

# Girls' Collective Facilitator's Manual

**IMAGINE:** Inspiring Married Adolescent Girls to  
Imagine New Empowered Futures





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## Introduction

### Inspiring Married Adolescent Girls to Imagine New Empowered Futures (IMAGINE) Project

90% of adolescent pregnancies in the developing world occur among married girls, yet few programs exist for this population.<sup>1</sup> The Inspiring Married Adolescent Girls to Imagine New Empowered Futures (IMAGINE) Project aims to begin to address the needs of this population by supporting girls and their families in Niger and Bangladesh to delay their first birth and envision, value and pursue alternative life trajectories. The intervention aims to strengthen:

- Individual assets and agency among married and unmarried adolescent girls
- Relations and community support
- Health systems and alternative futures opportunity structures

### Background

In Niger and Bangladesh, the majority of girls are married before they turn 18. While Niger has the highest overall prevalence in the world, Bangladesh follows closely behind, ranking fourth on UNICEF's list of countries with the highest rates of child marriage.<sup>2</sup> In both countries, early marriage is a strong predictor of early childbearing and its associated risks.

Notably, in both Niger and Bangladesh, a constellation of structural, community and individual level factors often make it difficult for girls to plan for healthy timing and spacing of pregnancies,

which in turn jeopardizes the educational and economic opportunities available to adolescent brides and puts their health and the health of their children at risk.<sup>3,4,5</sup>

Incentives for early childbearing can include the social or personal value placed on being a mother, pressure to prove one's fertility or produce a male heir, and enhancement of status within a household. Compounding these factors is the fact that young couples face many barriers to delaying first birth, including the limited availability of youth-friendly health services; a policy landscape that prevents girls under 18 from accessing services without parental or spousal consent; misconceptions that contraceptive use causes infertility; and a lack of alternative life options such as continued education or employment, among other issues.<sup>6,7,8</sup> In both countries, early childbirth is associated with lower levels of wealth and education.<sup>9,10</sup>

Despite their many needs, health and development initiatives often neglect or fail to reach this key population, instead focusing on either preventing child marriage or ensuring access to services among adult women.<sup>11</sup> This project aims to address this gap by, firstly, empowering adolescents and their communities to support delayed first birth and, secondly, equipping girls with the knowledge and skills they need to lead healthy and productive lives.

## How to Use this Manual

This manual is designed to help Girls' Collective facilitators share information and facilitate discussions on a range of topics related to planning for the future, staying healthy and making good decisions. The open and reflective questions listed for each session help orient facilitators toward their role in facilitating critical reflection among participants.

This manual has 26 sessions, each of which outlines the intended session objectives, materials needed, advanced preparation required and estimated time to complete the session. There is one additional activity, which is presented in the same manner. It is labeled as a supplemental activity and is intended for use during a review period or after participants have completed the entire curriculum. The manual further provides step-by-step instructions for facilitating the participatory learning activities that make up the given session. Some sessions also include facilitator notes, which provide some additional background information to inform the delivery of the session.

Before beginning the training, facilitators should read through the entirety of the manual in order to understand the progression of messaging and information conveyed throughout the training. This will not only deepen their understanding of the topics they are exploring with participants, but it will also help them address any concerns by either participants or community members about what the training covers.

## Structure of the Sessions

The activities in this handbook are designed for use with groups of 20-25 participants but, if necessary, can easily be adapted for smaller or larger groups. Sessions are intended to last between one and two hours, with most sessions lasting 1.5 hours. However, there will likely be variation in duration based on factors such as the literacy level of participants, their pre-existing knowledge of the topics covered and their familiarity with group-based learning.



The activities are designed to be highly participatory, enabling participants to, firstly, share, analyze and enhance their knowledge of their lives and social environment, and, secondly, to plan, act, monitor, evaluate and reflect.

The curriculum presents information for each activity in a standardized fashion, with each session including some, if not all, of the following:

- **Objectives:** The objectives outline key learning goals or concepts for each session.
- **Materials:** The facilitator should collect and/or prepare all of the items listed *before* the start of the session. For the most part, only basic materials are required, such as flipchart paper and markers. If the materials cannot be accessed easily, facilitators are encouraged to improvise. For example, flipchart and markers can be substituted with chalkboard and chalk.
- **Preparation:** These are the activities or prep work that need to be done before the start of the session.
- **Time:** This indicates how long the activity should take based on past experience. However, length of time can vary depending on the number of participants, the level of engagement of participants and other factors.
- **Session Guide:** This provides step-by-step instructions for facilitating the session. The instructions give guidance on what the facilitator should 'DO', 'SAY' and 'ASK'. Where it says 'DO', the facilitator should take the actions indicated. Where it says 'SAY', the facilitator should read out what is written. Where it says 'ASK', the facilitator should ask the questions listed. The instructions should be followed in order to ensure that the logical progression of ideas and information is maintained.
- **Check What You Know:** These questions test participants' understanding of the content at the end of each session.
- **Session Evaluation:** At the end of each session, participants should complete a Smiley Face Evaluation activity. Alongside the "Check What You Know" questions, this information will be used to help determine comprehension and allow facilitators to fill out the Session Evaluation Form (Annex 1).

## Facilitation Skills: Building Trust and Safe Space for Reflection

Facilitating can be very difficult – especially when the topic being facilitated relates to sexuality. The following pages provide some general and specific guidance to help you, a facilitator, make the most of each session.

Time for open reflection and discussion is an essential element of each session. Sexual and reproductive health and rights are often taboo, and accordingly, many people struggle to talk about this subject, especially when in a group setting. This discomfort can be apparent in many ways. Participants may show signs of embarrassment by talking quietly, refusing to respond to questions, giggling or laughing nervously. Similarly, when sessions invite reflection on deeply engrained norms, participants might display resistance through open hostility, annoyance or displeasure. While these are all normal human reactions to taboo topics, there are ways for facilitators to create environments where group members feel comfortable talking about these issues. For example:



### 1. Create an environment that encourages the sharing of ideas and experiences

When people feel supported and safe, they are more likely to talk about sensitive topics. It is important to interact with young people in a helpful and non-judgmental way in order to build a trusting relationship and good rapport. The more comfortable people feel, the more likely they will be to speak openly about their concerns and ask questions of importance to them. When people feel safe, they speak more freely, give honest answers, ask questions and learn more. The following tips can help create a sense of comfort and safety:

- **Respect:** When talking with participants, show and tell them that you think they are capable of making good decisions. Avoid sarcasm because it can easily be interpreted as a put down, acknowledge positive steps participants take, and draw on examples from their own lives as evidence of what they are capable.
- **Acceptance:** Show that you accept their views, beliefs, values and experiences even if they are different from your own. Try to use the same words and expressions participants use. Say things like, 'I can appreciate that you feel very strongly about this,' or 'I understand that this information might be surprising to you.'
- **Privacy:** When talking with participants, it is important to do so in a place where they cannot be overheard and that is free from interruptions.
- **Confidentiality:** It is important for participants to know that their discussions with you will not be shared with others. If, in some circumstances, you believe it is necessary to share information with others (for example, to prevent the participant from experiencing further violence from a spouse or family member), you should explain why it is important and with whom, when, and how you plan to share the information.

## 2. Reflect on your own discomfort

We all have our own taboos and discomfort. However, if you are clearly uncomfortable talking about these topics, the members of your group will be so as well. If you show confidence, comfort, and ease talking about men and women's bodies, fertility, and family planning, it will help your participants break through their own embarrassment and be more comfortable with you.

## 3. Be mindful of language

The language we use can also contribute to making participants feel more or less discomfort. You can also help people use language that helps them get more comfortable. Let them – or even encourage them – to talk about “someone I know” rather than telling a personal story. Ask about what they have heard, rather than what they know. Talk to them about the fact that many people feel uncomfortable talking about sexual and reproductive health topics, which is why we hear so many things and never know what is true. Reassure them that this is normal.

## 4. Don't be afraid of discomfort

Above all, remember that it's okay for people to be uncomfortable! Make it clear that this is normal and participants are welcome to sit out an activity or observe if they are not comfortable participating. Maybe if they observe first, they will feel more comfortable participating the next time.

## Specific Tips for Facilitating

- Use people's names as often as possible, including by greeting each participant individually when they first arrive.
- Thank participants when they contribute to the discussion or share their views or experiences. People need to feel that their comments and questions are valued.
- Try to have as many different people participate in the discussion as possible. To encourage participation, say, “Is there anyone else who has something to share?”
- Listen closely when people are talking. Demonstrating to people that you are listening by looking at them when they are speaking can help them feel more confident and comfortable speaking in front of the group.
- Use open and follow-up questions to encourage participation. If a participant gives a short answer, try to encourage her to give more information by saying, “Can you tell us more about that?”
- If there are any objections to any of the activities or questions, allow the participants to state them respectfully. Acknowledge their point of view. Don't allow the discussion to go beyond the issue raised. If the discussion becomes challenging or difficult to control, you can say:
  - “I hear you. I understand that you may have different beliefs. Let us continue working through today's activities and see if you might develop a new way of looking at the situation.”
  - “Why don't we discuss this one-on-one after the activity?”
- If the conversation goes off topic, refocus the group by asking them if they agree to save this discussion for a later time. Consider writing the issue down on flipchart paper for the whole group to see and revisit it at a later time.

- Avoid interrupting people when they are speaking. However, if someone is talking for too long and you must interrupt them, be sure to apologize.
- Be honest. Admit if you do not know the answer to a particular question. Give them or yourself the task of researching the question and share the findings next meeting.
- Show participants that you are really interested in, listening to, and respect what they are saying. To do this, you can:
  - Use the same words and phrases the group uses rather than use technical words.
  - Look at participants (but do not stare) when you present information. Even if you have to read it, be sure to look up from time to time so that people do not feel they are being ignored.
  - After you make an important point, wait for a moment to let participants think about it.
  - When a participant asks a question, repeat the question to be sure you have understood and that the group heard it.
  - Never embarrass someone for asking a question.
  - Smile and use other expressions and movements to show that you are open and interested.

<sup>1</sup> Girls Not Brides. *What is the Impact of Child Marriage*. Girls Not Brides.

<sup>2</sup> UNICEF. 2017. *State of the World's Children 2017: Children in a Digital World*. New York: UNICEF.

<sup>3</sup> Tsimpo, C., and Q. Wodon. 2015. *Child Marriage as a Reason to Drop Out of School*. Washington D.C.: ICRW-World Bank Economic Impacts of Child Marriage Project.

<sup>4</sup> Chaaban, J., W. Cunningham. 2011. *Measuring the Economic Gain of Investing in Girls; The Girl Effect Dividend*. World Bank.

<sup>5</sup> Girls Not Brides. *What is the Impact of Child Marriage*. Girls Not Brides.

<sup>6</sup> MacQuarrie, K., Q. Nahar, R. Khan, and M. Sultana. 2016. *Why So Young? The Social Context of Early Childbearing and Contraception among Young Women in Khulna, Bangladesh*. DHS Further Analysis Reports No. 99. Dhaka, Bangladesh and Rockville, Maryland, USA: National Institute of Population Research and Training (NIPORT), International Center for Diarrhoeal Disease Research, Bangladesh (icddr,b), and ICF International.

<sup>7</sup> Gipson, J. D., and Hindin, M. J. 2007. Marriage Means Having Children and Forming Your Family, So what is the Need of Discussion? Communication and Negotiation of Childbearing Preferences among Bangladeshi Couples. *Culture, Health & Sexuality*, 9 (2):185-198.

<sup>8</sup> United Nations Population Fund. *Motherhood in childhood, facing the challenge*. State of the World Population 2013.

