reduce costs, or change the goal.

Priority goals, cost of each goal, and time frame

Goal	Cost	No. of months of saving required	Savings/month
Total savings needed per month			

24. Ask two or three volunteers to share their priority goals, cost of each goal, and time frame to achieve their goal.

Sample budget allocation

25. Say: *The fourth step of making your budget is to decide how to spend money across budget categories based on your goals. If your cash-flow statement provides a good and detailed estimate of your current income and expenditures, you should be able to identify opportunities to reduce spending and save more. When you allocate money across budget categories, consider your priorities and financial goals. If, like the Zinash example, you don't have enough income to pay for specific goals, you know that you will need to make adjustments in the budget. You can find ways to reduce expenses (for example, use less expensive materials to repair your house) or extend the time for achieving your goals. For example, Zinash cannot afford to reach her goals in three months with her current spending, but she has enough in savings to reach her goal in six months. She could calculate where to cut expenses, then alter her budget allocation accordingly.*
26. Have participants turn back to their four-week cash-flow plan. Ask: Based on your past experience, how can you reallocate your planned expenses to meet your goals?
27. After some discussion, have participants pair up and reallocate their expenses to match their goals using the desired budget allocation.
28. When participants are finished, say: *Making a budget is a simple task. Anyone can do it. But following and sticking to it can be much harder. It takes discipline! You must respect each part of the budget from establishing financial goals and controlling your spending to honoring your commitment to save.*
29. Brainstorm ways participants can stay within their budget.
30. Take 5 minutes to wrap up this session by asking learners these questions (accept responses from one to two participants for each question):
- *What do you learn from your cash flow? Does your cash-flow statement show a surplus or a negative balance?*
 - *What goals do you want to achieve, with how much money and when? How much money do you want to save to achieve your goal?*

Source: Activity 5 adapted from *Budgeting: Use Money Wisely*.

Lesson 2: Daily money management practices (45 minutes)

Purpose:

To help participants understand the fundamentals of money management, including how to manage expenses and increase income to increase savings

Learning Objectives:

1. Understand good and poor money management practices.
2. Analyze your own money management practices and create a plan to improve them.

Required Resources:

- Flip chart paper and markers
- Pens/pencils and writing paper for each participant
- Prepared flip chart
 - Good Loan vs. Bad Loan

Source: Lesson 2 is adapted from *Budgeting: Use Money Wisely*; and *Financial Education for SEWA Bank Members: A Facilitator's Guide* (Rome, Italy: Rural Finance & Investment Learning Centre, SEWA Bank, Freedom from Hunger, Coady Institute, 2003), see https://coady.stfx.ca/wp-content/uploads/pdfs/SEWA_Financial_Literacy_Manual.pdf.

1. Say: *You can do three things with your money: spend it, save it, or invest it.*
 - *You spend money for day-to-day needs such as food, housing, transportation, clothing, health care, debt repayment, and discretionary (optional) expenses such as tea, movies, or vacations.*
 - *You save money for unexpected emergencies, unexpected opportunities, or to meet short- and medium-term financial goals.*
 - *You put your money into a business or income-generating activity (IGA) to earn income. This is called investing.*
2. Say: *The best advice for how to manage these three parts of your financial life is simple to say but harder to accomplish: spend wisely, save regularly, invest prudently. These are the fundamentals of money management.*
3. Ask participants to say the three fundamentals for money management several times—“spend wisely, save regularly, and invest prudently”—until they become familiar with them.
4. Read out loud the following two stories:

Story 1

Bekelech has been a street-based sex worker for the last six years. She earns on average 2000 birr per week. Sometimes she gets more money. She has identified avoidable and unavoidable expenses. Based on her analysis, she plans her expenses and reduces avoidable expenses by using less expensive clothes, cosmetics, shoes, perfumes, and groceries. She also started saving daily with a savings and loan cooperative since she joined. These savings allow her to borrow from the cooperative rather than a moneylender if she needs a loan. By examining what money came in and out regularly, she was able to save enough each month to put her current savings into a fixed deposit to earn more interest. Six months ago, she started a beauty salon. She chooses to put some savings into her business. Her business has been growing.

Story 2

Yesalemu has been a street-based sex worker for the last six years. She earns on average 2000 birr per week. Sometimes she gets more money. She buys expensive clothes, cosmetics, shoes, perfumes and groceries. She has no plan. She is left with nothing at the end of each week; she doesn't save. She started a beauty salon six months ago and borrowed 10,000 birr from her friend. She also got some equipment as a gift from relatives. However, the business is not going well due to lack of supplies/inputs such as soap, shampoo, conditioner, and others. She has a lot of debt that is eating away at her earnings.

5. Ask participants the following questions:
 - *How do Bekelech and Yesalemu think differently about money?*
 - *Which approach do you prefer and why?*
6. Explain: *One way to improve money management practices is to, like Bekelech, lower your costs and look for ways to increase your income. Let's do an exercise to practice. How do you spend your money in a typical day?*
7. As the expenditures are called out, write each one on a flip chart. Probe by asking, "What else?" Keep probing for honest answers, which may include items such as alcohol or chat.
8. Group participants in pairs, ensuring that high-literacy participants are matched with low-literacy participants.
9. Give the following instructions:
 - *Take turns writing down your daily expenses. Each person should have her own list of expenses.*
 - *Now look at your lists. Which expenses are avoidable? Which are unavoidable? Mark the avoidable expenses with a circle or star.*
 - *Are there ways of reducing the amount of money that you spend on these items? Write down your ideas.* Some suggestions include: cutting down on things that we don't need such as chat, alcohol, tobacco; buying in bulk; making fewer trips; thinking before you spend; planning your purchases; trying not to spend more than you have; reducing borrowing.
10. Now say:
 - *Now, write down all the sources of income for your household. Put the sources of income in order of importance.*
 - *What can you do to increase your income sources?*
 - *Why is it important to look at your expenditures and your income?*
11. After they complete this exercise, ask participants to share their ideas.
12. Say:
 - *The key is to find ways of increasing income and lowering expenses. If income is higher than expenses, we will be able to save. If expenses are higher than income, then we need to borrow to meet urgent needs.*
 - *Remember the three daily money management practices: think before you spend, reduce unnecessary costs, and put aside extra money for future and unexpected events.*
13. Wrap up this session (5 minutes) by asking learners these questions (accept responses from one to two participants for each question):
 - *What are the three fundamentals for money management?*
 - *What do you need to do daily to manage your money?*

Lesson 3: Savings and investment

Purpose:

To help participants determine where they should store their savings, how and when to use long-term and short-term savings methods through financial service providers, and the relationship between savings and investment.

Learning Objectives:

1. Compare different methods of saving.
2. Analyze the trade-offs between various long- and short-term savings and investment alternatives.
3. Understand the role of a financial service provider.

Required Resources:

- Flip chart paper and markers
- Pens/pencils and writing paper for each participant

Source: Lesson 3 is adapted from *Budgeting: Use Money Wisely* and *Financial Education for SEWA Bank Members*.

Lesson 3: Activity 1. Compare different methods of saving (45 minutes)

Key messages for participants:

- There are advantages and disadvantages for using various savings methods.
- Storing money at home is not safe and not recommended. Instead, consider ways of saving where you can earn interest and store your money securely.

1. Ask participants to name some ways they can store their savings.
2. Ask them which ones they use and why. Some examples might include:
 - Hiding cash in the home
 - Keep cash in a can
 - Giving cash to someone else to keep
 - Buying jewelry or livestock
 - Contributing to a savings groups/”ekub”
 - Buying land or a house
 - Putting cash in a bank
 - Buying goods to store
3. Divide participants into groups of three to four. Tell them to select a spokesperson who will present their discussion and a leader to lead the discussion.
4. Ask them to take 10 minutes to list all the cash-saving mechanisms in their locality and reasons for preferring one method more than another.
5. Give each group 3–4 minutes to present their responses.
6. Say: *Each method has advantages and disadvantages such as:*

Method of saving	Advantages	Disadvantages
In kind (gold, jewelry, livestock, land)	<ul style="list-style-type: none"> • Value might increase over time • Must sell to access cash • Decreases temptation 	<ul style="list-style-type: none"> • Difficult to liquidate in case of emergency • Value could decrease over time • Risk of theft or death (in case of animals)

Method of saving	Advantages	Disadvantages
At home (in cash)	<ul style="list-style-type: none"> • Easy access 	<ul style="list-style-type: none"> • Not safe • Easy to spend on non-essential items
Self-help groups	<ul style="list-style-type: none"> • Easy access • Savings often linked to credit • May earn dividends on loans made with savings • Group rules about frequency and amount of deposit encourages saving 	<ul style="list-style-type: none"> • Safety depends on the group
Bank or microfinance institutions	<ul style="list-style-type: none"> • Safest option • Less temptation to withdraw and spend • Earn interest • Access to wider range of saving products • Helps to manage money 	<ul style="list-style-type: none"> • Low remuneration • Less accessible

7. Remind participants that storing their money at home is dangerous, and more secure methods of savings are recommended, especially those that earn interest.

Lesson 3: Activity 2. Savings and investment (45 minutes)

Key messages for participants:

- It is important to plan ahead in order to save enough money to reach your goals.
- Financial institutions can help keep your money safe.
- Short-term savings are easily accessed, but long-term savings options may offer higher interest rates at financial institutions.
- Investment is money used for productive activities, like growing your business. It is important to save so you can invest.

1. Read the story The Ant and the Grasshopper out loud to participants.

The Ant and the Grasshopper

This is the story of a farsighted ant and a lazy grasshopper. The grasshopper and the ant were good friends living in the fields together. In the spring season, the ant was working hard, stockpiling food for the rainy season. The grasshopper was hopping about in the fields, chirping and singing. He advised the ant not to do any hard work in the spring season, saying this is the time to enjoy yourself. The ant replied that she was doing hard work to prepare for the rainy season.

During the rainy season, the ant does not have to worry because she has planned ahead. But the poor grasshopper was starving because he had not planned for the rainy days. The ant's savings will help to overcome the times of crisis.