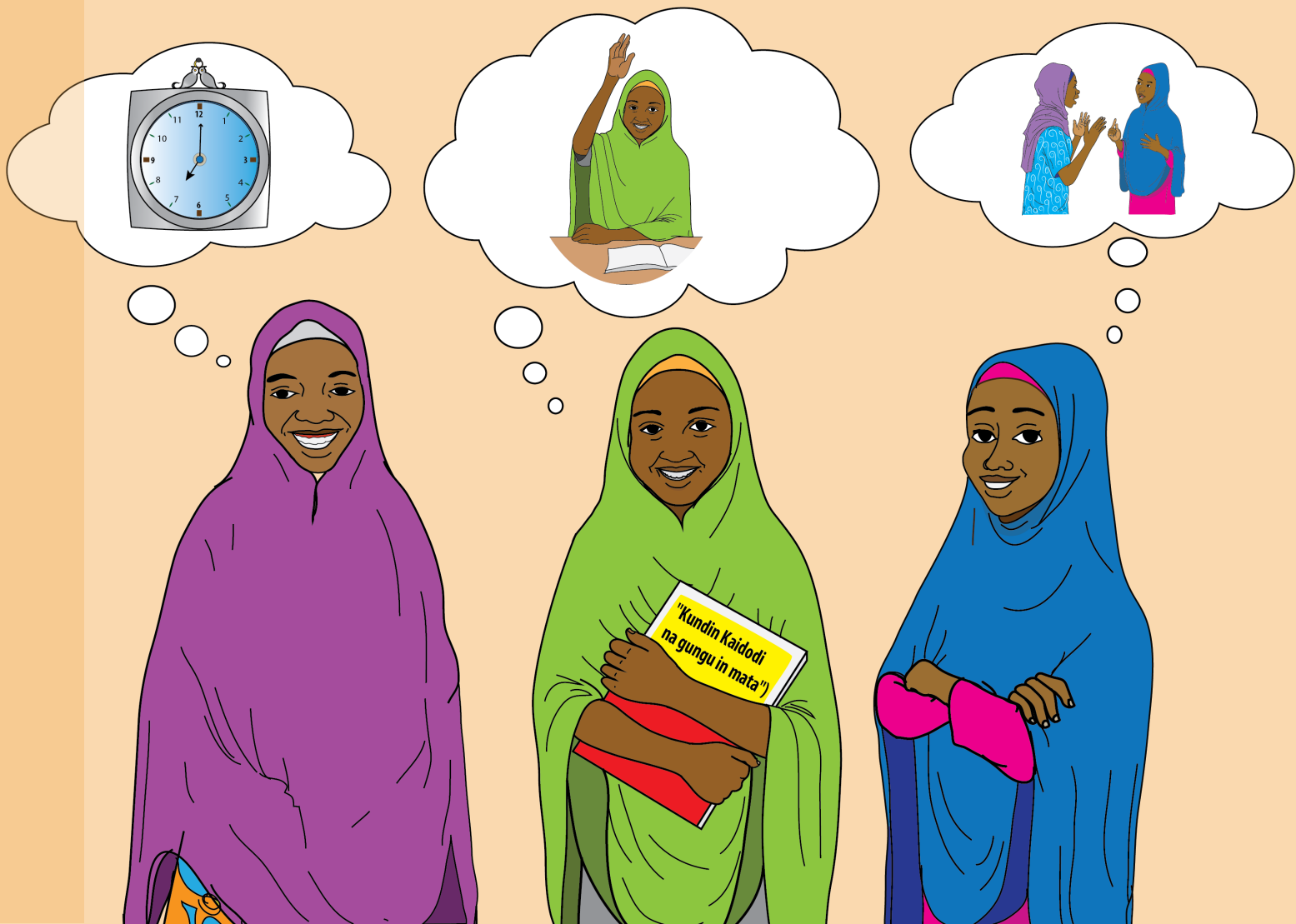
<sup>9</sup> Malé, C. and Wodon, Q. 2016. *Basic profile of early childbirth in Bangladesh*. Health, Nutrition and Population Knowledge Brief: Child Marriage Series. Washington, D.C.: World Bank Group.

<sup>10</sup> Ibid.

<sup>11</sup> Chandra-Mouli, V., Lane, C. and Wong, S. 2015. *What Does Not Work in Adolescent Sexual and Reproductive Health: A Review of Evidence on Interventions Commonly Accepted as Best Practices*. *Global Health: Science and Practice* 3(3): 333-340.



# Health Sessions



## Introduction and Group Formation

### Objectives:

- To allow participants to become comfortable and familiar with one another, the goals and content of the training
- To agree as a group on rules that will guide the sessions to ensure all participants feel valued, respected and safe
- To allow participants to understand how their values might influence the decisions they make
- To introduce participants to human rights

### Materials:

- Markers
- Flipchart paper
- Tape

### Preparation:

- Prepare flipchart paper and other materials.

### Time:

- 1 hour 45 minutes

## Session Guide

### Welcome (10 minutes)

**SAY:** Hello. My name is [Name] and I am so glad to see you all here today. I am really looking forward to getting to know each and every one of you as we go through this training together. First thing's first, I would like to learn your names by playing a quick game.

#### DO:

- Invite participants to stand in a large circle.
- Say your name loudly, while at the same time doing a gesture, such as pumping water, grinding millet, spinning on the spot, etc.
- Invite the group to say your name and do your action.
- Instruct the person to your right to repeat your name and your action. Then ask her to introduce herself and do her action.
- Invite the group to say her name and do her action.
- Afterwards, the person to her right has to repeat your name and action, your neighbor's name and action, and then her own name and action. The group then says her name and does her action.
- This continues until everyone in the group has gone. However, if the group is too large, restart the activity halfway through.

### Introduction to the Girls' Collective (10-15 minutes)

**SAY:** You might be wondering what this is all about. We are forming a Girls' Collective. I will be providing some training to help support you as you navigate all sorts of choices in the days, weeks, months and years ahead, but ultimately, we will learn from each other's ideas and experiences.

We will meet together every week over the next nine months, then every two weeks for the six months that follow. Eventually, you will have the opportunity to decide for yourselves what this group should be and should do. Therefore, after this 15-month period, you will choose two people to help organize the group and lead it forward.

As young people, we understand that we *can* own more of our choices. From education, chats with friends and family, and stories we hear in the media, we know that there are more choices available to us than there were for previous generations. That will be the focus of our training: making the most of the choices we make for ourselves, our families and communities. Specifically, we will talk about the dreams we have for ourselves, our families and our communities, and the choices we need to make to realize those dreams. In short, the goal of the Girls' Collective is to support you in making choices about your future, including decisions that promote healthy families.

In particular, participation in this group will help to equip you with the information, resources and skills you need to identify and describe the future you want for yourselves. We will then support you to pursue those dreams. To reach this goal, we will learn about the following topics and more:

- Men and women's bodies, how they change during puberty and their periods of fertility
- The messages we receive and ideas we have about how men and women should behave

- The messages we receive surrounding pregnancy, childbirth and raising children
- The healthy timing of pregnancy
- Healthy and respectful relationships
- Setting goals, articulating our dreams for the future and planning our futures
- Skills for making decisions
- Managing our finances
- Starting a business
- Being a leader

**ASK:**

- Do the things I mention interest you?
- Does this make sense to you?
- Do you have any concerns?
- Does anyone have any questions?

**DO:**

- Invite participants to decide on a convenient time and place for their meeting.
- Conclude the discussion by announcing the time and place that the group has decided upon.

### **Full Value Contract (20-25 minutes)**

**SAY:** As we move through the training, it's important that we agree on a set of rules to define how we will operate and how we will ensure that we are working towards our goals. We are going to prepare a 'Full Value Contract' – which is a set of rules that will allow each and every one of us to feel comfortable, respected and fully valued. For example, this group should be a space where you all feel comfortable talking about your lives, sharing experiences and discussing the challenges you might be facing. That doesn't mean you *need* to share personal information, but that you should feel comfortable doing so if you want. For that to work, I think it is important for us to agree to keep personal stories shared here private. This is called respecting confidentiality.

**ASK:**

- Why is confidentiality important?
- What harm might be done if we repeat personal stories we hear in this group to people outside of this group?
- What are some other rules that you think would help us build trust and work together as a group? Can anyone suggest an example?

**DO:**

- Facilitate a discussion wherein participants outline their expectations for how the Girls' Collective will operate.
- As participants volunteer ideas, validate the ideas with the rest of the group. If the rest of the group supports the 'rule', note it on a sheet of paper for your personal reference. **Do not lose this document, as you will need it in future sessions.**
- After each new rule has been agreed upon, read the rule out loud and invite the group to repeat it out loud a few times.



- Examples of rules include:
  - We agree to respect each other and each other's opinions.
  - We agree to listen when someone else is speaking.
  - We agree to keep what we learn about others in this group private.
  - We agree to arrive on time.
  - We agree to ask questions when we don't understand something.
  - We agree to come ready to learn.
- Conclude the discussion by reminding participants that sharing information is voluntary. As confidentiality cannot be guaranteed, no one is required to share personal information. Participants have the 'right to pass' – in other words, they are allowed to skip any question or activity that they are not comfortable with.
- Invite participants to embed their fingerprints into the completed Full Value Contract. To do this, use a marker to draw on a participant's thumb then ask them to embed it onto the paper.
- Instruct participants to each remember one rule from the Full Value Contract. Inform them that they will be called on in future sessions to share their rule with the rest of the group.

### Understanding our Values (45 minutes)

**SAY:** As I explained, this group is about supporting you to make healthy choices for your future. Now, whether we realize it or not, our choices are often influenced by our values – or the things we judge to be important in life. For example, if we value our health, we might choose to spend more money on healthy food than someone who does not value their health. If we value education, we might choose to read lots of books and stay in school. In short, values are ideas, principles or beliefs that are important to us and help define who we are and who we would like to be.

We will play a short game. To do this, you will be asked a question with two choices. If you prefer option 1, run to this side (point to one side of the meeting space). If you prefer option 2, run to the other side (point to the other side). Let me give you a silly example. What would you prefer: to drink only coffee for the rest of your life or to drink only tea for the rest of your life? [*Girls run to different sides of the meeting space*]

**DO:**

- Repeat the exercise using the examples in the box below.
- For each question, invite a few participants to explain their choice

**SAY:** With a partner, I want you to think about 3 values that are important to you and why. Remember that a value is an idea, principle or belief that is important to you. Values can include things like happiness, love, success, friendship, family, etc.

**DO:** Give participants time to share their answers. Ask for two or three volunteers to explain their values and why they chose it.

**ASK:** During the previous activity, I noticed that many of you were excited when you talked about children.

### **Understanding Our Values:**

- Do you prefer to be rich or to be happy?
- Do you prefer to be in good health or to be beautiful?
- Would you rather have a husband who loves you or a husband you love?
- Would you prefer to have a large family with many children or a small family with fewer children?
- Would you prefer to have your own business or work for someone else?

- How can our feelings about family size and pregnancy timing relate to what we value?
- If having healthy children is very important to us, what choices can we make to fulfill this value?

### **Human Rights (10 minutes)**

**SAY:** We often think that our values and beliefs are 'natural'. We expect others to share our values and it can be very shocking when they do not. It's important to know, though, that our values come from what our friends, family, communities and even our society value. The values in one part of the world might be very different from the values in another part of the world. There are some values, though, that are found everywhere in the world. They are called human rights.

#### **ASK:**

- Who here has heard of human rights?
- Can anyone explain human rights to me?

**SAY:** Human rights represent a set of values that people from across the world have agreed are important for all humans to be able to live happy, healthy lives of meaning. Human rights give us some rules for how to behave towards ourselves, others and the environment so that we all have the chance to live to our best ability. Human rights also tell us what we are entitled to in order to be happy, healthy and safe – and we deserve these things!

There are many human rights but there are five core values that underlie them.

1. Choice
2. Dignity
3. Diversity
4. Equality
5. Respect

This training is founded on promoting and upholding these five core values.

#### **DO:**

- Invite participants to explain what they understand by each of the five core values.

- Invite them to explain how these values relate to the training.
- Clarify the meaning of each of the five core values using the definitions below:
  - Choice: The choices we make about our health, futures, families need to be made freely. We need to be informed about our options.
  - Dignity: We all have worth, regardless of our age, caste, class, gender, religion or other determinant of status. Each and every one of us has the right to information and services to help us lead healthy, fulfilling lives.
  - Diversity: We are all different. We have different needs. We express ourselves differently.
  - Equality: Men and women are equally deserving of respect. They are equal in dignity. Men and women should have access to information, services, and support to be their best selves.
  - Respect: All human beings deserve respect.

**SAY:** How can we use choice, dignity, diversity, equality, and respect in our Girls' Collective?

*Facilitator Note: Make sure that participants understand that these values can be used to:*

- Help make them aware of the CHOICES that are available to them, including choices related to their health, education, family, employment and more.*
- Recognize their worth and DIGNITY by giving them access to information and services that promote healthy, fulfilling lives.*
- Recognize and celebrate their differences and DIVERSITY.*
- Treat them as EQUALS and equip them with skills to help build more equal families and communities.*
- Treat them with RESPECT. The Girl's Collective will respect their experiences and the knowledge they bring to these sessions.*

**ASK:** How does this sound to you?

### **Conclusion, Session Evaluation and Dismissal (10 minutes)**

**DO:** Read out the following core messages for this session:

- Values can help guide how we make decisions.
- Values come from what our friends, family, community, and society think is important.
- Human rights are values that each person across the world deserves. They help us live happy, safe, and fulfilling lives.

**If there is time, ASK:**

- Before we end for the session, would anyone like to share with the group one thing they found interesting or exciting about today's session?
- Were there any ideas or activities that challenged you? If yes, how so?
- Does anyone have any questions?

**DO:**

- Conduct the Smiley Face Evaluation (Annex 1) using the 'Check What You Know!' questions found at the end of this session guide. After the session is complete and participants have left, record your answers in the session evaluation form, which can be found in Annex 2.

- Inform participants of the topics for the next session.
- Remind them of the date, time and location of the next session.
- Thank participants for their active participation.
- Dismiss the group.

### **Check What You Know!**

**SAY:** I will read out a question or statement. When you hear an answer you agree with, please raise your hand.

1. Our values influence the choices we make: true or false? **TRUE**
2. Human rights do not help promote our health and safety. **FALSE**



## Sex and Gender

### Objectives:

- To enable participants to understand the difference between sex and gender
- To explore expectations for how men and women are supposed to behave in the family, community and society and to see how these have changed over time;
- To understand how gender roles affect our choices in life and our health and wellbeing;
- To think about whether we would like to see some changes in gender roles.

### Materials:

- Marker
- Flipchart Paper
- Tape
- Scrap paper
- Pencils or other writing tool
- Gendered Tasks and Decision Cards (Annex 5)

### Preparation:

- On flipchart paper, write the below definitions for the words sex and gender.
- **Sex:** The physical features that identify a person as male or female. This includes the type of genital organs (i.e. penis or vagina), the hormones they have in their bodies,

whether they produce sperms or eggs, and whether they can give birth and breastfeed children.

- **Gender:** The widely shared ideas and rules that tell men and women how they should act. It includes the expectations we have about what roles, responsibilities, behaviors and emotions are 'appropriate' for males and females. Gender is learned; older people teach boys and girls how they should behave to become an 'ideal' woman or man according to their culture.

**Time:**

- 1 hour 50 minutes

## Session Guide

### Welcome (10 minutes)

**DO:**

- Welcome participants back to the training and thank them for their continued commitment.
- Take attendance.
- Invite 1-2 participants to share at least one rule from the Full Value Contract with the rest of the group.
- Thank the participants for sharing.

**ASK:** Would anyone like to remind the group what we discussed in our last session?

**DO:** If necessary, remind the group of the core messages from the previous session.

- Values can help guide how we make decisions.
- Values come from what our friends, family, community, and society think is important.
- Human rights are values that each person across the world deserves. They help us live happy, safe, and fulfilling lives.

**ASK:**

- Does anyone have any questions or thoughts to share about what we learned in our last session?

### Get-to-Know You Activity: One-Minute Introductions (15 minutes)

**SAY:** We are going to do another get-to-know-you activity. I would like you to find a partner – someone who you don't know very well. I would like you to introduce yourself to your partner and share one thing you like about yourself AND one thing you think you do well.

**DO:**

- Give the pairs two minutes to introduce themselves.
- Bring the group together in a large circle.
- One at a time, invite participants to introduce their partner to the group.

### Gender Game (20 minutes)

**ASK:** Have you heard of the terms 'sex' and 'gender'? Can anyone tell me what these words mean?

**DO:** Display the flipchart you prepared with the definitions of 'sex' and 'gender'. Invite a participant to read the definitions or read them out yourself.

- **Sex** refers to the physical features that identify a person as male or female. This includes the type of genital organs (i.e. penis or vagina), the hormones they have in their bodies, whether they produce sperms or eggs, and whether they can give birth and breastfeed children.
- **Gender** refers to the widely shared ideas and rules that tell men and women how they should act. It includes the expectations we have about what roles, responsibilities, behaviors and emotions are 'appropriate' for males and females. Gender is learned; older people teach boys and girls how they should behave to become an 'ideal' woman or man according to their culture.

**SAY:** This might seem confusing. To help us understand the difference between sex and gender, we are going to play a game.

**DO:**

- Divide the group up into two teams. Invite each team to choose a name.
- Ask each team to choose a representative to come to the front.
- Explain to the group that you will read out a statement (see list that follows). The representatives from each team will have to raise a hand and tell you whether the statement refers to sex or gender. The person to raise a hand first gets to answer first. If she answers correctly, her team will get a point. Note that participants are allowed to talk to the rest of their team.

**Statements:**

1. Women give birth to children; men do not. **SEX**
2. Girls are gentle; boys are tough. **GENDER**
3. Truck driving is a job for men. **GENDER**
4. Babies may be dressed and spoken to differently if they are girls or boys.  
**GENDER**
1. Girl children may be made to wear dresses, take care of younger siblings, be quiet or eat less than boys. **GENDER**
2. Women should do household chores like laundry, cleaning and cooking; men should make money. **GENDER**
3. Many women do not make decisions independently and freely, especially regarding sex and relationships. **GENDER**
4. Men's voices change with puberty; women's voices do not. **SEX**
5. Women can breastfeed babies; men can only bottle-feed babies. **SEX**
6. Men should be the wage earners of a family not women. **GENDER**
7. Women can get pregnant; men cannot. **SEX**
8. A woman's duty is to have sex with her husband. **GENDER**
9. Real men don't cry. **GENDER**
10. Men have a greater sex drive than women. **GENDER**

- After each round, discuss the correct answer with the group, clarifying why the statement refers to either gender or sex. Then, invite new representatives up to the front.
- Invite one player from each team to keep score.
- After the game is over, congratulate the winning team and bring the group back together.

### Gendered Tasks<sup>12</sup> (50 minutes)

**SAY:** In every household, there are many tasks that need to be completed and decisions that need to be made every day. Together, we will explore these tasks and decisions, paying attention to who does what, who makes the decisions and why, and how these decisions are made.

**DO:** Display the image cards showing the man, woman, and both man and woman.

**SAY:** I am going to hold up a card. The image on the card will represent a common task, chore or decision. [*Hold up a card as an example.*] Your task is to tell me who *usually* performs this task or makes this decision in your community, not who is able to perform this task or make this decision: men, women or both? If you tell me it is men, I will place this card in the ‘man’ pile.

If you tell me it is women, I will place it in the ‘woman’ pile, and finally, if it is both, I will place it in the ‘both’ pile.

Gendered Tasks and Decisions	
Tasks	Decisions
<ul style="list-style-type: none"> <li>• Caring for sick people/children</li> <li>• Earning money</li> <li>• Preparing children for school</li> <li>• Cooking meals</li> <li>• Selling food at the market</li> <li>• Disciplining children</li> <li>• Bathing children</li> <li>• Attending community meetings</li> <li>• Fetching water</li> <li>• Fetching firewood</li> <li>• Cleaning the house</li> <li>• Working with computers</li> <li>• Repairing mobile phones</li> </ul>	<ul style="list-style-type: none"> <li>• <b>When to have children</b></li> <li>• <b>How many children to have</b></li> <li>• Children’s schooling</li> <li>• Children’s marriage</li> <li>• Daily household purchases</li> <li>• <b>Use of family planning</b></li> <li>• When to go to the health clinic</li> <li>• <b>When to have sex</b></li> <li>• With whom to socialize</li> <li>• Selling major goods</li> <li>• Large household purchases</li> </ul>

**DO:**

- Conduct the activity, seeking input from the group when deciding where to put each task/decision image card. If the activity is progressing very slowly, skip some of the tasks or decisions, but **DO NOT** skip any statements in **bold**;
- If the group decides to put a card in either the ‘man’ or ‘woman’ pile, ask the following questions:



- Why can only one group do this task or make this decision? Is the other group able to do that task or make that decision? Why or why not?
- What would happen if *both* men and women did this task or made this decision?
- What is preventing both men and women from doing so?
- Are there steps we could take so that men and women share more of these tasks and decisions? If yes, what are they?
- If a group decides to put a *decision* card in the 'both' pile, ask the following questions:
  - How are these joint decisions made? Who has the final say?
  - Has it always been this way?
  - Do both parties have equal say in the decision-making process? If not, who has the greater say?

## Discussion

### ASK:

- Who does more tasks? Why?
- If one group does more, what are the consequences of that on them?
- Who makes more decisions? Why?
- If one group makes more decisions, how does that affect them? How does that affect the other group?

If you have time, **SAY:** With the person beside you, I would like you to identify the three most important tasks and decisions.

### ASK:

- What did you select as the most important tasks? And who does these tasks? Why?
- What did you select as the most important decisions? Who makes these decisions? Why?
- What would happen if both men and women shared in these tasks and decisions?

## Homework (5-10 minutes)

**SAY:** We have thought about gender as a set of rules for how males and females should act. Because we make these rules, we can also change them – even if it might not feel that way. In fact, these rules are changing all the time. You might not believe me and that's okay. I am going to ask you to complete a task as homework that will show you how these rules have changed over time.

Your homework task is to interview someone from your grandmother or great-grandmother's time about what things were like during her childhood and youth. Find out what she thinks has changed since she was young. Ask about school, having fun, friendships, customs related to marriage, chores and work. Allow the person to speak about anything she wishes to describe. After, I would like you to share your thoughts on what things are like for you.

To make this easier, I would like you to choose three to five task or decision image cards. Copy them onto a sheet of paper. Then, use that sheet of paper during your interview to help you remember what topics to discuss and questions to ask.

**SAY:** At our next session, I will ask you to share what you have learned about how gender has changed across time.

### **Conclusion, Session Evaluation and Dismissal (10 minutes)**

**DO:**

- Read out the following core messages for this session:
  - Sex refers to the physical features that identify a person as male or female.
  - Gender is ideas and rules that tell men and women how they should act.
  - Gender can affect tasks and decision-making within families; these are generally based on our beliefs as individuals and as a society and not related to our biological sex.

**If there is time, ASK:**

- Before we end for the session, would anyone like to share with the group one thing they found interesting or exciting about today's session?
- Were there any ideas or activities that challenged you? If yes, how so?
- Does anyone have any questions?

**DO:**

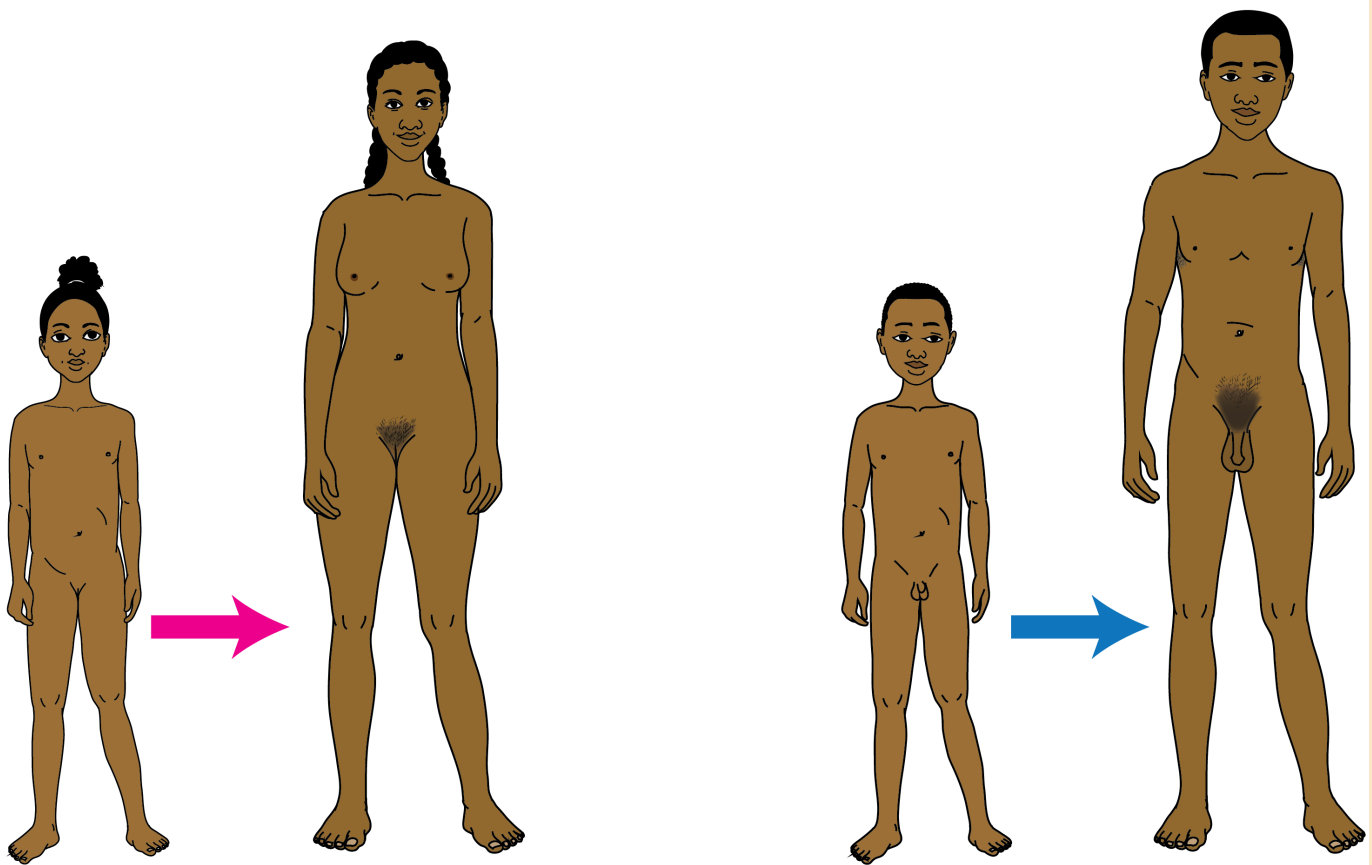
- Conduct the Smiley Face Evaluation (Annex 1) using the 'Check What You Know!' questions found at the end of this session guide. After the session is complete and participants have left, record your answers in the session evaluation form (Annex 2).
- Inform participants of the topics for the next session.
- Remind them of the date, time and location of the next session.
- Thank participants for their active participation.
- Dismiss the group