2. Ask: What did you learn from this story?

3. After listening to a few responses, say: *The ant is a long-term planner. She regularly stores more food than she consumes. She does this regularly and often, not at the last minute, so that she can build up wealth over time.*

Planning involves making choices. When you plan for tomorrow, you will most likely have to give up something today. When your resources are limited, you must choose between different things. Sometimes these choices are hard. In the long run, good choices will make for a happier, more secure life.

4. Ask: *Why do you save?*

5. Probe for:

- To build assets
- Future needs
- Security
- Children's future
- Unexpected event or illness

6. Read out loud the following story:

Zenash is a 23-year-old sex worker. She has no children or other dependents. She has an average income of 8000 birr per month. Sometimes she has more. But she spends all her income and never has money to save or invest. What advice do you give her?

7. After listening to participants' answers, suggest the following possible solutions:

- *Keep a record of income and expenses*
- *Identify avoidable and unavoidable expenses and cut avoidable expenses*
- *Save first then spend the remaining based on the budget*
- *Build savings*

8. Ask participants to remember the goals they set during the life skills module and their action plans to achieve their goals. Then ask them to think about any other dreams or goals they have set that require money.

After a minute or two, ask participants to think about the following questions:

- *What are the two or three goals and dreams that require money?*
- *How will you secure the money to achieve these dreams?*

9. Then say: *We are now going to take some time to figure out your current situation on paper, including what you own and what you owe, by creating a "net worth statement."*

10. Divide participants in high-/low-literacy pairs. Instruct them to take out a piece of paper and help each other complete their net worth statements.

11. As you explain instructions for the activity, demonstrate on the flip chart. Draw a line down the middle. Say: *On one side of the page, list what you own and write down its value. These are your "assets." And on the other side list what you owe other people, your "liabilities" or debts. Then, subtract your liabilities from your assets. If your assets are larger than your liabilities, you have a "positive" net worth. If your liabilities are greater than your assets, you have a "negative" net worth. Don't be discouraged if you have a negative net worth! If you follow a plan to get into a positive position, you're doing the right thing. I will give you 20 minutes to finish your net worth statements.*

12. After 20 minutes, ask for three or four volunteers to share their goals and dreams and net worth statements.

13. After they complete the exercise, ask: *What is the difference between saving and investing? What is the relationship between the two?*

14. Explain:

- **Savings** is both a long- and a short-term strategy. Savings for the short term can be drawn upon more easily. Financial institutions provide a safe place to save and the benefit of earning interest on the principal amount. The principal is the amount deposited prior to the addition of interest.
- **Long-term savings** earn a higher rate of interest from financial institutions, but the funds must be kept in the account longer and you cannot withdraw as often.
- **Investment** is similar to long-term savings in that the money is tied up and cannot easily be drawn upon. Investment is when money (savings or additional income) is put back into productive activities either in the form of a purchased asset or working capital (money available for use while running a business). Returns will depend on the activity. For example, investment in a sewing machine for a business may bring in more work and thus yield more income for the business. Financial institutions provide loans for investments such as buying a house or car, or for business.

15. Emphasize to participants the importance of saving, like the ant in the story, to obtain the money they need to finance their dreams.

16. Summarize the session by telling the following true story:

Tikdem became a member of a women’s organization called Women in Self Employment (WISE) and started to save money. She took business training and learned that she was spending a lot of money unnecessarily because she did not know how to handle it. With the training, she learned how to make saving a habit in her life.

After she completed the training, she took a loan of 500 birr and bought an oven for a bakery and started to sell bread to neighbors and other people in her area. Then she took a 1000 birr loan and started to sell different household items. When her savings reached 5000 birr, she bought a share worth 5000 birr from Addis International Bank with which her husband built a house on her father-in-law’s land.

Source: Women in Self Employment (WISE). Let me narrate: my story. Addis Ababa: WISE; 2013.

17. Wrap up this session (5 minutes) by asking these questions (accept responses from one to two participants for each question):

- *What did you learn about the relationship between savings and investing?*
- *In which activities do you plan to invest your money? How do you plan to get the money for your investment?*

Assignment

- ✓ Remind participants about the budget exercise they completed in Lesson 1.
- ✓ Ask them: *What amount of money have you promised yourself to save per week/month to achieve your goals? Where do you plan to save?*

Lesson 4: Borrowing and loan management

Purpose:

To help participants make informed decisions about when to borrow and how to pay back loans

Learning Objectives:

1. Understand the difference between a good and bad loan
2. Analyze different options for borrowing
3. Understand good loan repayment practices

Required Resources:

- Flip chart paper and markers
- Pens/pencils and writing paper for each participant
- Prepared flip chart
 - Discussion questions on good vs. bad loans
- Masking tape
- Play money
- Calendar

Source: Lesson 4 is adapted from *Financial Education for SEWA Bank Members*.

Lesson 4: Activity 1. Good and bad loans (45 minutes)

Key messages for participants:

- In order to borrow effectively, it is important to distinguish between a good loan and a bad loan.
- A good loan can help you grow your income or meet an emergency need.
- A bad loan leaves you indebted after the loan is used or puts you in a position where it is difficult to repay the loan.
- It is better to accumulate enough savings to cover basic family needs or emergencies than to take out a loan to meet these needs.

1. Demonstrate the prepared flip chart with discussion questions on good loans and bad loans. Divide participants into small groups (three to four in each).
2. Ask the groups to discuss the following questions as written on the flip chart. Ask them to describe their experiences regarding good and bad loans.

Good loans vs. bad loans

- *Why do people borrow money?*
- *Are all loans good? When can they be bad for borrowers?*
- *When can loans be good for borrowers?*

3. Ask them to present for the large group. Write their responses on the flip chart.
4. Explain:
 - *People borrow for three reasons:*
 1. *To invest (in business: purchasing materials, equipment, land, etc.)*
 2. *To respond to an unexpected event or emergency (invitation to a wedding or to other traditional and social ceremonies, sickness, theft, or loss of an essential item)*
 3. *To meet basic family needs, to purchase an item for which they presently do not have enough money*
 - *If you have enough savings, you do not need loans for consumption and emergencies.*
 - *Loans used to expand an existing business or start a new business earn income for the borrower.*
 - *Loans for crises and family needs do not bring in new income and must be paid back from other sources of income. Try to avoid borrowing for these purposes.*

- *Good loans can help you start or expand a business, respond to an emergency in your family, or improve your living conditions sooner rather than later.*
- *Taking a loan always carries a risk, the risk of not being able to repay. If it ends up costing you money or forcing you to go deeper into debt or nonrepayment (loan default), it is a bad loan.*

Use of Debt	Good Debt	Bad Debt
Purchasing an asset/materials or goods for business	<ul style="list-style-type: none"> • The asset outlasts the time it takes to pay off the lender. • The income earned from the asset exceeds the cost of the loan. 	<ul style="list-style-type: none"> • Debt is still owed after the asset is outdated or broken, or the income earned from the asset is less than the cost of the loan.
Working capital/money that is available for use while running a business	<ul style="list-style-type: none"> • The loan makes it possible to pursue a business opportunity that is profitable enough to repay the loan and have something left. • The loan helps you save money on inputs or inventory and thus increase your earnings from the final product. 	<ul style="list-style-type: none"> • You cannot earn enough to repay the loan. • You have other less-costly sources of financing. • You cannot get the loan in time to take full advantage of the specific opportunity.
Basic family needs		<ul style="list-style-type: none"> • Debt is still owed after the loan has been used. • The loan did not generate any income to pay back.
Emergency loan	<ul style="list-style-type: none"> • The loan helps you solve an immediate problem without undue hardship. 	<ul style="list-style-type: none"> • The loan terms are too costly or cannot be adjusted to your ability to repay.

Lesson 4: Activity 2. Analyze trade-offs between different options for borrowing (45 minutes)

Key messages for participants:

- Think critically about how you can take out and repay loans or draw on savings to pay for expenses.
- Loans are most useful when put toward productive purposes, but if they cannot be paid off in a timely fashion you may need to use a combination of savings and borrowing for larger business expenses.

1. Describe one of the following scenarios at a time and ask members to decide with each scenario whether they would choose savings or loans to solve the problem.
2. As scenario is read out loud, ask the participants to move to the left side of the room if they believe that savings should be used and to the right side of the room if loans should be used.
3. Once the volunteers have explained their responses, elaborate using the following suggested solutions.

Scenario 1:

Genet, a vegetable vendor, has a big loan from a moneylender that is eroding her business profits.

Suggested solutions:

Genet could take out a cheaper loan from another source and pay off her original loan. In this case, she is at least paying less in interest. If she can avoid it, it is best not to touch her savings or other assets.

Scenario 2:

Yeshi has been building her savings for many years. Suddenly her husband needs expensive treatment for his illness. She is trying to decide if she should use a loan or savings to pay this cost.

Suggested solutions:

It is better to use loans for a productive purpose. Yeshi should draw on her savings.

Scenario 3:

Ramiben, a seamstress, wants to buy a new sewing machine. Should she use a loan or her savings?

Suggested solutions:

For smaller business inputs such as the purchase of more material, loans may be helpful and can be paid back fairly quickly. For a larger purchase, such as a sewing machine, it may be helpful to take out a loan if you are confident that the increase in production will allow you to pay off the loan quickly. If that is not possible, it might be better to save a separate amount of money in a short-term fixed deposit that you can eventually use toward the purchase of the sewing machine.

Lesson 4: Activity 3. Loan management (45 minutes)

Key messages for participants:

- Make sure you understand the terms of a loan before borrowing. You should know how much you need to repay over time including principal, interest, and fees.
- Loans get much more expensive over time. It is very important to borrow from affordable sources and pay your loan off as quickly as you can.
- It is easier to pay off loans that are used for productive activities. That way, you can earn the money needed to pay down the loan.

1. Say: *It is important to be informed before you borrow money. Here are some things you need to know:*
 - *The amount of your loan repayment including principal, interest, and fees.*
 - *The sources of income and/or savings you need to make those repayments.*
 - *Whether the asset you are buying with the loan will outlive the loan and continue earning income for you.*
2. Tell participants the following story and choose two volunteers for a role-play simulating the story. They will use play money and a calendar to act out the story, using the calendar to show the passage of time, month by month.

3. As the participants act out the story, show them the calculations for loan repayment, month by month, on a flip chart. The flip chart should show the running total and final differences between what the two women paid.