#### **Check What You Know!**

**SAY:** I will read out a question or statement. When you hear an answer you agree with, please raise your hand.

1. Gender is a word for the physical differences between males and females. **FALSE**
2. Gender can affect tasks and decision making within families; these are generally based on our beliefs as individuals and as a society and not related to our biological sex. **TRUE**

<sup>12</sup> Adapted from 'Pile Sorting' in Cowan, E., F. Mekuria, A. Sprinkel. 2016. *Social Analysis and Action: Global implementation manual*. Atlanta: CARE USA.



## Puberty and the Reproductive System

### Objectives:

- To understand how the body changes in females and males from the age of 8-18
- To reflect on how and why social expectations and pressures change in response to an individual going through puberty
- Learn and be able to correctly identify the proper names and functions of the male and female reproductive organs and parts

### Materials:

- Flipchart paper
- Markers
- Images of male and female anatomy
- Scrap paper
- Writing utensils

### Time:

- 2 hours

# Session Guide

## Welcome (10 minutes)

### DO:

- Welcome participants back to the training and thank them for their continued commitment.
- Take attendance.
- Invite 1-2 participants to share a rule from the Full Value Contract with the rest of the group.
- Thank participants for sharing.

**ASK:** Would anyone like to remind the group what we discussed in our last session?

**DO:** If necessary, remind the group of the core messages from the previous session.

- Sex refers to the physical features that identify a person as male or female.
- Gender is ideas and rules that tell men and women how they should act.
- Gender can affect tasks and decision-making within families; these are generally based on our beliefs as individuals and as a society and not related to our biological sex.
- 

**ASK:** Does anyone have any questions or thoughts to share about what we learned in our last session?

## Reflection on Homework (5 minutes)

**ASK:** Would anyone like to tell me about their experience interviewing someone about how ideas around men and women's behavior have changed?

**DO:** Invite participants to share their experiences.

**SAY:** Thank you to those of you who shared. I'm glad we are now able to see how beliefs about gender have changed over time. I hope you realize that we can continue to work on changing these ideas for the improved wellbeing of women, men, families and our communities.

**ASK:** Are there any changes you want to see to the ideas we have about how men and women should behave?

## Puberty – Changing Bodies<sup>13, 14</sup> (25-30 minutes)

**SAY:** We are going to continue our conversation about sex and gender. Last time, we looked at how gender roles can change over time. For example, we discussed how some roles or tasks that used to be done primarily by women are now seen as acceptable for men to do as well. This week, we will look at sex, and some of the changes girls and boys experience as they grow.

There might be some topics that we discuss today that will make you embarrassed or uncomfortable. These feelings are normal. I would ask that you try to sit with those feelings and remain engaged in the activity because the information you will learn today will be valuable to you. However, if you need to leave, that is fine too.

Let's start with puberty. Puberty is a term that describes the changes we experience as we go from being a child to being an adult. A person who is undergoing puberty is called an adolescent.

During this time, both girls and boys grow bigger and taller, their genitals grow and hair appears in new places. During puberty, a girl becomes *physically* able to have a baby and a boy becomes *physically* able to father a child. That does not mean that they are ready to be mothers or fathers or that it is healthy to give birth – just that their bodies are physically able to make a baby. As we will explore in later sessions, becoming a father or mother places demands on our time, energy, money and resources. Therefore, it is important to also be financially and emotionally prepared to welcome a child into your life. As I said though, we will discuss these points in more detail in another session.

To start, we are going to quickly go over some of the changes associated with puberty.

**DO:**

- Hand out flipchart paper and markers.
- Invite participants to draw the outline of a female and male body.
- Instruct participants to circle all the parts of the body that change as males and females go through puberty.
- Invite participants to share their drawings, identifying the change that takes place in each body part they have circled using the list below as a reference to provide them with feedback.

<b>Both Boys and Girls</b>	<b>Girls Only</b>	<b>Boys Only</b>
<ul style="list-style-type: none"> <li>• Growth in body hair, including around genitals and underarms</li> <li>• Increased perspiration and body odor</li> <li>• Growth spurt (height and weight)</li> <li>• Need for extra nutrition</li> <li>• Changes to skin: it initially gets oilier and pimples and acne may develop, however, in most people, this eventually goes away.</li> <li>• Mood swings</li> <li>• Increase in sexual feelings</li> </ul>	<ul style="list-style-type: none"> <li>• Breasts develop</li> <li>• Menstrual bleeding begins as well as vaginal mucus secretions</li> <li>• Waists develop and hips broaden</li> </ul>	<ul style="list-style-type: none"> <li>• Penis and testicles grow and develop</li> <li>• Voice deepens</li> <li>• Facial and chest hair appear and grow</li> <li>• Wet dreams (spontaneous orgasm during sleep that includes an ejaculation)</li> </ul>

## Puberty – Changes in How People Treat Us<sup>15,16</sup> (25 minutes)

### ASK:

- So we know that our bodies change during puberty. Are these changes related to sex or to gender?
  - *Facilitator Note: These changes are related to sex.*
- Are there also changes in how people treat you as you go from being a child to an adult?
- If yes, what differences did you notice in how people treated you? How did it feel to be treated differently?
- Are these changes related to sex or to gender?
  - *Facilitator Note: These changes are related to gender.*

**SAY:** I want us to think for a minute about these changes in how people treat us. I am going to read out a statement. If you think the statement applies only to boys as they go through adolescence and become men, I want you to move over here [*point to one location*]. If you think the statement applies to women only, move over here [*point to another location*]. If you think it applies to both men and women, stay in the middle.

### DO: Read out the below statements:

- More freedom to move about in public spaces (streets, parks, community centers, shopping areas, markets)
- Less freedom to move about in public places
- More household chores
- More pressure to start earning money
- More pressure to dress modestly
- Increasing pressure to prepare for marriage
- Greater chances of being pulled out of school by one's family
- Increased pressure to have children

## Discussion

### ASK:

- Do you think these shifts in how boys and girls are treated as they become adults are big or small? Why?
- What do you notice about the changes in how boys are treated compared to the changes girls experience? Do you think these changes keep happening after puberty?
- What do you notice about what girls encounter at puberty? Overall, is their freedom expanding or shrinking? How can these changes affect a person for the rest of their life?
- Could things be different? Is it possible to live in a way that would be better or fairer?

**SAY:** Puberty is something that happens to our bodies, but the way people treat us when our bodies change relates to gender. As we have seen, gender norms can be changed. This means that it **is** possible to live in a world that is fairer to boys and girls as they become men and women.

**ASK:** What would you change to make the world fairer for boys and girls, men and women?

## Sexual and Reproductive Anatomy<sup>17,18</sup> (20 minutes)

**SAY:** Earlier, I mentioned that during puberty, a girl becomes *physically* able to have a baby and a boy becomes *physically* able to father a child. To understand these physical changes, we will need to learn more about the male and female bodies.

This information is also important because when we don't understand how something works, have incomplete information or wrong information, we worry. Sometimes, it also makes us reluctant to seek help from a health care provider, which can put our health at risk. However, when we know our bodies and understand how they work, it is empowering and can make us feel more confident. It will also give us a good foundation for learning about other topics, like conception and contraception, which we will talk about in future sessions.

In this activity, we will learn about sexual and reproductive organs in both males and females. We are going to start by learning about a woman's body. We will learn how to identify different parts and learn about what they do.

### DO:

- Display the image of the external female anatomy.
- Instruct participants that, if they would like, they are welcome to copy these images by drawing them on scrap paper as you discuss the different parts of the male and female anatomy.
- Go through each of the labeled parts of the diagram. Invite participants to name the body part. If they do not know the answer, tell them the name. Invite participants to describe the function of each body part. Use the reference sheet that follows at the end of this session to correct them or provide additional information.
- Repeat the same process for the internal female anatomy and the male anatomy, in that order. Also read out the 'Additional points to highlight'.

## Male and Female Anatomy – True or False (15-20 minutes)

### DO:

- Explain to participants that you will read out a statement. If they think that statement is true, they should stand up. If they think the statement is false, they should remain seated.
- Read out a statement from the list that follows. Give participants a few seconds to determine whether the statement is true or false.
- Invite a participant or two to explain their reasoning for choosing either true or false, then read out the correct answer along with the explanation.

### Male and Female Reproductive System – True or False

**Statement:** The fallopian tubes are two small tubes. Each month, one egg travels from one ovary, down a fallopian tube and into the uterus. True or False?

**TRUE:** When a female ovulates, she releases an egg from one of her ovaries. It travels through the fallopian tube into the uterus.

**TRUE:** When a female ovulates, she releases an egg from one of her ovaries. It travels through the fallopian tube into the uterus.

**Statement: It is normal for a woman's genitals to produce fluids and have a distinctive smell.**

**TRUE:** Fluids secreted by the vagina and cervix clean the vagina – this is normal and healthy. However, if a woman has an infection, the color and smell of the fluid can change. If this happens, medical treatment is sometimes required.

**Statement: A woman is dirty when she is menstruating**

Menstruation is the periodic shedding of the uterine lining that usually occurs once a month if an egg has not been fertilized after ovulation. A woman can begin menstruating during puberty and will continue until she is around 50 years old. There is nothing dirty about this process and women should not be ashamed of it.

**Statement: If a man ejaculates into a woman's vagina, she can become pregnant.**

**TRUE:** When a man ejaculates, he is releasing semen, which contains sperm. If this semen enters her body through her vagina and a sperm encounters an egg, it is possible for her to become pregnant. We will learn more about this in our next class.

**Statement: Men produce sperm throughout their entire lives.**

**FALSE:** A boy begins to produce sperm during puberty and continues to produce sperm throughout his entire life. This means that men can father children from puberty onwards.

**Statement: Women ovulate for their entire lives.**

**FALSE:** Women only ovulate once a month from puberty until they hit menopause at around 50 years old. At this point, women stop ovulating and can no longer get pregnant.

**Statement: When a boy has an erection, it means he needs to have sex.**

**FALSE:** An erection can indicate that a man is sexually excited but men also get erections for no reason at all. An erection simply means that a man's penis has filled with blood. If a man waits, his erection will go down on its own without causing him any harm.

**Statement: Sometimes men get erections when they are sleeping.**

**TRUE:** Boys and men regularly get erections while they are sleeping. This is completely normal and healthy. The erection will go down on its own.



**ASK:** Do you have any questions about what we just discussed?

## Conclusion, Session Evaluation and Dismissal (10 minutes)

### DO:

- Read out the following core messages for this session:
  - Both men and women’s bodies change during puberty. Changes include things like a growth in body hair, breast growth, and other physical changes. In addition to these physical changes, boys’ and girls’ roles in society may be perceived to change after they begin puberty.
  - Men produce sperm and women produce eggs. When an egg and sperm meet, they join together in what we call fertilization. Once the egg has been fertilized, it implants itself into the uterus and pregnancy begins.

### If there is time, ASK:

- Before we end for the session, would anyone like to share with the group one thing they found interesting or exciting about today’s session?
- Were there any ideas or activities that challenged you? If yes, how so?
- Does anyone have any questions?

### DO:

- Conduct the Smiley Face Evaluation (Annex 1) using the ‘Check What You Know!’ questions found at the end of this session guide. After the session is complete and participants have left, record your answers in the session evaluation form (Annex 2).
- Inform participants of the topics for the next session.
- Remind them of the date, time and location of the next session.
- Thank participants for their active participation.
- Dismiss the group.

### Check What You Know!

**SAY:** I will read out a question or statement. When you hear an answer you agree with, please raise your hand.

1. Men get erections when they are sexually excited. **TRUE**
2. As girls reach puberty, they gain greater freedom to move around. **FALSE**
3. Puberty marks a time in a girl’s life when she is physically able to have a child. **TRUE**

<sup>13</sup> Adapted from DeGregorio, A. 2016. *Adolescent Age & Life-Stage Assessment and Counseling Tools: Guiding adolescents on the road to young adulthood*. Abuja: USAID.

<sup>14</sup> Adapted from ‘Puberty – What to Expect’ in International Sexuality and HIV Curriculum Working Group. 2009. *It’s All One: Guidelines and Activities for a Unified Approach to Sexuality, Gender, HIV, and Human Rights Education*. New York: Population Council.

<sup>15</sup> Adapted from DeGregorio, A. 2016. *Adolescent Age & Life-Stage Assessment and Counseling Tools: Guiding adolescents on the road to young adulthood*. Abuja: USAID.

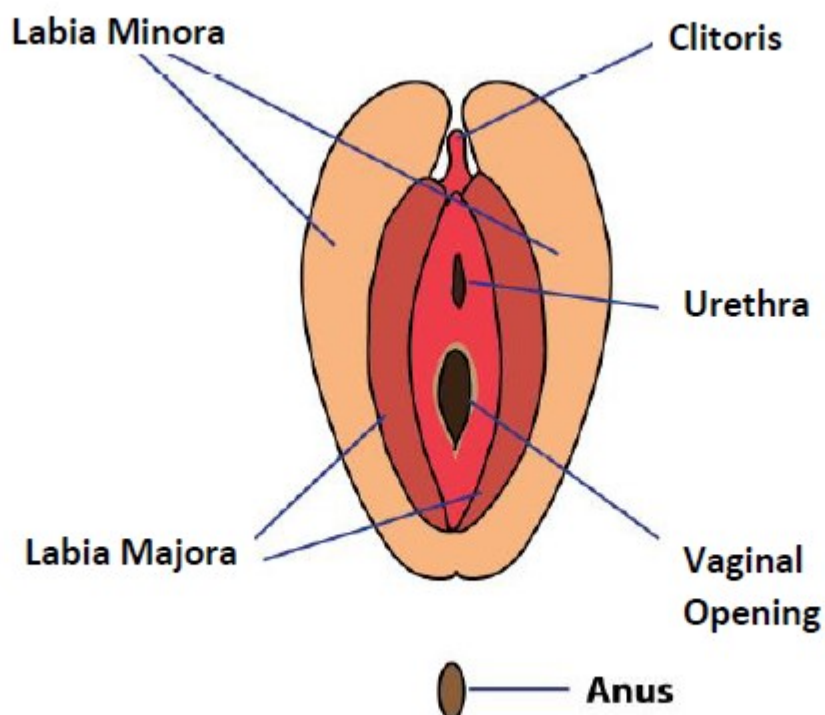
<sup>16</sup> Adapted from ‘Puberty – What to Expect’ in International Sexuality and HIV Curriculum Working Group. 2009. *It’s All One: Guidelines and Activities for a Unified Approach to Sexuality, Gender, HIV, and Human Rights Education*. New York: Population Council.

<sup>17</sup> Adapted from ‘Reproduction Review’ in International Youth Foundation. *Reproductive Health Lessons: A Supplemental Curriculum for Young People. Adapted for St. Lucia*. Washington D.C.: International Youth Foundation and USAID.

<sup>18</sup> Adapted from ‘Learning Human Anatomy’ in Nagaraja, P. and A. Ziv. 2006. *Basics and Beyond: A Manual for Trainers*. New Delhi: TARSHI and Ford Foundation.

## Reference Sheets for Male and Female Anatomy

### External Sexual and Reproductive System – Female

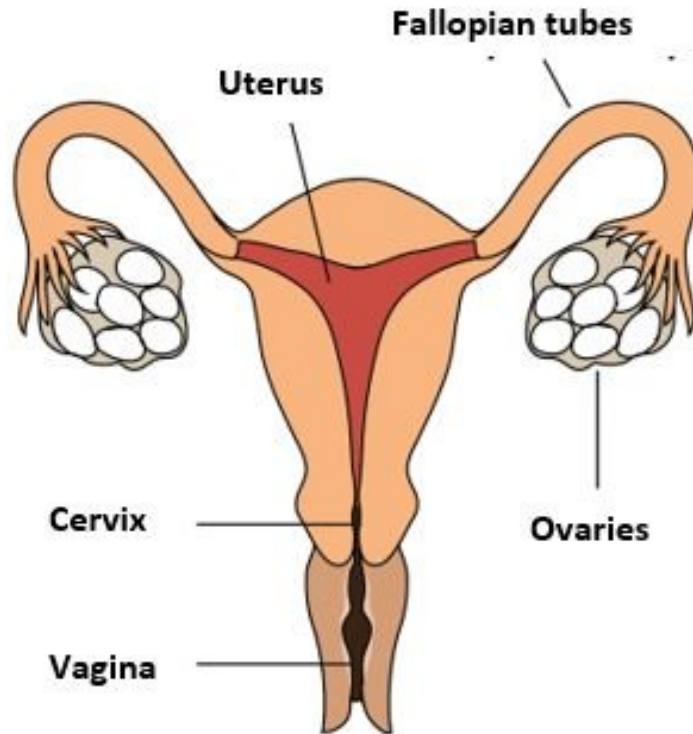


- **Inner and outer labia:** Folds of skin that cover and protect the genitals.
- **Urethra:** This is where urine leaves the body. It is a short tube that carries urine from the bladder (the place where urine is collected in the body) to outside of the body.
- **Clitoris:** This is a small pea-shaped organ that is sensitive to touch. Its only purpose is to provide sexual pleasure.
- **Vaginal opening:** The opening from which menstrual blood leaves the body. The vagina itself is a passageway from the uterus to the outside of the body.
- **Anus:** This is where stool (also known as fecal matter or poo) leaves the body.

#### **Additional Points to Highlight:**

- *It is important for boys and girls to wash the outside of their genital area every day before they go to bed. Proper cleaning of genitals prevents infections and inflammations of reproductive organs.*
- *However, douching, which is the cleansing of the inside of the vagina, is not recommended since it washes away the natural bacteria that keep the vagina clean and free of infection.*

## Internal Sexual and Reproductive System – Female



**Ovaries:** A pair of glands that store thousands of eggs. Each month, one ovary will release an egg down the fallopian tubes. This is called ovulation. If an egg from a woman meets a sperm from a man, this is called fertilization.

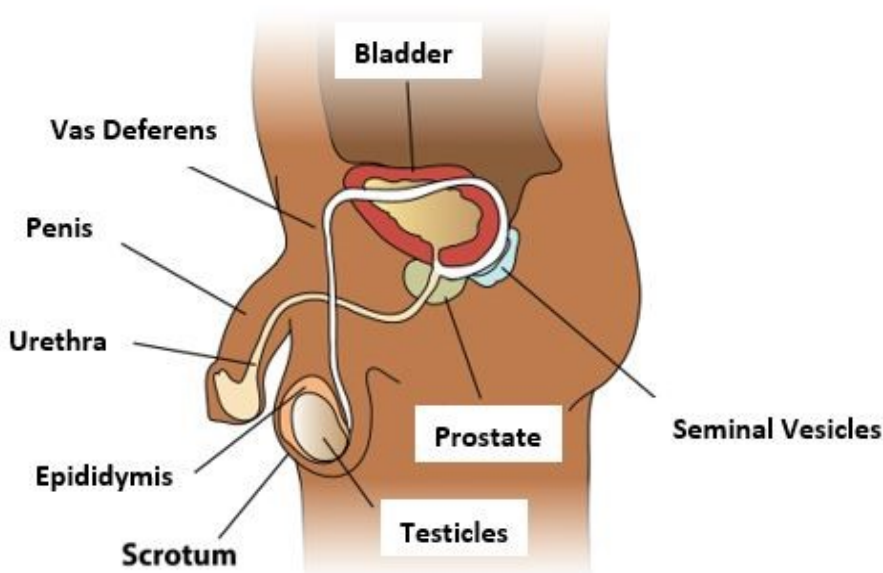
**Fallopian tubes:** Tubes that carry the egg from the ovaries to the uterus. This is also where fertilization occurs – the joining of the woman’s egg with the man’s sperm.

**Vagina:** The canal that forms the passageway from the uterus to the outside of the body. Fluids, called secretions, sometimes come out of the vagina. White or clear secretions are perfectly normal and actually help keep the vagina clean. However, if a woman has an infection, the color and smell of the fluid can change. A woman might find that she is very itchy or in pain. If this happens, medical treatment might be required.

**Cervix:** An opening between the vagina and the uterus. This opening expands when a woman is in labor.

**Uterus:** The uterus is small, hollow, muscular female organ. If an egg has been fertilized in the fallopian tubes, it will travel here, to the uterus. Once in the uterus, it will implant itself into the lining or wall of the uterus. This is when pregnancy begins. A fetus, what eventually becomes a baby, will develop in the uterus until birth. Throughout a woman’s menstrual cycle, the lining of the uterus grows and thickens. If a woman does not get pregnant, this lining is shed and leaves the body out of the vagina. This is called menstrual bleeding.

## Reproductive System – Male



**Testicles:** These are two balls that sit inside the scrotum. They make sperm – a man’s seed. In order to make a baby, the first thing that must happen is that one sperm from a man must meet a woman’s seed, known as an egg. Sperm are produced in a man’s testicles from puberty onwards.

**Penis:** This is the outer sex organ in males. It is made of a spongy tissue with many blood vessels. Inside the penis, there is a tube called the urethra. It does two things: it allows urine to pass and it carries sperm out in a liquid called semen when a man is sexually excited.

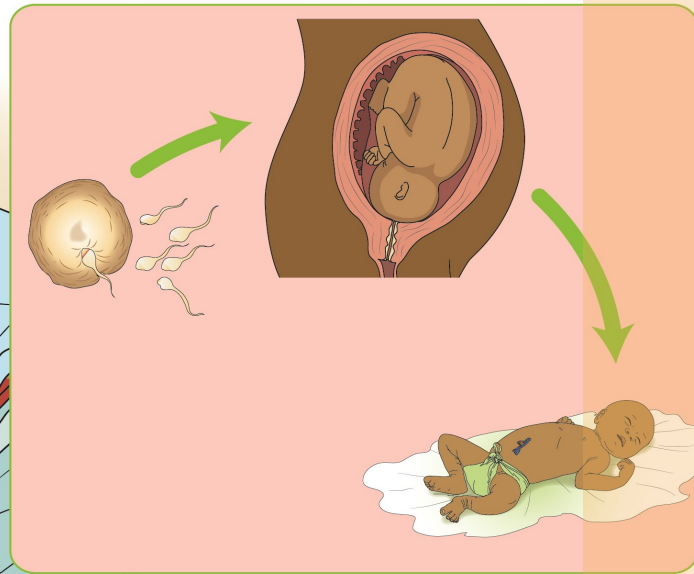
**Scrotum:** It is a sac that hangs between a man’s thighs. It holds the testicles and regulates temperature to make sure sperm are comfortable. It keeps sperm cool when it is hot outside by dropping further away from the body and does the opposite when it is cold outside.

### **Additional Points :**

- **Hygiene:** It is important for boys and girls to wash the outside of their genital area every day before they go to bed. Proper cleaning of genitals prevents infections and inflammation.
- **What is an erection?** An erection occurs when the penis becomes hard and straight because it has filled with blood. Erections happen when boys get sexually excited or for no reason. Boys often do not have any control over when this will happen. It is common for boys to wake up with an erection in the morning. While asleep, a boy’s penis can become erect five to seven times. This is normal and healthy. Having erections is not a sign that a boy needs must have sex.
- **What is ejaculation?** Ejaculation is when semen, which contains sperm, comes out of a male’s erect penis due to sexual excitement. A man does not have to ejaculate every time he has an erection. If he waits, the erection will go down on its own without causing harm. Boys are not born with sperm; they begin to produce them during puberty. A boy begins to produce sperm and continues to produce them throughout his entire life. If the sperm is ejaculated into the woman’s vagina, she may become pregnant. The ejaculate can also carry diseases that could infect and harm a woman.