Story of Muna and Zeynaba

Muna and Zeyneba took a loan of 3000 birr at the same time. Both got the loan from a financial institution with a 10% interest rate per year for three years.

Muna invested all the loaned money in her IGA. She made a loan payment of 200 birr each month, which is more than the required amount of 108.30 birr. Muna can repay the whole loan in less than three years.

Zeyneba used a portion of the loan for the IGA and another portion for other needs, including household and social obligations. She managed to make a loan payment only once every two months.

The more time you take to repay the loan, the more interest you will pay. Even if your original loan is the same as one of your friends, your loan will cost you more in the end if you take more time to pay it back.

4. Explain that as time passes, Muna repays her loan and her play money pile decreases. At the same time Zeyneba, who does not send loan payments regularly, accumulates more and more interest and late fees between payments.
5. Ask the volunteers about the difference between Muna's and Zeyneba's loan management styles. Ask how Muna was able to repay the loan faster.
6. Make sure participants understand that:
 - Muna was able to repay the loan faster because she invested the funds in an IGA while Zeyneba spent on unproductive activities.
 - Muna was able to ensure there was a steady stream of income to repay her loan as soon as possible. She also made payments larger than the minimum required amount, which allowed her to pay the loan off sooner.
7. Explain:
 - *Invest in productive activities such as your business so that the money you borrow will help you earn more money and repay your loan more easily.*
 - *Pay on time. The longer you take to repay, the more the loan costs.*
 - *Look at how Zeyneba's interest grows over time! Remember, when you borrow money with a certain interest rate on what is owed, you have to pay back the principal balance and interest. Interest compounds over time, which means that you not only have to pay interest on the principal, but interest on the interest. The cost of your loan can become much more expensive if you do not pay on time.*
 - *Reduce high-cost loans by borrowing from cheaper sources. Moneylenders are the most expensive source because they charge high interest rates.*
 - *When considering a loan, make sure you are able to pay it back.*
8. Wrap up this session (5 minutes) by asking learners these questions (accept responses from one to two participants for each question):
 - *What is your experience with a good or bad loan? Please share the story with us.*
 - *What did you learn about loan management?*

MODULE 4

ENTREPRENEURSHIP DEVELOPMENT

Lesson 1: The business world

Purpose:

To help participants understand potential IGAs in their communities, the pros and cons of entrepreneurship, and the characteristics of successful entrepreneurs.

Learning Objectives:

1. Consider some IGAs that you can initiate.
2. Understand the different roles people play in the context of several IGAs.
3. Explore the characteristics of entrepreneurs.
4. Learn from the experiences of local entrepreneurs.

Required Resources:

- Flip chart paper and markers
- Pens/pencils and writing paper for each participant
- Two guest speakers (see Activity 2)
- Prepared flip charts:
 - Identifying IGAs
 - Roles in an Enterprise
 - Characteristics of Entrepreneurs
- Photocopies (one per participant):
 - Marketing plan

Source: Lesson 1 is adapted from *Accelerated Skills Acquisition Program (ASAP): Training for Young Entrepreneurs* (Washington, DC: Creative Associates International, Inc. and International Youth Foundation (IYF), 2009), see https://www.iyfnet.org/sites/default/files/ASAP_Curriculum_Young_Entrepreneurs.pdf.

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Lesson 1: Activity 1. Types of IGAs and the roles within an IGA (30 minutes)

Key messages for participants:

- IGAs fall into a variety of different categories with many ways for individuals to get involved.
- Think about the different roles you might take in an IGA. Being an independent entrepreneur might be a good fit for you, or you might consider a role as a worker on a team.

1. Divide participants into groups of five to six. Ensure that each group includes participants who can read and write and perform simple calculations so they can assist those who cannot.
2. Ask each group to select a leader to facilitate discussion and a spokesperson to share the discussion with the larger group.
3. Ask participants to think about different types of IGAs, or enterprises, in their communities and write down their answers.
4. Ask participants to share, writing their responses on a flip chart.
5. Then, show the prepared flip chart pages describing categories of enterprises and the various roles of women and men in them, as below:

Identifying IGAs

Trade/Retail	Services
Clothing store Fashion boutique Bicycle shop Antique shop Camera shop Art and craft gallery Drugstore Gift shop Liquor store Florist Vegetable store Fruits store Grocery store Butcher shop Distributorship Wholesaling Brokerage Real estate	Computer services Print shop Landscaping Rental service Interior decorating Auto repair shop Accounting and tax service Car wash Employment agency Travel/tours agency Real estate agency Security Transportation Restaurant Motel Fashion Building contractor Design work Tailoring Washing clothes
Manufacturing	Agriculture
Machine shop Medical equipment Food processing/home products Industrial equipment/components Cosmetic and beauty products Furniture/woodwork Bricks, pots, tiles, and other clay products Cement-based products Food products Wheat and rice-based products Animal feed	Vegetable cultivation Fruit orchard Flower production Foliage production Goat farming Cattle farming Egg production Pig farming Fish farming Beekeeping Root crops Sugar cane Agriculture services

6. Ask: *What are some of the different roles that people might play in an enterprise?*
7. Show participants the prepared flip chart as follows. Say: *People have different roles in an enterprise. All are needed for the success of the enterprise. In the case of self-employment, the owner would have to play all the various roles in sequence in order to offer the services or the goods.*

Roles in an enterprise

Leader	Worker
Promoter	Employee
Employer	Producer
Manager	Follower

8. Ask the participants to discuss, in groups, which roles they would feel more comfortable with and why. Have a few volunteers share their responses.

Lesson 1: Activity 2. Important entrepreneurial characteristics (45–60 minutes)

Key messages for participants:

- Consider how to develop the characteristics of successful entrepreneurs in your own current or future enterprise. Even non-entrepreneurs can learn from these useful traits and habits.
- Experienced entrepreneurs have valuable lessons to share about the pros and cons of entrepreneurship.

1. A week before the session, invite one or two local women entrepreneurs to share their experiences.
2. Ask if two or three participants would volunteer to share their experiences working in IGAs. Invite them to discuss how they got started, what challenges they have experienced, and the current status of their businesses. Probe for skills or qualities that helped them during their experience or they would have found useful.
3. Write the identified characteristics on the flip chart.
4. Ask other participants to suggest more characteristics that would be important for the volunteers to have.
5. Post the flip chart on the wall, then compare what they said with what is written on the prepared flip chart. The prepared flip chart should look like the list below:

Characteristics of an entrepreneur

- Goal oriented
- Hard working
- Self-confident
- Persistent
- Copes with failure
- Demonstrates initiative
- Copes with uncertainty
- Committed
- Reliable and has Integrity
- Risk taker

6. Now, describe each characteristic in detail as follows:

- **Goal oriented:** Success in business depends upon being able to set realistic goals or targets and to work with determination to achieve them. This ability to set goals (for things the person thinks are worthwhile) and to work to achieve them is fundamental to being an entrepreneur.
- **Hard working:** Running a business requires a lot of energy and drive. This involves the ability to work for long hours when necessary, to work intensely, and to cope with less than a normal amount of sleep.
- **Self-confident:** To succeed, entrepreneurs have to believe in themselves and in their ability to achieve the goals they have set for themselves. This is often shown by a belief that “if you want something badly enough and are prepared to work at it, you’ll usually get it.”
- **Persistent:** All businesses have their problems and disappointments. Being persistent in solving a problem is one of the keys to being a successful entrepreneur.
- **Copes with failure:** All business ventures inevitably have disappointments and failures as well as successes. Coping with failures involves recognizing them, learning from them, and seeking new opportunities. Without this characteristic, early failures may end a person’s attempt at self-employment.
- **Demonstrates initiative:** Research shows that successful entrepreneurs take the initiative and put themselves in positions where they are personally responsible for success or failure.
- **Copes with uncertainty:** Being an entrepreneur is much more uncertain than employment. This uncertainty is related to sales and turnover, but it often also exists in other areas such as materials delivery and prices, and bank support. An ability to cope with this uncertainty without becoming too stressed is a necessary trait for an entrepreneur.
- **Committed:** Starting and running an enterprise demands total commitment in terms of time, money, and lifestyle. It has to be a major priority in the entrepreneur’s life.
- **Reliable and has integrity:** The qualities of honesty, fair dealing, and reliability in terms of doing what one has promised to do are essential traits of an entrepreneur.
- **Risk taker:** Being an entrepreneur involves some risks. Entrepreneurs have the ability to take measured or calculated risks. Such risks involve working out the likely costs and gains, the chance of success, and the belief in oneself to make the risk pay off. Entrepreneurs may be considered risk avoiders when they reduce their risks by having others assume part of the risk. Those who assume the entrepreneur’s risk may be bankers, suppliers, or customers.

Source: Know About Business: A Training Methodology to Create Awareness about Entrepreneurship among Youth (Geneva: International Labour Organization [ILO], 2011).

Panel discussion with local entrepreneurs

7. Welcome the guest entrepreneurs who were invited to the session. Invite each entrepreneur to introduce herself and her business and how she came up with the idea. Ask the guest to answer the following questions:

- *What motivated her to start the business?*
- *What type of team did she work with to help the business? Did the entrepreneur start alone?*
- *What was the business like at the beginning?*
- *Did anyone help her with her business? Who and how?*
- *What does she like or dislike about running a business?*
- *What challenges has she overcome and how? What challenges still exist?*
- *If she were to go back in time, would she do it again?*
- *What would she do differently?*

8. Encourage participants to ask as many questions as possible in order to better understand the pros and cons of becoming an entrepreneur.
9. Thank the guests on behalf of the participants.
10. Ask the participants to work in pairs develop a list of the characteristics that contributed to the success of the entrepreneurs' businesses.
11. Ask two or three volunteers to share what they learned from the invited entrepreneurs.
12. To wrap up this lesson (5 minutes) ask several participants to share the characteristics of entrepreneurs that they found most appealing.

Lesson 2: Developing a business plan

Purpose:

To build participants' capacity to identify and select profitable IGA opportunities and develop a business plan that maximizes efficiency and anticipates unexpected expenses and challenges.