Lah	Lit	Tal	Lar	Alha	Jum	Sub
30	31	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	1	2

Lah	Lit	Tal	Lar	Alha	Jum	Sub
30	31	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	1	2



## Fertility and Conception

### Objective:

- To develop a clear and accurate understanding of fertility in males and females
- To learn about when someone can get pregnant and how pregnancy occurs

### Materials:

- Flipchart paper
- Markers
- Menstrual Cycle Cards (Annex 6)
  - Numbered cycle cards (1-28)
  - Bleeding cards (5)
  - Secretion cards (12)
  - Sperm card
  - Egg card

### Time:

- 1 hour 45 minutes

## Session Guide

### Welcome (10 minutes)

**DO:**

- Welcome participants back to the training and thank them for their continued commitment.
- Take attendance.
- Invite 1-2 participants to share a rule from the Full Value Contract with the rest of the group.
- Thank participants for sharing.

**ASK:** Would anyone like to remind the group what we discussed in our last session?

**DO:** If necessary, remind the group of the core messages from the previous session.

- Both men and women's bodies change during puberty. Changes include things like a growth in body hair, breast growth, and other physical changes. Moreover, boys and girls' roles in society may be perceived to change after they begin puberty.
- Men produce sperm and women produce eggs. When an egg and sperm meet, they join together in what we call fertilization. Once the egg has been fertilized, it implants itself into the uterus and pregnancy begins.
- 

**ASK:** Does anyone have any questions or thoughts to share about what we learned last week?

### Fertility<sup>19</sup> (45 minutes)

#### Introduction to Fertility and the Menstrual Cycle

**SAY:** Last week, we discussed the fact that boys become *physically* able to father a child and girls become *physically* able to have a child during puberty. We are going to look into this a little bit more.

To remind you, for pregnancy to occur, sperm from a man must fertilize – or join – a woman's egg inside a woman's body. Sometimes it helps to think of sperm and eggs as seeds that must meet before a pregnancy can begin. Sperm are found in semen, a liquid that is released from a man's penis when he ejaculates. Sperm can swim. If the sperm enter a woman's vagina during sexual intercourse, the sperm can swim to the egg – if it is present. If they meet, this can begin a pregnancy. To begin, we will learn more about women's bodies, the menstrual cycle and fertility.

**ASK:** As a starting point, can anyone tell me what fertility means?

**SAY:** In women, fertility is the ability to become pregnant and give birth. In men, fertility is the ability to produce sperm capable of starting a healthy pregnancy.

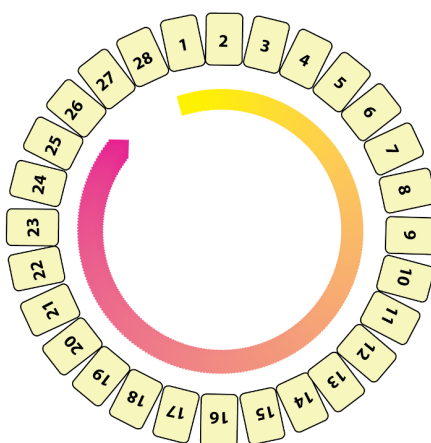
**ASK:** When are men fertile?

**SAY:** Men are fertile from puberty onwards, no matter the day of the month. Women, on the other hand, are only fertile for a few days each month. We know that most women who are not pregnant menstruate (or bleed) each and every month. While the bleeding might be the part you

are most familiar with, it is actually only one of many parts of a cycle that helps prepare a woman's body for pregnancy.

### The Menstrual Cycle

**DO:** Spread out the menstrual cycle cards 1-28 on the ground in a large circle. Invite participants to stand outside the circle.



**SAY:** These cards represent the menstrual cycle. A menstrual cycle is normally about four weeks or 28 days – just like the cycle of the moon. Some women might have a menstrual cycle that is slightly longer or slightly shorter than 28 days but for most women, it's around this long.

When girls are just starting to menstruate, it is very common for their cycles to be irregular. Sometimes their cycles can be very short, sometimes very long. It often takes a few years for their cycles to become consistent and predictable. However, some women experience irregular cycles for their entire life.

For this activity, we are going to use a 28-day cycle. As you can see, there is one card for every day of the cycle.

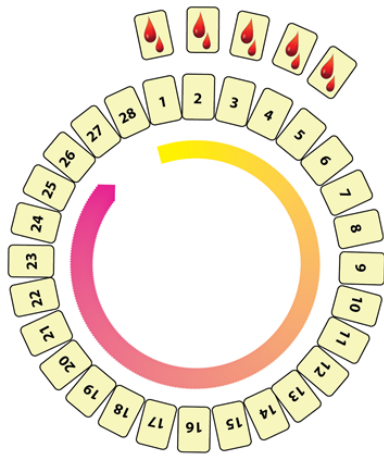
### Menstrual Bleeding (Menstruation)

**ASK:** How many days each month do most women bleed?

**DO:**

- Invite a few answers. Note that there will be some disagreement as it varies.
- Suggest that the group agrees on five days as that is the average but explain to them that every woman is different and that is normal.
- Explain that when girls begin to menstruate, the number of days they bleed can change from cycle to cycle. This is normal. Eventually it will become consistent and predictable.
- Take the five menstruation cards and place them next to the cards numbered 1-5.

- Explain that for this exercise we are assuming that this woman experienced her bleeding on the first five days of the month. Of course, some women experience this during the middle or the end of the month, not always during the first five days.



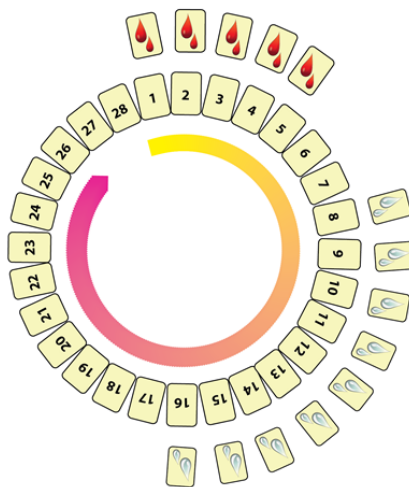
**ASK:** Why do women bleed every month?

**SAY:** Every month, a woman’s womb prepares to receive a fertilized egg, meaning an egg that has joined with a sperm. Throughout the month, the womb grows a lining. However, if a fertilized egg does not arrive, this lining is shed. This shedding is what we call menstrual bleeding. This cycle happens over and over again, from puberty to old age, unless a woman gets pregnant.

Right after the bleeding ends, the vagina will feel very dry because very little mucus is being produced.

**Fertile and Unfertile Periods**

**DO:** Place the secretion cards (clear drops) by the cards 8-19.

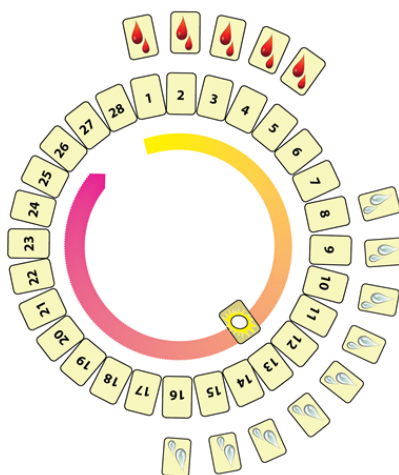


**SAY:** After a few days, the dryness goes away and most women notice that they begin to produce a discharge of mucus from their vagina (*Point to the secretion cards*). So long as the woman is healthy, the discharge will not smell, cause itchiness or cause pain. At first, the discharge or



mucus is cloudy-white or yellowish. It may feel sticky. As time goes on, the mucus changes and becomes clearer, resembling a raw egg white. All of this is normal.

**DO:** Hold up the card with the egg and place it on Card 12.



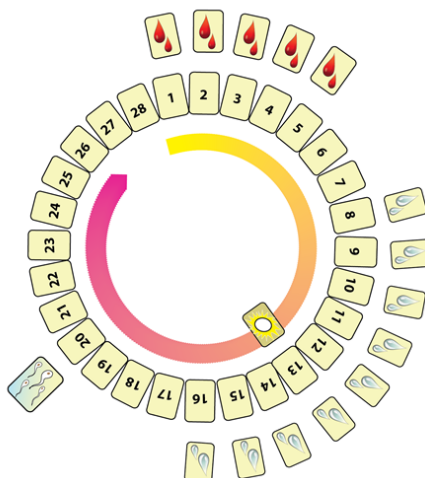
**SAY:** Every woman's body releases one egg into her womb each month. It is not possible to know the exact day an egg comes out, but it is some time mid-cycle.

**DO:** Hold up the card with the sperm.

**SAY:** Here we have sperm. Just to remind you, sperm is a male's seed. It is released in semen when a man ejaculates during sexual intercourse. Sperm can live inside a woman for three to five days.

If the egg and the sperm meet, the woman will get pregnant. During the time a woman has secretions and her egg is released, this is what we will call her fertile period. This is when it is possible for her to get pregnant.

**DO:** Place the sperm card on day 20.



**ASK:** If a woman has a regular menstrual cycle and has stopped producing the discharge that tells us she is fertile, can the woman get pregnant on this day?

**DO:**

- Invite guesses from the group and, if necessary, explain that the woman **CANNOT** get pregnant because there is **NO** egg present.
- Reinforce to participants the idea that this will only work for women whose menstrual cycles are regular.
- Place the sperm on day 11.

**ASK:** Can the woman get pregnant on this day?

**DO:** Again, invite guesses from the group. Explain that, **YES**, the woman can get pregnant because she has discharge that tells us she is fertile. Remind participants that sperm can live inside a woman for three to five days. Point to the egg card on day 12 and explain that the sperm would still be alive when the egg is released. Therefore, it would be able to meet the egg.

Keep in mind that this is just an activity to understand menstrual cycles better. It can be hard or impossible to tell what stage of a menstrual cycle you are in, and many women have irregular periods, which results in a different menstrual cycle. That means that we often can't predict whether a person will become pregnant on any given day. This is especially true for younger women like you all whose cycles are not yet regular. This is why some couples may use a family planning method to avoid pregnancy.

### **Hormonal Contraception**

**SAY:** If a woman is using a hormonal method of contraception such as the birth control pill, the implant or the injection, she does not release an egg. We will learn about this in greater detail later. For now, I want you to understand that using a hormonal method of contraception means that she cannot get pregnant because the egg and sperm cannot meet!

**ASK:** What if a man was to use a condom? Could the woman get pregnant?

**DO:** Invite answers from participants and if necessary, explain that **NO, if she and her partner use a condom correctly**, she cannot get pregnant because condoms trap semen. Therefore, the egg and sperm cannot meet.

**ASK:** What options does the woman have for avoiding pregnancy when she is fertile, such as on day 15?

**DO:** Invite answers from participants and then explain that the woman can:

- Avoid having sexual intercourse
- Use a condom so that the sperm is trapped and cannot meet the egg
- Use hormonal contraception

**SAY:** I mentioned already that it often takes a few years for a woman's menstrual cycle to become regular and predictable. *All* parts of her cycle can vary, from the number of days she

bleeds to the number of days between bleeding. It is also impossible to know when a woman will release an egg and become fertile.

**ASK:** With this in mind, do you think it is possible for young girls like yourselves whose menstrual cycles are not yet predictable to know when they are fertile?

- *Facilitator note: Ensure that participants understand that it is not possible.*

### **Ideas About Conception<sup>20</sup> (20 minutes)**

**SAY:** Now that we have thought about how a pregnancy begins and some ways of preventing a pregnancy, I want to talk about some other ideas that exist in our community about fertility. I will read out a statement. If you think the statement is true, please raise both hands high up into the air. If you think it might be true, please raise one hand. If you think it is false, do not put up either hand.

**DO:** Read out the following statements. After each statement, have a brief discussion that draws on subsequent explanations.

- **Statement:** A woman can only get pregnant if she has sex often.
  - **Explanation:** FALSE. As we saw earlier, it does not matter how often a woman has sex but when she has sex.
- **Statement:** A woman can't get pregnant until she is married.
  - **Explanation:** FALSE. A woman can get pregnant if she has reached puberty and has had sexual intercourse during a fertile period without using contraception.
- **Statement:** A woman can tell she is pregnant if her breasts feel heavy or painful and she stops menstruating.
  - **Explanation:** TRUE. Other signs of pregnancy include nausea, vomiting (especially in the morning), breasts getting bigger. Some people do not experience these symptoms, though. To confirm a pregnancy, you can visit your local health center/clinic.

### **When is a good time to get pregnant? (20 minutes)**

**DO:** Divide the class into teams of four people.

**SAY:** In your teams, I want you to think about when it is a good time for someone like you to have a child. I will read out a series of questions, giving you a few minutes between each question to come up with your answers.

**DO:** Invite participants to discuss their answers within their small groups.

**ASK, pausing long enough between each question for groups to discuss:**

- If you're married, what are the advantages of having a child now for yourself, your child and your family? If you're not married, what are the advantages of having a child soon after marriage for yourself, your child and your family?
- If you're married, what are the disadvantages of having a child now for yourself, your child and your family? If you're not married, what are the disadvantages of having a child soon after marriage for yourself, your child and your family?

- What do you want for your future children? Do you have the money and resources to provide these things now? If not, what do you have to do to be able to provide those things for your child?

**DO:** Call participants back into a large group and ask each team to share their ideas.

**SAY:** Before you have a child, it is important to think about what is good for the child as well as what is good for you and your family. Most parents want to do the best they can for their children. Sometimes, that might mean waiting a while to start a family. We will explore this topic in greater detail in future sessions.

### Conclusion, Session Evaluation and Dismissal (10 minutes)

**DO:** Read out the following core messages for this session:

- Men are fertile from puberty onwards. Women, on the other hand, are only fertile for a few days each month.
- For women with regular bleeding cycles, understanding the menstrual cycle can help them understand when they are most fertile.
- Using family planning methods can prevent pregnancy.

**If there is time, ASK:**

- Before we end for the session, would anyone like to share with the group one thing they found interesting or exciting about today's session?
- Were there any ideas or activities that challenged you? If yes, how so?
- Does anyone have any questions?

**DO:**

- Conduct the Smiley Face Evaluation (Annex 1) using the 'Check What You Know!' questions found at the end of this session guide. After the session is complete and participants have left, record your answers in the session evaluation form (Annex 2).
- Inform participants of the topics for the next session.
- Remind them of the date, time and location of the next session.
- Thank participants for their active participation.
- Dismiss the group.

### Check What You Know!

**SAY:** I will read out a question or statement. When you hear an answer you agree with, please raise your hand.

1. Men are fertile from puberty onwards. Women, on the other hand, are only fertile for a few days each month. **TRUE**
2. Pregnancy begins when a sperm and egg meet. **TRUE**

<sup>19</sup> Adapted from 'Game A: Menstrual Cycle Game' in Institute for Reproductive Health, Georgetown University, Save the Children 2018. Implementing Pragati: Community games to increase fertility awareness and family planning use. Washington, D.C: Institute for Reproductive Health, Georgetown University, Save the Children, USAID.

<sup>20</sup> Adapted from 'GREAT Activity Cards for married and/or parenting adolescents' in Pathfinder International. 2013. *Great Project Scalable Toolkit: I Am Great!* Kampala: Pathfinder International, GREAT, USAID.



## Contraception – Part I

### Objectives:

- To become familiar with the different forms of contraception
- To correct misconceptions and address myths related to contraception
- To learn how to use a condom
- To develop positive attitudes towards the use of protection

### Materials:

- Five sets of the 'Steps for Using Condoms' Cards (Annex 7)
- Sample condoms
- Dildo (anatomical model, banana, broom stick, etc.)
- Sample oral contraceptive pill packages
- Illustration of the internal female reproductive system

### Time:

- 1 hour 10 minutes

## Facilitator Notes for Background Reading<sup>21</sup>

Contraception is the term for a drug, tool or strategy that is used by an individual or a couple to prevent pregnancy or reduce the chances of getting pregnant while still having sexual intercourse. With the exception of surgical sterilization, ALL methods of contraception are reversible. This means that women will be able to get pregnant once they stop using that contraceptive method.

All methods are designed to work in one of two ways: either they prevent the man's sperm and the woman's egg from coming together, or they prevent the fertilized egg from implanting in the womb.

The 'best' contraceptive method is the one that the user can and will use correctly all the time. Notably, some contraceptive methods are more difficult to use correctly all the time than others. Not using a method correctly or not using a method all the time can increase a user's risk of pregnancy. It is important for contraception users to find a method that protects against pregnancy and is easy for them to use the right way all the time.

All participants have the right to decide for themselves whether or not to use contraception, and for those who decide to use it, which method to use. This session is meant to support participants in making informed decisions about contraceptive use by providing them with accurate and comprehensive information.

All of the methods presented here are safe for adolescents, including adolescents who have not yet had a child. Some methods, including sterilization and lactational amenorrhea method, are not suitable for adolescents who have not yet had children; however, they are included so that adolescents have a complete understanding of the methods available to them in the future. Contraception saves women's lives and improves their health by allowing women to avoid unintended and poorly timed pregnancies. By allowing parents to delay and space births, contraception saves children's lives because, when births come too early or less than two years apart, the health of infants and their siblings is in danger. As well, by giving women the ability to decide the number and spacing of children, it opens up the door for women to participate in more educational, economic and social activities.

## Session Guide

### Welcome (10 minutes)

#### DO:

- Welcome participants back to the training and thank them for their continued commitment.
- Take attendance.
- Invite 1-2 participants who to share a rule from the Full Value Contract with the rest of the group.
- Thank participants for sharing.

**ASK:** Would anyone like to remind the group what we discussed in our last session?

**DO:** If necessary, remind the group of the core messages from the previous session.

- Men are fertile from puberty onwards. Women, on the other hand, are only fertile for a few days each month.
- For women with regular bleeding cycles, understanding the menstrual cycle can help them understand when they are most fertile.
- Using family planning methods can prevent pregnancy.

**ASK:** Does anyone have any questions or thoughts to share about what we learned in our last session?

### **Introduction (2 minutes)**

**SAY:** Today, we are going to learn about contraception.

**SAY:** Not having sex is the only option that is 100% effective at preventing pregnancy. However, for people who are sexually active, there are options for preventing pregnancy.

**ASK:** Can anyone tell me what contraception means?

**SAY:** Contraception refers to the tools and strategies available to us to prevent pregnancy. Some – but not all – of these contraceptive methods also protect us from illnesses that are spread through sexual activity, otherwise known as sexually transmitted infections or STIs.

*Facilitator Note: For more information on STIs, refer to the Fact Sheet in Annex 3.*

### **Condoms<sup>22</sup> (25 minutes)**

**SAY:** We are going to start by going over condoms and then we will talk about oral contraceptive pills.

Here is the situation: Insert local names, a newly married couple, are very much in love. Neither Wife nor Husband wants a child in the next few years, though, because Wife wants to finish school and Husband wants to save some money. Your task is to lay out the steps that Wife and Husband must follow in order to use condoms to prevent pregnancy.

**DO:**

- Divide the class into teams of 5 people.
- Give each team a full set of the illustrated ‘Steps for Using Condoms’ cards. Be sure that you have shuffled these cards so that they are not in the proper order.
- Explain to participants that you would like them to organize the cards in order.
- Give groups 10 minutes to complete the activity.
- Afterwards, take the group through the correct order. As you go through the steps, invite the different teams to guess at the correct order.
- Be sure to highlight the following points:
  - Talking with your partner about condom use:
    - This is important because it gives both partners the chance to bring up some of their emotions related to condom use. People often have misconceptions about condoms that might need to be addressed before they feel comfortable using condoms. For example, some

- It can also open up dialogue about expectations around sexual activity and family planning.
- Engage in foreplay: Foreplay is the term for the sexual activities couples can engage in before sexual intercourse. It includes kissing, petting, touching, etc. Foreplay helps men and women's bodies get ready for sexual intercourse.
- Only one condom should be used at a time. Using more than one condom can lead to breakage.
- Condoms prevent pregnancy because they trap semen, the liquid that contains sperm that is ejaculated from the penis. By trapping sperm, it is unable to meet and fertilize an egg.

**ASK:**

- Do you know of any benefits to condom use?
  - Facilitator Note: If necessary, explain the following to participants:
    - A condom is the only way to protect against HIV and other STIs during sex. It can be used at the same time as other family planning methods, such as an implant or the pill.
    - Condoms can also prevent pregnancy when used correctly
    - They are easily available
    - They are inexpensive or even free (Double check that this is true in your community; note where condoms are available).
    - There are no hormonal side effects
    - They may prevent premature ejaculation in men. Premature ejaculation occurs when a man ejaculates sooner during sex than he or his partner would like. Men who always or almost always ejaculate within one minute of penetration or men who are unable to delay ejaculation may have premature ejaculation. It is a very common and treatable condition.
- Do you know of any disadvantages to condom use?
  - Facilitator Note: If necessary, explain the following to participants:
    - Condoms sometimes break. When they break, be sure to put on another condom.
    - Putting on a condom may interrupt sexual activity
    - May cause decreased sensitivity during sexual intercourse

**DO:** Address any myths and misconceptions participants have about condoms. Common myths and misconceptions to address include, but are not limited to, the following:

- A condom CANNOT get lost in a woman's body.
- Using two condoms is NOT better than using one. This can actually cause the condom to break, resulting in the possibility of pregnancy.

**Condom Demonstrations (10 minutes)**

**SAY:** I am now going to demonstrate how to put a condom on a banana (*or other object that can serve as a dildo*).

**ASK:** Who remembers the first step to using condoms?



### **Condoms: Steps for Use**

1. Talk about condom use with your partner.
2. Buy condoms at store or find a clinic or community center that gives them away for free.
3. Keep condoms in a cool, dry place (not a wallet).
4. Check the expiration date to be sure the date has not passed. Also check for the air bubble to make sure there are no holes in the packaging.
5. Establish consent and readiness for sex. Engage in foreplay.
6. Open the condom package with your fingers – not teeth.
7. When the penis is erect, squeeze the tip of the condom and place it on the head of the penis.
8. Roll the condom down to the base of the penis as you hold the tip of the condom.
9. After ejaculation, hold the condom at the base of the penis and gently pull out the penis.
10. Tie the condom to prevent spills.
11. Throw the condom away in the trash.

### **DO:**

- Once participants have provided the correct answer, use the sample condoms and dildo to demonstrate how to put on and remove condoms. Be sure to go according to the steps outlined above.
- Between each step, ask participants if they remember the next step.
- Draw attention to the following points:
  - The location of the expiry date.
  - The difference between the inside and outside of the condom. Explain to participants that there is a right way to roll a condom onto a penis and a wrong way.
  - Make sure that participants remember to squeeze the tip of the condom to create a reservoir.
  - If a condom breaks during sex, sexual partners should stop immediately and put on another condom.

### **Oral Contraceptive Pill (15-20 minutes)**

**SAY:** Now let's look at the oral contraceptive pill.

### **DO:**

- If possible, pass around samples for participants to see and hold.
- Display the female reproductive system.
- 

**SAY:** The oral contraceptive pill, or the pill, is a pill that a woman takes by mouth at the same time each day.

**Pointing to the female reproductive system, SAY:** The pill stops the egg from leaving the ovary each month. It also makes it difficult for the sperm to enter the uterus by thickening the mucus

at the entrance to the uterus. Most women, regardless of whether they have had a child before, can use the pill. Once a woman stops using the pill, she can become pregnant right away. When used correctly, the pill is very effective at preventing pregnancy.

**ASK:** Do you think the pill prevents the spread of sexually transmitted infections, sometimes called STIs?

**SAY:** The pill does not prevent the spread of STIs. To prevent STIs, you would need to use a condom as well.

- *Facilitator Note: Again, for more information on STIs, refer to the fact sheet in Annex 3.*

**ASK:**

- Have you heard of any benefits to using the pill? Would you care to share them?
  - *Facilitator Note: Ensure participants are aware of the following advantages:*
    - *Usually makes menstrual periods more regular and lighter*
    - *May reduce premenstrual syndrome and acne*
    - *Does not disrupt sexual intercourse*
    - *A woman can stop using the pill whenever she wants; she does not need to visit a health worker*
    - *A girl can become pregnant immediately after she stops taking the pill.*
    - *It allows women to control when they get pregnant*
- Have you heard of any disadvantages to using the pill? Would you care to share them?
  - *Facilitator Note: Ensure participants are aware of the following disadvantages:*
    - *The woman must remember to take the pill every day and at the same time each day*
    - *It does not provide protection from STIs*
    - *There might be some possible side effects including nausea (but this often goes away after a few days or weeks), slight weight gain of 1-2 pounds, spotting between periods, mood swings, decreased libido (sex drive).*

**DO:**

- Address any myths and misconceptions participants have about the pill. Common myths and misconceptions to address include, but are not limited to, the following:
  - **The pill will NOT cause infertility**
  - **The pill will NOT cause deformities in children**
  - The pill will not build up in a woman's body and make her sick<sup>?</sup>
  - The pill is safe for women who have not yet had children
  - The pill is safe for adolescents.