Learning Objectives:

1. Generate new business ideas, refine existing business ideas, or improve an existing IGA.
2. Develop a business plan.
3. Learn how to reduce expenses and prepare for the unexpected.

Required Resources:

- Flip chart paper and markers
- Pens/pencils and writing paper for each participant

Source: Lesson 2 is adapted from *4 Steps to a Better Business* [Technical Learning Conversation Series] (Davis, CA: Grameen Foundation, 2009). © 2009 Grameen Foundation USA. All rights reserved.

Lesson 2: Activity 1. Generating and screening business ideas (30 minutes)

Key messages for participants:

- Use your knowledge of existing IGAs and your own hobbies and interests to guide the process of generating ideas for a new business.

1. Explain: *A good business idea is essential for starting a successful business enterprise and for staying competitive afterwards. Good business ideas, however, do not usually just occur to an entrepreneur. Rather, they are the result of hard work, effort, research, discussions, interviews, and often creativity on the part of the entrepreneur.*
2. Divide participants into groups of five. Ensure that each group includes participants who can read and write and perform simple calculations so they can assist those who cannot.
3. First, ask participants to brainstorm and list IGAs in their communities.
4. Second, ask participants to brainstorm and list their hobbies and areas of interest.
5. Third, ask participants to list the possible business ideas that could derive from those hobbies and areas of interest.

6. As the last stage of the exercise, ask them to identify a number of business ideas they would be interested in considering as possible business enterprises.
7. Give time to each group to present the business ideas to the full group.
8. After the groups' presentations are completed, divide participants into high-/low-literacy pairs.
9. Ask them to identify business ideas they think would make sense for them and why. Have each participant identify at least one business idea of interest.
10. Ask each participant to write down her business ideas (those who can write should help those who cannot) and the corresponding motivations.
11. Ask all participants to think about their business ideas after the training lesson and come to the next lesson with at least one written business idea that interests them.

Assignment

- ✓ Ask participants to identify one or two business ideas that interest them.
- ✓ Ask them to write a description about the business idea(s).
- ✓ Ask them to put responses in their workbook or file.

Lesson 2: Activity 2. Talking with customers (45 minutes)

Key messages for participants:

- Before starting an IGA, you should determine if your business idea will be profitable. You can gather information by talking directly to potential customers.
- You should ask potential customers four main questions:
 - 1) *WHO will buy it?*
 - 2) *WHEN will they buy it?*
 - 3) *HOW MUCH will they buy from you?*
 - 4) *HOW MUCH are they willing to pay?*

1. Tell participants the following story:

Zulfa's Business Improvement Idea

Zulfa sells injera at the market. She was making enough money to pay for her household expenses and pay her loan. Then one day, another person began selling injera in the market. Zulfa noticed that some of her customers were occasionally buying injera from the other seller. She thinks that she can find new customers if she begins to sell anbasha as well. But she is not sure if this is a good idea.

2. Brainstorm what Zulfa can do to find out if selling anbasha will improve her business.
3. After the brainstorming exercise, tell them Zulfa decided to talk to her customers about her business improvement idea.
4. Brainstorm what questions she can ask her customers before she begins to sell anbasha.
5. Tell participants you need a couple of volunteers for a role-play. Say: *Imagine that I am Zulfa, and I want to know whether making and selling anbasha will improve my income. You are all customers of mine, so I am going to test my idea for selling anbasha with a few of you.*

6. Act out the following role-play:
 - **Zulfa:** *Hello, good morning, my name is Zulfa. I sell injera in the nearby market. I am thinking of also selling anbasha. Would you be interested in buying anbasha?*
 - Ask the question to various participants until a few people say, “yes.”
 - **Zulfa:** *That is great! How often would you buy anbasha? What day and what time would you buy anbasha?*
 - Listen to the various answers and summarize them.
 - **Zulfa:** *OK. And how much anbasha would you buy each time?*
 - Listen to the answers and summarize them.
 - **Zulfa:** *One last question, how much would you be willing to pay for a piece of anbasha?*
 - Listen to the answers and summarize them.
 - **Zulfa:** *Okay, thanks so much for your time. See you next week in the market!*
7. Summarize what you learned from asking the questions. Then ask: *What questions did Zulfa ask to get this information?*
8. Make sure participants mention the following:
 - Would you be interested in buying anbasha?
 - When would you buy the anbasha?
 - How much anbasha would you buy each time?
 - How much would you be willing to pay for a piece of anbasha?
9. Ask participants to repeat after you each of the following four questions. Go through the questions three to four times. Say: *You need four main pieces of information to know whether there is a demand for a product.*
 - *WHO will buy it?*
 - *WHEN will they buy it?*
 - *HOW MUCH will they buy from you?*
 - *HOW MUCH are they willing to pay?*
10. Tell participants they are going to practice how to ask customers or potential customers questions in order to test and develop their idea to improve their business.
11. Divide participants in pairs. Ask participants to recall the business idea they identified for starting an IGA or improving their business. One of the partners should pretend to be a customer while the other practices the questions.
12. Walk around to make sure that participants are gathering the information with the four main questions.
13. After 5 minutes, say: *Switch roles!*
14. After another 5 minutes, ask volunteers to share what they learned from talking to customers.

Assignment

- ✓ Ask participants to remember the business ideas they identified in the previous activity.
- ✓ Instruct them to talk with neighbors or other people they encounter (as many as possible) to understand the demand for their business ideas, asking the following questions:
 1. Who will buy it?
 2. When will they buy it?

3. How much will they buy from you?
4. How much are they willing to pay?

- ✓ Tell participants to write a brief report describing the answers to the four questions.
- ✓ File their report in their workbook or file.

Lesson 2: Activity 3. Estimating your profits (45 minutes)

Key messages for participants:

- To determine if your business idea will be profitable, you should use information gathered from potential customers to calculate the amount of money you can earn.
- Then, subtract the cost of expenses to produce the item or deliver the service needed for your business idea. This will be covered in the next activity.

1. Say: *You can use the cash flow skills learned earlier to calculate potential profits from the sale of anbasha by estimating your potential earnings and business expenses. You must:*
 - *Calculate your current earnings/expenses from injera sales (if you don't already know)*
 - *Estimate potential earnings from adding anbasha to your business*
 - *Estimate your expenses from adding anbasha*
 - *Calculate your potential profit from adding anbasha.*
2. Say: *Now, we will learn how to estimate your potential earnings from adding anbasha to your business. When you want to improve your business, one of the first things you need to do is calculate your current earnings and estimate how much more you will earn with your business improvement idea.*
3. Ask participants to recall the story about Zulfa. Explain that you will now show how Zulfa estimates her weekly earnings. Then read the following story:

Zulfa's Business Earnings

Since Zulfa is worried she will lose even more customers to the new injera seller in the market, she decides to pay closer attention to how much she earns every week. She calculated that in one week she earned birr 3000 from selling injera.

As you know, Zulfa is thinking of making and selling anbasha as well. She talked to her customers to test this idea and now she will use that information to estimate her earnings:

- Zulfa knows she could sell each slice of anbasha for 8 birr.
- She estimates she will sell 20 slices of anbasha each day from Monday to Saturday, and 40 slices of anbasha on Sunday.

4. Ask:
 - *How much will Zulfa earn every day by selling anbasha from Monday to Saturday?*
[20 slices of anbasha multiplied by 8 birr = 160 birr earned each day]
 - *How much will Zulfa earn every week by selling anbasha from Monday to Saturday?*
[160 birr earned each day multiplied by 6 days = 960 birr]
 - *How much will Zulfa earn by selling anbasha on Sunday?*
[Anticipating selling 40 slices of anbasha, she will earn 320 birr]
 - *How much will Zulfa earn in total every week from anbasha?*
[320 birr + 960 birr = 1280 birr]

5. Say: *Now Zulfa has an estimate of the money she will make from her business improvement idea. In the next activity, we will calculate how much money Zulfa will need to produce the anbasha to ensure that she can actually make a profit when she sells it.*
6. Say: *Now that you asked your customers about your idea to improve your business, you are going to use that information to try to estimate your earnings. I am going to ask you one question after another and leave some time for you to decide how to answer each question with a partner.*
7. Divide participants into high-/low-literacy pairs. Then ask them to discuss the following questions, leaving time for discussion between each one:
 - How much are you earning now from your business every day (for those who already have an IGA)?
 - How much are your clients willing to pay for your product?
 - How many products are you likely to sell every day?
 - So, how much will you earn each day in your business?
 - How much will you earn each week in your business?
 - How much will you earn each week with your business improvement idea?

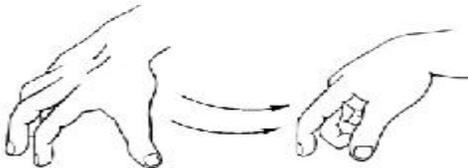
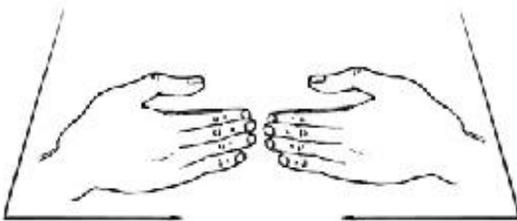
Assignment

- ✓ Remind participants to think of their business idea and the findings from their discussions with potential customers.
- ✓ Tell participants to use that information to estimate how much they would earn from their business ideas. They can use the following guide to estimate their earnings:
 1. How much are clients willing to pay for your product?
 2. How many products are you likely to sell every day?
 3. How much will you earn each day in your business?
 4. How much will you earn each week in your business?
- ✓ File the findings in their workbook or file.

Lesson 2: Activity 4. Planning your business (45 minutes)

Key messages for participants:

- When planning your business, you must consider materials needed, work that needs to be done, help needed to complete the work, and the place where the work will be done.
1. Explain: *In this exercise we are continuing to follow the example of Zulfa and her injera business as she decides whether she can improve her profits by also selling anbasha. To do this, she must list everything needed to make the anbasha to estimate her business expenses and calculate her potential profits. To help Zulfa with this estimate, consider four major expenses:*
 - 1) *Materials needed*
 - 2) *Work that needs to be done*
 - 3) *Help needed to complete the work*
 - 4) *Place where the work will be done*
 2. Say: *We are going to use hand gestures to help us remember these four major business expenses. Demonstrate the hand gestures in the pictures below while saying the following text:*

The Four Components of Business		
Say:	Make the hand motion:	Keep making the hand motion as you say:
Materials that you need		This includes equipment and ingredients such as flour, oil, salt, water, baking powder, etc.
Work you need to do		This is what you need to do to make, transport, or sell your product.
Help you need		This includes help you need to make, transport, or sell your product.
Place in which to work		This is the space you need in which to make and sell your product.

3. Practice saying the four components of a business while making the hand motions with the participants.
4. Say: *For example, Zulfa is going to improve her business by selling anbasha in addition to injera. Let us look at what she would need to make and sell anbasha in addition to injera.*
5. Say: *Let us look at the first category: materials that you need.* Ask the following questions. Answers are indicated in brackets.
 - *What does Zulfa need to make anbasha?* [flour, salt, water, baking powder, oil]
 - *How much does she need of each ingredient to make enough anbasha for 160 customers?*
6. Say: *Let us look at the second category: work you need to do.*

- *What does Zulfa need to do to make, transport, and sell her anbasha?*
[ingredients, cooking materials, local transportation, plastic bag, or plates]
7. Say: *Let us look at the third category: help you need.*
 - *Who can help Zulfa make, transport, and sell her injera and anbasha?*
[family, friends, local transportation driver, other helper for a small fee]
 8. Say: *Let us look at the fourth category: place to work.*
 - *What work area does Zulfa need?*
[one room in the house to make it; a space in the market to sell it]
 9. Say: *In the next exercise, we will learn how to calculate the costs of these components to determine whether Zulfa can make a profit; but, for now, let's think about these four components in relation to your IGA—what would you need?*
 10. Divide participants in pairs.
 11. Ask participants to plan their business using the four hand gestures and say: *Each of you can think about how to improve your current business or the new idea you generated in previous activities. It is time for you to make your plan using the four hand gestures to help you. Discuss your business or business idea with your partner. The hand gestures will help you to remember all the things you need to consider.*
 12. Instruct participants to ask each other: “What materials do you need for your business idea?”
 13. After partners have shared for a minute, instruct them to discuss how they will make, transport, and sell their products.
 14. After partners have shared for a minute, instruct them to discuss who can help them make, transport, or sell their products.
 15. After partners have shared for a minute, instruct them to discuss what work space they will need to make and sell their products.
 16. After partners have shared for a minute, ask everyone to sit in a circle. Stand in the center of the circle and say: *Let us play a game. I am going to stand here, close my eyes, and turn around in a circle. When I stop, I am going to make one of the four hand motions that helps you remember your plan. The person I am pointing to must say one thing about her business that matches the hand gesture. If she cannot think of anything, she must come to the center of the circle and take my place.*
 17. Demonstrate the game. When participants understand, play it for 5 minutes.

Thank the participants for their participation and say: *Planning your new business idea using these gestures as reminders will help you decide whether you can manage this business successfully.*

Assignment

- ✓ Remind participants that the first step in estimating their business expenses will be to answer the four questions discussed in today's lesson.
- ✓ Instruct participants to respond to the questions in writing:
 1. What materials do you need for your business idea?
 2. How are you going to make, transport, and sell your product?
 3. Who can help you make, transport, or sell your product?
 4. What work space do you need to make and sell your product?
- ✓ File their findings in their workbook or file.

Lesson 2: Activity 5. Estimating your business expenses (45 minutes)

Key messages for participants:

- Use market research to calculate your expected business expenses.
- When calculating business expenses, be sure to consider losses such as when friends or family take some of your products without asking.

1. Say: *When planning your business, you must also consider other expenses such as paying for electricity or water or making a loan payment. Do not forget to count losses. Losses may occur during transport or when friends and family take some of your products without paying. I am going to share a story about Zulfa, the injera seller, and her business expenses. I need six volunteers to play characters in the story. Listen closely to how much each character is paid. After the story, we will calculate Zulfa's business costs together.*
2. Assign each of the six volunteers one of these roles: Zulfa, Yohanis (the merchant selling supplies), Kedir (a man with a pushcart), Yeshi (the manager of the market), Hawa (Zulfa's daughter), and Mola (the bank agent).

The Story of Zulfa, the Injera and Anbasha Seller	
Narrative (Story to read)	Action (Instructions for the volunteers)
Zulfa sells injera in the market. She buys her weekly supplies from Yohanis, the merchant. She spends 1200 birr on supplies for injera. This week she also spends 640 birr on supplies for anbasha.	Zulfa walks to Yohanis's store and pays him. Yohanis gives Zulfa her supplies. Zulfa walks home.
Today is the first day Zulfa will try to sell anbasha along with her injera. She must find Kedir, who has a pushcart, to help her transport her anbasha and injera to the market. Zulfa must pay 70 birr a week to Kedir.	Zulfa asks Kedir to transport her supplies to the market. They walk to the market. Zulfa pays Kedir. Zulfa sits down and starts selling her injera and anbasha.
Zulfa must pay 130 birr per week to Yeshi, the market manager, for her space in the market.	Yeshi walks to where Zulfa is sitting and asks for the rent for the week. Zulfa pays Yeshi.
Hawa, Zulfa's daughter, likes to disturb her mother and is asking for anbasha. Zulfa gives Hawa about a slice of anbasha every day of the week (worth 56 birr/week). Zulfa sells a slice of anbasha for 8 birr. One slice every day of the week: 8 birr x 7 days = 56 birr.	Hawa asks her mother for anbasha. Zulfa gives one to her daughter.
There are not many people left in the market. Zulfa is returning home. But before she leaves, she must make the payment on her loan for this week. She pays 50 birr weekly to her savings and loan group.	Zulfa walks to Mola, the loan agent, and pays her loan payment.

3. Say: *Let's calculate Zulfa's business expenses together.*
4. Present each character one at a time to the group and ask:
 - *How much did Zulfa pay Yohanis for supplies this week?*
[1840 birr. She used to spend 1200 birr on supplies each week for injera, but now she spends 640 birr more for anbasha supplies.]

- *How much did Zulfa pay Kedir for his labor?*
[70 birr. She pays Kedir 70 birr each week to transport her supplies to the market.]
 - *How much did Zulfa spend on her work area?*
[130 birr. She pays Yeshe 130 birr each week for rent of her space in the market.]
 - *How much did Zulfa lose by giving free food to Hawa?*
[56 birr. She gives Hawa about 56 birr worth of anbasha each week.]
 - *How much did Zulfa spend on other costs each week?*
[50 birr. She makes a loan payment each week of 50 birr.]
 - *How much does Zulfa spend on her business each week?*
[2146 birr.]
5. Say: *As you can see, when you are estimating your business expenses, you have to consider your entire plan in addition to any changes you are thinking of implementing to improve your profits. You also have to consider your potential losses and other costs.*
 6. Thank the volunteers and address the whole group. Tell them they are going to estimate their own businesses expenses. Ask them to get into high-/low-literacy pairs to do the calculations.
 7. Say: *I am going to do the hand gestures again. After each one, I will pause so you can estimate your expenses.*
 8. Do the first hand gesture and say: *Estimate the expenses for the materials you need. Remember to include the costs of your current business and your business improvement idea.*
 9. Do the second hand gesture and say: *Estimate the expenses for the work you need to do. Remember to think about your current business and your business improvement idea.*
 10. Do the third hand gesture and say: *Estimate the expenses for the help you need.*
 11. Do the fourth hand gesture and say: *Estimate the expenses for the places you need to make and sell your product.*
 12. Ask for a volunteer to share her total business expenses.
 13. Remind them to add this amount to the amount they will spend on losses and other costs. Instruct the pairs to think about their additional expenses and potential losses. Give them a moment to calculate.
 14. Ask for a volunteer to share her total expenses, including losses and other costs.

Assignment

- ✓ Ask participants to remember the expenses they identified in the previous activity. Instruct them to now calculate their business expenses. They should try to find out the exact price of materials, transportation, labor, work area/rent, etc. by conducting market research.
- ✓ They should answer the following questions:
 1. How much will you pay for materials you need for the product/service?
 2. How much will you pay for transportation or labor?
 3. How much will you spend for prospective work area?
 4. How much will you lose by transportation or sampling or other causes?
 5. How much will you spend on other costs each week?
 6. How much will you spend for your business each week?
- ✓ File their findings in their workbook or file.

Lesson 2: Activity 6. Calculating your profit (45 minutes)

Key messages for participants:

- To calculate your profit, subtract your expenses from your income.
- Calculating the profits, you might make on a new business idea will help you decide if you want to pursue that idea.

1. Ask them to remember their estimated earnings and expenses. Ask:
 - *Who remembers their estimated earnings for their business?*
 - *Who remembers their estimated expenses for their business?*
2. After two or three participants respond, say: *To implement an idea to improve your business or start an IGA, it is important to know your estimated earnings and expenses first.*

Today we will review the second step: to calculate your profit from your estimated earnings and expenses. Your profit is the money you have left after you sell your product and pay for all your business expenses. Now we will see how Zulfa calculates her profit. Listen carefully to the following story.
3. Group participants into high-/low-literacy pairs to listen to the story and calculate the answers to the following questions.

Zulfa's Profit

When Zulfa began tracking her earnings, she found out that she was getting 3000 birr per week from injera sales.

Then she calculated she would earn another 1280 birr each week from anbasha sales. This will bring her total income to 4280 birr.

Zulfa has 4280 birr in her pocket, but that is not her profit. As we learned in the last session, she must spend some money for her business. She must buy materials and supplies, and pay for her helper, her space in the market, and payments on her loan.

Zulfa calculated that she has to spend 2146 birr on her business. Of this, it will cost 640 birr to produce the anbasha.

4. Ask: *How much money does Zulfa have left after paying her business expenses?*
[4280 birr – 2146 birr = 2134 birr total profit per week]
5. Say: *So, Zulfa's weekly profit after adding anbasha to her business will be 2134 birr per week.*
6. Ask: *How did we calculate the profit?*
[You subtract expenses from earnings, and the amount left is profit.]
7. Ask: *How much of Zulfa's profit comes from anbasha sales?*
[1280 birr – 640 birr = 640 birr profit from anbasha per week]
8. Say: *Now, you will calculate your own profits. Remaining in your pairs, help each other calculate profit by comparing your business earnings and expenses.*
9. Ask: *How much of your earnings are going to remain after you pay all of your business expenses?*
10. After a few minutes, ask participants to share their calculations with their partners.

11. After five minutes, ask: *Who wants to tell us the amount of profit you will get by applying your idea to improve your business or start an IGA? Is it profitable?*
12. When participants are finished sharing, thank them and say: *You talked to customers to test your business improvement idea. You created a plan for your business improvement or to start an IGA. You calculated the profit of your business improvement. Now, you can decide if your idea will be profitable to you.*

Assignment

- ✓ Ask participants to remember their earnings and expenses to calculate their profits.
- ✓ They should subtract their expenses from their earnings. The amount left is their profit.
- ✓ Ask participants to write down their profit calculation.
- ✓ File their findings in their workbook or file.

Lesson 2: Activity 7. Reducing your business expenses (45 minutes)

Key messages for participants:

- One way to improve your business' profits is to reduce your expenses.
- Think carefully about all of the expenses your business requires, then consider how to reduce them.

1. Tell participants that you are going to talk about how to reduce business expenses to increase profit.
2. Introduce the topic of reducing business expenses by saying: *Remember Zulfa and her business of selling injera. A new injera seller has moved into the market and has taken away some of Zulfa's sales. Now Zulfa is not sure that she will still make enough money to cover all her household expenses and pay her loan. If she can reduce her business costs, then she will be more confident that she can make a profit from selling anbasha as well as injera.*
3. Divide participants into four groups and say: *I am going to give each group an example of Zulfa's expenses. Listen to the example and then discuss in your group how Zulfa can reduce her costs. Be as specific as possible with your ideas and examples. You have 5 minutes to prepare your advice for Zulfa. Then we are going to hear each group's ideas. Let us begin with the first group.*
4. Say: *Group 1 will talk about materials Zulfa needs.*
 - *Weekly, Zulfa spends 640 birr to buy flour, oil, baking powder, water, and plastic bags from the local merchant.*
 - *How can Zulfa reduce these costs?*
5. Say: *Group 2 will discuss what Zulfa needs to do.*
What are some ways that Zulfa can reduce the cost or the amount of time it takes for her to make, transport, and sell anbasha and injera?
6. Say: *Group 3 will discuss the help Zulfa needs to make, transport, and sell her products.*
 - *Every week Zulfa pays Kadir 70 birr to carry her supplies to the market in a pushcart.*
 - *How can Zulfa reduce these expenses?*
7. Say: *Group 4 will discuss Zulfa's work area.*
 - *Zulfa has to pay a weekly rent of 130 birr for the space in the market.*
 - *How can Zulfa reduce these expenses?*

8. After 5 minutes, say: *Now it is time to share your advice for Zulfa. I am going to call out each of Zulfa's cost categories. Each team can quickly report ideas to reduce costs. Here we go!*
 - 1. *Materials Zulfa needs*
[Buy from a wholesale provider or agree with her supplier that she will always buy the ingredients from him and he will charge her a cheaper price; or buy from "shemachoch" or kebele, etc.]
 - 2. *What can Zulfa do to lower the cost or take less time to make, transport, or sell her products?*
[Assemble all the materials she needs before starting to prepare; go to the closest market place; give bags or wrapping materials only to customers who do not have them]
 - 3. *Help Zulfa needs*
[Engage a family member to help with the work]
 - 4. *Zulfa's work area*
[Find a cheaper place; share the place with another business person doing a different type of business]

Complement their answers with the examples above only if they are not mentioned.

9. Say: *There are still a couple of other expenses: Zulfa's children always ask for a taste of her anbasha. She estimates that she gives them about 56 birr worth of anbasha each week. How can Zulfa reduce these expenses?*
[Give smaller amounts to her children]
10. Say: *Each week, Zulfa must also make a loan payment of 50 birr.*
11. Ask participants to identify ways of reducing their own business expenses based on the Zulfa exercise. Say the following: *Now it is time for you to review your business expenses and find ways to reduce them. With a partner, take 5 minutes to discuss how to answer this question: What are some recommendations given for Zulfa that you can apply in your own business in order to reduce your expenses?*
12. After 5 minutes, give volunteers an opportunity to share.

Assignment

- ✓ Ask participants to identify ways to reduce their business expenses.
- ✓ File their findings in their workbook or file.

Lesson 2: Activity 8. Preparing for unexpected events (45 minutes)

Key messages for participants:

- Unexpected events can be positive or negative for your business.
- To have a successful business, it is important to be prepared for unexpected events.
- Think through potential unexpected events that might affect your business. How can you prepare to respond to them?

1. Ask volunteers to respond to the following questions. Invite others to comment.
 - *What business expenses were you able to reduce?*
 - *How did you reduce them?*
2. Tell participants that if they know their business expenses, they can control and reduce them. The more they can control and reduce their expenses, the more profit they are likely to make.

3. Say: *Today we are going to talk about how to prepare for unexpected events. We can learn how to expect the unexpected and be prepared. You may ask: "How can I prepare for something that is unexpected?" Today, you are going to discuss how to do just that. These events can affect your businesses in either a positive or negative way. You can anticipate the possibility of some things. Others simply happen and are outside your control. Even so, you need to plan for them.*
4. Ask: *What kinds of unexpected events—good or bad—have happened to you that have affected your business?*
5. Let two or three participants answer.
6. Say: *I am going to tell you a couple of stories about other businesswomen who experienced unexpected events. Think about how they planned for it.*

Fatuma's Story

Fatuma's child is very sick. Fatuma decides that she cannot work at her business. Earlier, Fatuma arranged with her sister to take over the business in case she had a situation where she could not work. Fatuma invited her sister to work with her a few times, so now her sister knows how to sell and how to track business costs and income. Fatuma's sister takes care of the business for two weeks while Fatuma tends to her sick child. The business does not lose any money.

7. Ask: *How does Fatuma plan for a time when she cannot work?*
[She arranges for someone to substitute and teaches the substitute how to run the business.]

Member's Story

Member sells fruit in the market. A new health clinic opens in Member's town. Member notices during the first few days that the women form a long line with their children to receive medical care. She notices that the women from time to time send their children for drinks. Member decides to sell bottled water and soft drinks near the clinic. She asks her son to sell her fruit at the market. Member tells the women at the clinic about her stall in the market. She begins to sell more drinks at the market as well. Her sales increase.

8. Ask: *How does Member change her business when a new clinic opens in her village?*
[She realizes the women and children need drinks. So she starts a new business. She asks her son to help with her regular business. She promotes her regular business by telling the women where she normally sells fruit and drinks.]
9. Tell participants they are going to identify how to respond to unexpected events. Ask participants to get into five groups and say: *I have examples of five unexpected events. I am going to give one unexpected event to each group to discuss and resolve.*
10. Read for each group one of the following unexpected events:

Unexpected Events

1. Someone steals all the cash from your business.
 2. You are not able to get supplies because the roads are washed out.
 3. Fire destroys your products.
 4. The price of raw materials increases.
 5. A business similar to yours opens nearby.
11. Ask participants to discuss this event for 5 minutes and decide how they could prepare for this unexpected event in a business.

12. After 5 minutes, invite the groups to report. Then invite other groups to add their ideas. Use the information in the box below only if needed to enrich the discussion.

Managing for Unexpected Business Events	
Event	Possible Action Steps
Someone steals all the cash from your business.	<ul style="list-style-type: none"> • Put security bars on doors and windows • Make sure all doors and windows have locks • Keep cashbox in a secure place • Put money in a bank if more than a certain amount
You are not able to get supplies because the roads are washed out.	<ul style="list-style-type: none"> • Increase size of inventory • Diversify product line • Saving
Fire destroys your products.	<ul style="list-style-type: none"> • Saving • Keep water or sand nearby
The price of raw materials increases.	<ul style="list-style-type: none"> • Buy in larger quantity at better price • Plan for alternative sources for supplies • Raise the price of the products you sell to customers • Saving
A business similar to yours opens nearby.	<ul style="list-style-type: none"> • Maintain customer loyalty • Sell better products • Sell different products

13. Say: *You can see that many different things can happen that might affect your business. Some things can hurt your business and others may be an opportunity to grow your business. You need to be prepared in either case.*

14. Ask: *Which unexpected event might affect you? What is the most important action you can take to respond to that event?*

15. Then say: *One of the most important actions you can take is to put money aside into a savings fund. Savings can give you the ability to respond to unexpected events.*

16. To wrap up this lesson (5 minutes) ask the following review questions:

- *What are the questions you ask your potential customers to test your business?*
- *What are the four components of business expenses?*
- *How do you calculate your profits?*

Assignment

- ✓ Ask participants to write down any unexpected events that might affect them and what is the most important action they can take to respond to those events.
- ✓ File their findings in their workbook or file.

Lesson 3: Marketing principles and strategies

Purpose:

- To help participants conduct basic market research and develop their own marketing plans.

Learning Objectives:

1. Understand basic marketing principles and consider how they apply to your business.
2. Develop a marketing plan in support of your business idea.

Required Resources:

- Flip chart paper and markers
- Pens/pencils and writing paper for each participant
- Prepared flip chart:
 - Marketing mix
- Photocopies of handout (1 per participant)
 - Marketing plan

Source: Lesson 3 is adapted from *Accelerated Skills Acquisition Program (ASAP) Training for Young Entrepreneurs*.

Lesson 3: Activity 1. Researching customer needs (45 minutes)

Key messages for participants:

- The market for a business is all of the people in a specific geographical area who need a product or service and are willing to pay for it.
- An effective business depends on an understanding of the market for a product or service, starting by understanding customer needs.
- You can conduct market research to make sure you are targeting customers who want your product or service.
- To understand customer needs, you will need to know:
 - Who the customers are
 - What the customer wants
 - Where the customer buys
 - When the customer buys
 - How the customer buys

1. Ask: *What do you understand the term “market” to mean?* Write their responses on a flip chart.
2. Then explain: *The “market” for a business is “all the people within a specific geographical area who need a product or service and are willing and able to buy it.” Every business sells some type of product or service to people. Potential customers can be described as people who need or want the product or service or people who are willing to buy the product or service.*
3. Tell participants they are going to practice how to find out what their potential customers need and want. Ask them to form small groups of five to six.
4. Explain that you are going to return to the story of Zulfa, and they will act out her story.
5. Say: *Zulfa, the injera and anbasha seller, would like to develop a marketing plan. To start, she wants to better understand her potential customers’ needs. So, she decides to do some research on her potential customers. She wants to find answers to the following questions:*
 - **Know the customers:** *The market can be segmented either by dividing it into meaningful buyer groups or dividing it according to characteristics such as age, sex, marital and family status, employment, income, and trends in any of these characteristics.*
 - **Know what the customer wants:** *By segmenting the market into groups, it is easier for*

entrepreneurs to determine what products or services each group wants or needs.

- **Know where the customer buys:** *Entrepreneurs need to find out where the customers in their market are presently buying and determine what factors will cause them to switch and buy from the new business.*
 - **Know when the customer buys:** *By knowing when customers buy (daily, weekly, monthly, yearly, seasonally), entrepreneurs will be able to determine such things as possible hours of operation, when to advertise, and quantity of merchandise to have on hand at specific times of the year.*
 - **Know how the customer buys:** *Knowing how the customer pays for products and services can help the entrepreneur determine a credit policy as well as a pricing policy for the business.*
6. Ask participants to identify who their buyers are.
 7. Ask participants to identify the four most important segments of buyers. Assign one person from each team to role-play each potential buyer. One of the team members should also be assigned to play Zulfa. Another member should write down the answers to Zulfa's questions and present them to the group after the role-play.
 8. Instruct the participant playing Zulfa to ask her potential customers the following questions:
 - What products or services each potential buyer needs/wants. For instance, they might prefer key teff injera, nech teff injera, or sergegna injera.
 - Where they buy and why they might be dissatisfied with the current service/product.
 - When the potential customers buy (morning, afternoon, or night).
 - How the customer pays for products or services.
 9. Ask each group to present what they came up with from their role-play.
 10. Write each group's responses on the flip chart. Summarize their ideas.
 11. At the end of the role-play, summarize the key points from the exercise. For example:
 - **Know the customers:** Potential buyers include shops, supermarkets, hotels, and individuals.
 - **Know what the customer wants:** Individuals and shops want sergegna injera with a lower price while the supermarkets and hotels want nech teff injera with a smaller amount of key teff injera for variety.
 - **Know what the customer buys:** The potential buyers are currently buying from small providers. They are interested in finding a new source of injera for a better price and more consistent product quality. Currently they are paying 5 birr/injera but they are dissatisfied with the thickness, taste, and smell of injera (sour and has unnecessary smell).
 - **Know when the customers buy:** Customers want to be served during the morning year-round.
 - **Know how the customers buy:** Shops and supermarkets want to acquire the products on a commission basis. This means that they will purchase the injera from a provider at their shop, then pay the injera seller based on what they sell. The providers provide the injera for shops by paying a commission of 0.50 birr/injera and they receive payment based on the number of injera sold at the shops. The hotels and individuals want to pay cash.

Lesson 3: Activity 2. Marketing mix (60 minutes)

Key messages for participants:

- The marketing mix describes four key pieces of information you can use to develop your marketing plan: the products and services your business will provide, how you will promote them, where you will distribute them, and how you will price them.
- Carefully select a location based on the product or service you are offering and your target population. Most retail businesses depend on a location with a lot of traffic.
- Develop a marketing plan of your own to promote your business.

1. Distribute a sheet of writing paper and a pen to each participant. Open the prepared flip chart, which should look like the following:

Marketing Mix

- Products and services
- Promotion
- Place/distribution
- Price

2. Explain: *The marketing mix is used to describe how owners can combine the following four areas into an overall marketing program.*

Products and services: *Effective strategies for a small business may include concentrating on a narrow product line, developing a highly specialized product or service, or providing a product-service package containing an unusual amount of service.*

Promotion: *This marketing decision area includes advertising, salesmanship, and other promotional activities. In general, high quality salesmanship is a must for small businesses because of their limited ability to advertise heavily.*

Place/distribution: *The manufacturer and wholesaler must decide how to distribute their products. Working through established distributors or manufacturer's agents is generally more feasible for small manufacturers. Small retailers should consider cost and traffic flow as two major factors in location site selection. In other words, low-cost, low-traffic location means spending more on advertising to build traffic.*

Price: *Determining price is the major factor affecting total income. The price should be high enough to cover all your costs and provide reasonable profit for your investment and at the same time should be low enough to be competitive in the market. Generally, higher prices mean lower volume and vice versa; however, small businesses can often command higher prices because of the personalized service they can offer.*

3. Ask: *How do you select a location where you should sell your product?*
4. Say: *Location is more important for some types of businesses than for others. The right location is very important for retail stores and service businesses. Clothing stores, dry cleaning establishments, and service stations all depend on a great deal of customer traffic to survive. These types of businesses must locate near their customers to succeed.*

For other types of retail and service businesses and most wholesale businesses, location is not as important in attracting customers. Retail stores that sell high-cost items such as furniture and appliances draw customers to them.

Manufacturing, construction, and some of the other services are not interested in attracting customers on the basis of the firm's location. These types of firms find customers through either personal selling or advertising. The location of these businesses may be selected on the basis of costs, environmental impact, or supply of raw materials.

Economics, population, and competition are important factors to consider when selecting a business location. These factors will also help in selecting a promising city or town in which to locate the business.

5. Ask: *What kind of location would be good for Zulfa's business?*
[Zulfa should choose a high-traffic area where the customers she is targeting are located. The cost of the location should be affordable enough for her to make a profit.]
6. Divide participants into groups of five to six.
7. Remind participants of the findings from the previous role-play (modify based on actual findings):
 - **Know the customers:** Potential buyers include shops, supermarkets, hotels, and individuals.
 - **Know what the customer wants:** Individuals and shops want sergegna injera with a lower price while the supermarkets and hotels want nech teff injera and a smaller amount of key teff injera for variety.
 - **Know what the customers buy:** The potential buyers are currently buying from small providers. They are interested in finding a new source of injera for a better price and more consistent product quality. Currently they are paying 5 birr/injera but they are dissatisfied with the thickness, taste, and smell (sour and has unnecessary smell).
 - **Know when the customers buy:** Customers want to be served during the morning year-round.
 - **Know how the customers buy:** Shops and supermarkets want to acquire the products on a commission basis. This means that they will purchase the injera from a provider at their shop, then pay the injera seller based on what they sell in the shop. The providers provide the injera for shops by paying a commission of 0.50 birr/injera and they receive payment based on the number of injera sold at the shops. The hotels and individuals want to pay cash.
8. Based on the above findings of the role-play; ask them:
 - *What is the product or service that Zulfa is going to produce (the appearance, taste, smell, touch of the product)?*
 - *How do her customers get her injera (when and where she will sell her injera)?*
 - *How should Zulfa promote her injera?*
9. After participants complete this exercise; ask three volunteers to role-play injera sellers. They should be able to read and write. Tell them they compete to sell according to the instructions given and must not increase the price. The three sellers will sell separately and according to individual instructions. At the end of the game they should calculate their total sales and costs.

Three injera sellers

- **Zerfe** always ensures the quality of materials/teff selection, preparation, and milling. She is very careful to make sure the production process is sanitary, including sanitizing the materials she uses and paying attention to the fermentation level to avoid unintended taste and smell. She also covers each supply with a plastic cover that costs 0.25 birr to ensure that her product is sanitary and the thickness of the injera is uniform. The overall cost of production per injera is 3 birr. The price of each injera is 5 birr.
- **Tirunesh** always ensures the quality of materials/teff selection, preparation, and milling. However, she is not as careful about making sure her injera production is sanitary, including sanitation of materials she uses and fermentation level. Therefore, the injera has a sour taste and smell. She does not understand this quality problem. On the other hand, she takes care of the thickness and the sanitation of her distribution by covering each supply with a plastic cover that costs 0.25 birr. The overall cost of production per injera is 3 birr. The price of each injera is 5 birr.
- **Kebebus** always ensures the quality of materials/teff selection, preparation, and milling. But she does not follow up with sanitation of the process and product. To produce more injera; she reduces the thickness. She requests every customer to bring their own container. The overall cost of production per injera is 2 birr. The price of each injera is 5 birr.

10. Ask 12 volunteers to act as customers in the market over the course of two days. The remaining participants should observe and be prepared to share their observations later. Tell the volunteers they are free to buy from any of the sellers any amount of injera. The participants role-playing as sellers should keep track of their sales and expenses.
11. After about 5 minutes, tell participants that it is now their second day in the market.
12. After another 5 minutes or so, ask the injera sellers to calculate the amount of money they have acquired from sales and their profit.
13. Ask the participants who observed the exercise to comment on what they observed. Ask:
 - *Which injera seller was most successful and why?*
 - *What promotion strategies did the sellers use? What worked best?*
14. Distribute a photocopy of the Marketing Plan handout. Say: *Let's now create a marketing plan for our first injera seller, Zerfe.*
15. Read each of the questions in the handout, giving participants time to answer and ask questions.
16. Afterward, instruct participants to complete their own marketing plan.

Assignment

- ✓ Instruct participants to use the Marketing Plan template to develop their own marketing plans.
- ✓ Read through each question to make sure they understand. Remind them to get help from friends, family, or neighbors to complete the template if they are unable to read.

Participant Handout

Marketing Plan

1. Description of product/service

Describe the range of products and services to be manufactured/delivered by your business. Describe the varieties, sizes, shapes, colors, and any other special features of your product.

2. Target market area and the segment

Which geographical locations have you targeted for selling your products? It can be areas where your customers live, work, or shop. Mention the names of the district, towns, etc., and why you think they are the best places to sell your product. After deciding the location(s), describe the characteristics of the customers—individuals, institutional customers, age group, income group, etc.)

3. Project marketing strategies

Study the marketing strategies of competitors before defining your own marketing strategies.

3.1. Product strategy

What special features does your product(s) have in order to make them marketable? You can focus on a range of features: quality, branding, packaging, customer services, warranty, sizes, colors, weights.

3.2. Price strategy

What pricing strategies do you adopt in your businesses? Demand driven, cost oriented, or other?

3.3. Place/distribution strategy

How do you make your products available to the customers and through what channels?

3.4. Promotional strategy

How do you communicate about your products to the target buyers?

Source: *Accelerated Skills Acquisition Program (ASAP) Training for Young Entrepreneurs*, see <https://www.iyfnet.org/library/accelerated-skills-acquisition-program-training-young-entrepreneurs>.

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ANNEX I: ASSIGNMENT TRACKER

Instructions: Use the tracker to record each participant’s progress on key assignments.

Participant Name:

Assignment/Activity	Date Completed	Notes
Develop an action plan		
Create a time management matrix		
Compose an assertive message		
Resolve a conflict (role play)		
Create a safety plan		
Create a support network map		
Add violence-free goals to action plan		
Record income/expense data (4 weeks)		
Compile a four-week cash flow plan		
Create a six-month cash flow plan		
Estimate a six-month time plan for sales		
Calculate business input expenses (6 months)		
Calculate household expenses (1 week/1 month)		
Categorize expenses/allocate funds in budget		
Prioritize goals/re-allocate as needed		
Develop a savings strategy		
Develop a business plan		
Develop a marketing plan		

Progress Notes from Individual Mentoring Meetings:

ANNEX II: GLOSSARY

action plan	A written strategy that outlines the steps, resources needed, time to complete the steps, and progress toward a goal.
active listening	A way of listening and responding to another person that conveys interest in what is being said and improves mutual understanding; it can involve <i>nonverbal</i> gestures from the listener, such as nodding, leaning in and making sounds that indicate attentiveness, and <i>verbal</i> communication such as giving feedback in the form of a paraphrased version of what has been said by the other person for their confirmation.
allocation	An amount of money set aside for a specific purpose within a specific period.
assertive	A style of communication that involves expressing oneself in a clear, direct, honest, and open way that allows other person(s) to know what you feel and what effect the other person(s) is having on you. Differs from <i>aggressive</i> and <i>manipulative</i> styles of communication in that it shows respect for other people's feelings without losing sight of your own needs.
asset(s)	Money or belongings that hold financial value.
attitude	A way of thinking or feeling about someone or something, typically reflected in a person's behavior (actions, words, tone of voice, body language); a feeling or opinion about something or someone; an outlook or perspective. Attitudes can be <i>positive</i> (a person likes something and wants to engage in the activity or with the person), <i>negative</i> (a person dislikes something and wants to avoid it), or <i>neutral</i> (a person doesn't have a strong feeling/reaction either way); neutral attitudes are often easiest to change.
average	The average is calculated to represent a central or typical value in a set of values. It is calculated by dividing the total of all values by the number of values. For example, the mean of $1 + 2 + 3 + 4 + 5 = 15$ (total of all values); $15 \div 5$ (number of values) = 3 (average).
avoidable expenses	Costs that can be reduced or prevented by taking timely action.
balance	Amount of money available for withdrawal or use—computed by summing up all income and deducting all expenses—may be a positive or negative amount.
bank	An establishment authorized by a government to accept deposits, pay interest, clear checks, make loans, act as an intermediary in financial transactions, and provide other financial services to its customers.
basic first-line support	An approach to creating a welcoming environment for people to talk about their experiences of violence; this approach includes listening closely with empathy and no judgment, validating a victim's experiences, and supporting a victim to connect with available services and resources.
budget	A tool for managing money consisting of an estimate of expenses/costs, income, and resources over a specified period; it is a road map to help individuals'/businesses' achieve a financial goal.
capital equipment	Long-term physical assets and equipment needed to run a business; includes assets with a life of at least one year.

cash flow	The amount of money coming in (income) and going out/spent (expenses).
communication	The process of sending and receiving information, ideas, and feelings between two or more people. <i>Verbal</i> communication refers to communicating using our voice (tone, pitch, volume) and words. <i>Nonverbal</i> communication refers to communicating using body language, facial expression, and gestures Both verbal and nonverbal communication are needed to develop and maintain relationships, solve problems, and reach goals.
conflict	A difference of views or opinion between two or more sides.
customer	A person (or another business) who purchases products or services from a business.
debt	A duty or obligation to pay money, deliver goods, or render a service as agreed. There is <i>good</i> debt—a loan which creates additional income/profits that exceed the amount of the loan; and <i>bad</i> debt—where the income earned is not sufficient to repay the loan, creating more debt.
deposit	Funds placed into an account at a depository institution (e.g., bank, credit union) to increase the credit balance of the account. A <i>fixed deposit</i> of money pays higher interest than a savings account but imposes conditions on the amount, frequency, and/or period of withdrawals.
discretionary expenses	Expenses that are not essential to daily life or running a business.
discrimination	Actions or behaviors taken as a result of stigma; occurs when a person or group of individuals are treated unjustly or unfairly because of a specific trait they possess.
distribution	The channel/process by which a product reaches the market/customer.
earnings	Individual earnings refer to money received in exchange for work. Business earnings refer to the profit left after subtracting expenses from income.
enterprise	A business or income-generating activity.
entrepreneur	Someone who starts and runs a business.
expenses/ expenditures	Money spent.
gender norms	Expectations or rules created by our society and culture that tell us how to act, look, and feel as women and men in both public and private spaces.
gender-based violence	Any form of violence that is directed at an individual based on their biological sex, gender identity or expression, or their perceived adherence to socially defined expectations of what it means to be a man or woman, boy or girl; it is rooted in gender-related power differences.
goal	Something a person/organization is working to accomplish; an aim or desired result. A <i>long-term</i> goal is something you want to achieve in the future (more than a month away, often several months or even years). A <i>short-term</i> goal—something you might do right away or soon (a week or two or even a month).
human rights	Basic universal entitlements that all people have because they are human; based on the idea that every person is equal and entitled to be treated with dignity and

respect, regardless of their race, sex, gender, age, disability, or any other characteristic. Human rights apply to all people throughout the world at all times.

income	Money received from the sale of products or from service rendered (before any costs/expenses are deducted).
income and expense register	A form for recording information about the amount of money earned and spent each day.
income-generating activity (IGA)	Small economic activity, which is generally operated at or near home using one's own labor, or the labor of family members with the purpose to raise family income.
input(s)	Materials bought/purchased on a regular/recurring basis to operate a business (does not include capital equipment costs).
intimate partner violence	Ongoing or past violence by an intimate partner or ex-partner.
investment/ investing	Money put into a business or income-generating activity to earn income.
interest	A fee paid for the use of another party's money. To the borrower it is the cost of renting money, to the lender the income from lending it.
interest rate	An interest rate is how much interest is paid by borrowers for the money that they borrow; it is usually a percentage of the sum borrowed.
labor	The physical and mental/creative effort used in creation of goods and services.
liabilities	See debts (contrast with assets).
loan	A loan is a type of debt, the terms of which are usually described in a written agreement. The borrower must repay the lender the sum of money loaned over time, usually with interest for its use (see also debt).
losses	Unrecoverable and usually unanticipated removal of, or decrease in, an asset or resource; may occur during transport or when friends, family or others take products without paying.
market	The people (existing and potential customers) within a specific geographical area who need a product or service and are willing and able to buy it.
marketing plan	A written strategy that describes activities for achieving specific objectives within a set timeframe; analyzes specific customer needs and how to fulfill them while generating an acceptable level of return. Typically describes the product/services to be offered, the target market, the current market situation, and strategies for highlighting product features, pricing, promotion and distribution.
microfinance institution	A financial institution specializing in banking services for low-income groups or individuals; provides account services to small-balance accounts that would not normally be accepted by traditional banks and offers transaction services for amounts that may be smaller than the average transaction fees charged by mainstream financial institutions.
moneylender	A person who lends money at interest.
necessities	Essentials required for survival or for maintaining a minimum standard-of-living; includes <i>unavoidable</i> expenses such as rent, school fees, health, utilities, food, insurance, transportation, and clothing (contrast with discretionary).

negotiation	A discussion intended to produce an agreement; often requires a compromise to reach an agreement.
net worth	Total value of your everything you own (assets).
non-repayment	Defaulting on a loan by not returning what is owed to the lender.
persuasive	The act of convincing someone to change their mind about something; it is a component of being <i>assertive</i> and is a skill needed for successful negotiations.
price	The amount of money (worth) that will purchase a product or service.
principal	The amount deposited in an account prior to the addition of interest.
product(s)	Goods or services that are produced to serve a need that a seller offers a buyer for purchase.
profit	The surplus remaining after total expenses are deducted from total income/earnings. It is the best known measure of success in a business.
promote/ promotion	The advancement of a product, idea, or point of view through salesmanship, marketing, publicity and/or advertising.
sales	The amount or value of goods or services provided in exchange for money.
saving(s)	Saving is the act of spending less than you earn in income. Savings is money earned and set aside for later use.
savings group	Community-managed groups typically of 15-30 people who get together regularly to save and eventually take small loans from those savings; they depend on commitment savings, members support each other in achieving their financial goals through saving regularly.
self-esteem	How people feel about themselves.
service(s)	A valuable action, deed, or effort performed to satisfy a need or to fulfill a demand.
stigma	The strong negative feelings or disapproval that is linked to a specific person, group, or trait.
supplies/ supplier	Raw materials used to make the products sold; suppliers/vendors furnish supplies.
surplus	Money remaining after all liabilities, including taxes, insurance, and expenses, are paid (see also profit).
terms (of a loan)	Amount to be repaid over time including principal, interest, and fees.
transport/ transportation	The process of shipping or moving an item.
unavoidable expenses	Includes obligations/items such as rent, school fees, health, utilities, food, insurance, transportation, and clothing (contrast with avoidable and discretionary).
violence	The intentional use of physical force or power, threatened or actual, against one's self, another person, or against a group or community, that either results in or has a high likelihood of resulting in injury, death, sexual or psychological harm, maldevelopment, or deprivation of liberty.
volume	The number of items (products/services) traded during a given period.

wholesale The sale of goods in quantity for resale purposes.
working capital The cash available for day-to-day operations of a business.

Definitions were taken from or adapted from these sources:

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