**ASK:** Do you have any questions?

**SAY:** In a future session, we will be joined by a health worker who will also be available to answer any questions you might have.

## Conclusion, Session Evaluation and Dismissal (10 minutes)

### DO:

- Read out the following core messages for this session:
  - Condoms can prevent pregnancies and sexually transmitted infections when used correctly and consistently.
  - The oral contraceptive pill is a very effective way to prevent pregnancies, but it does not prevent against STIs. Users must remember to take the pill every day at the same time in order for it to be effective.

### If there is time, ASK:

- Before we end for the session, would anyone like to share with the group one thing they found interesting or exciting about today's session?
- Were there any ideas or activities that challenged you? If yes, how so?
- Does anyone have any questions?

### DO:

- Conduct the Smiley Face Evaluation (Annex 1) using the 'Check What You Know!' questions found at the end of this session guide. After the session is complete and participants have left, record your answers in the session evaluation form (Annex 2).
- Inform participants of the topics for the next session.
- Remind them of the date, time and location of the next session.
- Thank participants for their active participation and dismiss the group.

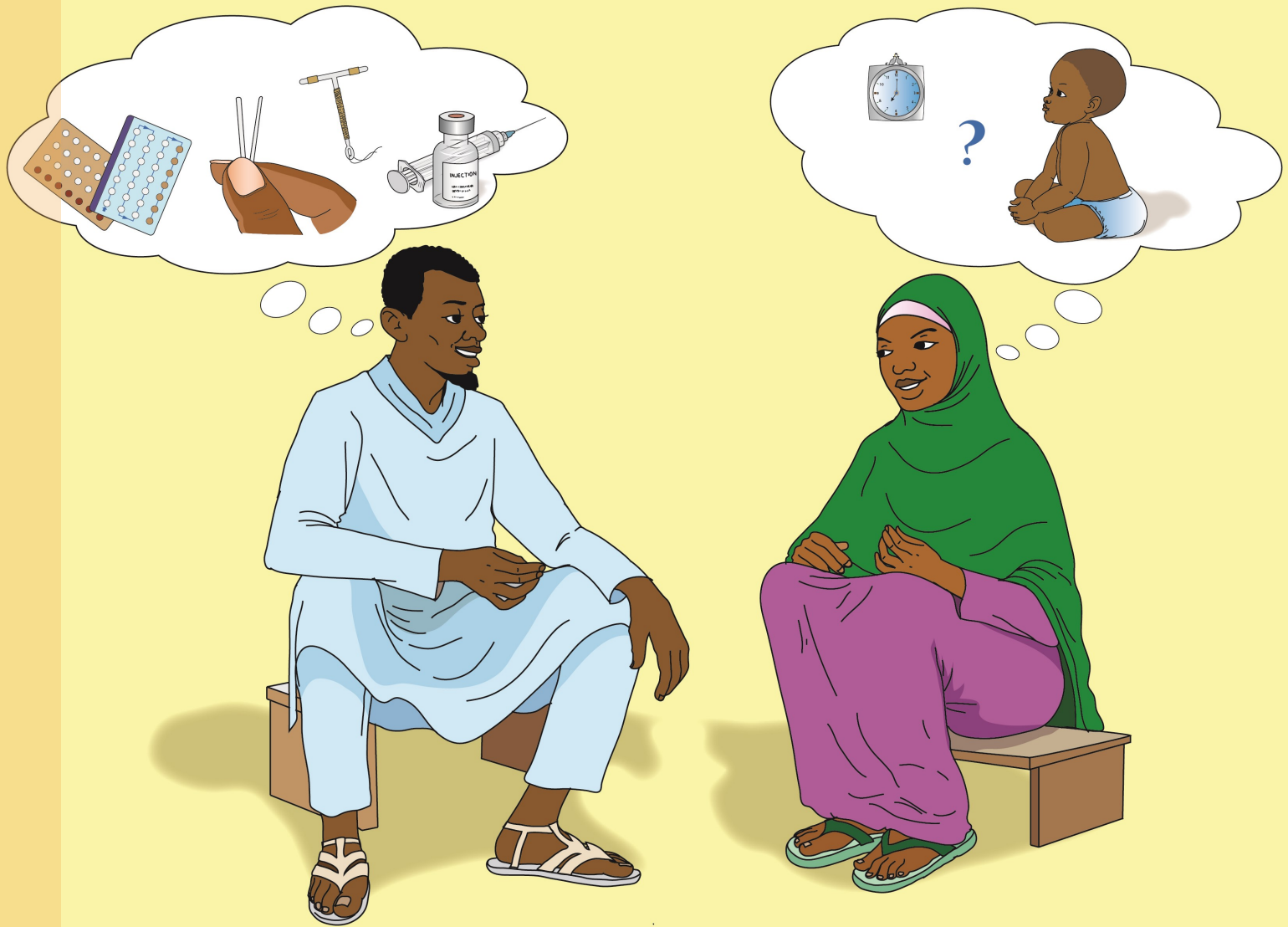
### Check What You Know!

**SAY:** I will read out a question or statement. When you hear an answer you agree with, please raise your hand.

1. The oral contraceptive pill is a very effective way to prevent pregnancy, but it does not prevent against STIs: true or false? **TRUE**
2. A condom should only be put on a man's penis once it is erect: true or false? **TRUE**

<sup>21</sup> Adapted from Martin, S. 2008. *Being a Mentor: A Guide to Supporting Young Married Adolescent Women*. Kakamega and Nairobi: APHIA II Western, PATH, USAID.

<sup>22</sup> Adapted from 'Steps to Using a Condom Correctly' in Levack, A., M. Mehta, T. Castillo, G. Hecker and J. Wickstrom. 2008. *Working with Married Youth: A Curriculum for Peer Educators*. New York: Engender Health, The Acquire Project, USAID.



## Contraception – Part II

### Objectives:

- To become familiar with the different forms of contraception
- To correct misconceptions and address myths related to contraception
- To develop positive attitudes towards the use of protection

### Materials:

- Markers
- Flipchart paper
- Illustration of the internal female reproductive system

### Time:

- 1 hour 30 minutes

## Session Guide

### Welcome (10 minutes)

**DO:**

- Welcome participants back to the training and thank them for their continued commitment.
- Take attendance.
- Invite 1-2 participants to share a rule from the Full Value with the rest of the group.
- Thank participants for sharing.

**ASK:** Would anyone like to remind the group what we discussed in our last session?

**DO:** If necessary, remind the group of the core messages from the previous session.

- Condoms can prevent pregnancies and sexually transmitted infections (sometimes called STIs) when used correctly and consistently.
- The oral contraceptive pill is a very effective way to prevent pregnancies, but it does not prevent against STIs. Users must remember to take the pill every day at the same time in order for it to be effective.

**ASK:**

- Does anyone have any questions or thoughts to share about what we learned in our last session?

### Introduction (10 minutes)

**SAY:** Today, we are very lucky as we have with us a special guest, who some of you might know. This is [*name of health worker*] and she is here to talk to us about the different family planning methods that are available to us in our community.

So that you know, [*health worker*] is a professional who understands and respects the need for confidentiality. That means that she will not share anything that is said or discussed today with people outside of this room. You are free to make any comments or ask any questions you would like.

Before I turn this session over to [*health worker*], I would like us to brainstorm a list of all the family planning methods we can think of. Just as a reminder, the term ‘family planning methods’ refers to the tools and strategies available to us to prevent pregnancy. Some family planning methods also protect us from sexually transmitted infections.

**DO:**

- Record all the answers on a piece of flipchart paper.
- After the brainstorming session, add any methods that are missing and, if necessary, indicate which of the identified methods are ‘false methods’ (i.e. washing out the vagina with water after sex, washing out the vagina with urine, having a shower, having sex with a virgin, lying upside down).

**SAY:** This is a great list. I will turn this session over to [*health worker*] who will introduce us to

some of these family planning methods.

## Overview of Contraceptive Methods (30-40 minutes)

*Instructions for health worker:*

**DO:**

- Provide a general overview of all the methods available in your community using the reference sheets that follow. Spend more time on the IUD, injectables and the implant than other methods, as these are the most effective methods. Spend the least time on sterilization and the Lactational Amenorrhea Method as they are the least relevant for the participants at this stage in their lives.
- When available, pass around samples for participants to handle.
- Use the anatomical aids to help explain how the contraceptive methods function.
- Encourage participants to ask questions during the presentation.
- After having presented the different methods of contraception, review the information on menstrual regulation. Address any questions or concerns from participants

*Instructions for facilitator:*

**DO:**

- After the health worker has explained all of the methods, thank her for sharing her expertise.

## Discussion (10 minutes)

**ASK:**

- Would anyone like to share one thing that they learned about contraception?
- Think quietly about which method, if any, is the best for you and why. When thinking about the best method, consider whether you are able and willing to use the method properly each and every time. Does anyone want to share their answer?
  - *Facilitator note: participants may not want to share this information out loud. This is okay. Instead, encourage them to continue to think about this. Explain that we will talk more about how to communicate with husbands about family planning in future sessions. Share resources for them to receive more information.*
- What different roles can a husband play in using contraception?
  - *Facilitator Note: Ensure that participants are aware of the following:*
    - *Men can use male methods such as condoms*
    - *Support their wives in using other methods. For example, a husband can remind his wife to take her pill every day, return to the clinic for regular injections, organize transportation to the health clinic, pay for family planning methods and services, etc.*
    - *Discuss desires and intentions around family size and contraceptive use.*
- Do you think the married men in your community would be willing to play these roles? Why or why not?
  - *Facilitator Note: The purpose of this question is to provoke participants to*

*think about how decisions around how contraception can be shared between husband and wife. Participants might respond that they do not think their husbands would be willing to play these roles. That should be acknowledged and taken at face value. Raising the issue of contraception with a husband is likely to be seen as an action that contravenes gender norms. Consequently, by doing so, girls might be putting themselves at risk of backlash in the form of aggression or violence if they raise such an issue with their husbands. Remind participants that they should never do anything that puts them at risk of violence or harm.*

### **Contraceptive Myths and Misconceptions (20 minutes)**

**SAY:** Before going home today, we are going to do a quick review exercise to see who was paying attention!

**DO:**

- Select two locations, such as two trees or two ends of a room.
- Explain to the group that one location is 'TRUE', the other location is 'FALSE.'

**SAY:** I am going to read out a statement about contraceptive methods. If you think the statement is true, run to the 'TRUE' location. If you think the statement is false, run to the 'FALSE' location. If you don't know, stay in the middle.

**DO:**

- Read the first statement from the reference documents that follows.
- Allow participants time to run to their locations, then give at least one person from each side the chance to explain why they think the statement is true or false.
- Read the correct answer.
- Repeat this process for as many statements as time allows.
- Once the activity is complete, bring the group back together.

**SAY:** I know that you received lots of information today, some of which might be confusing. Please feel free to bring any questions you might have to our session next week. As well, [*health worker*] is always available to answer any questions or address any concerns you might have, so feel free to reach out to her at any point.

**DO:**

- Remind participants of the location of the nearest health clinic and/or health worker, hours of operation, contact information.

### **Conclusion, Session Evaluation and Dismissal (10 minutes)**

**DO:**

- Read out the following core messages for this session:
  - There are many effective family planning methods available for adolescents. These include implants, IUDs, injectables, oral contraceptive pills. For people looking to permanently avoid having children, sterilization is also available.

- With the exception of sterilization, none of the methods will render a woman infertile. A woman can become pregnant immediately or almost immediately after stopping the pill and the injectables or removing the IUD or implant.
- Condoms are the only method that protect against STIs. None of the other methods offer protection from STIs.

**If there is time, ASK:**

- Before we end for the session, would anyone like to share with the group one thing they found interesting or exciting about today's session?
- Were there any ideas or activities that challenged you? If yes, how so?
- Does anyone have any questions?

**DO:**

- Conduct the Smiley Face Evaluation (Annex 1) using the 'Check What You Know!' questions found at the end of this session guide. After the session is complete and participants have left, record your answers in the session evaluation form (Annex 2).
- Inform participants of the topics for the next session.
- Remind them of the date, time and location of the next session.
- Thank participants for their active participation.
- Dismiss the group.

**Check What You Know!**

**SAY:** Please close your eyes and put your head down. I will read out a question or statement. When you hear an answer you agree with, please raise your hand. Do not open your eyes until the exercise is complete.

1. Implants and IUDS are safe for adolescents to use, regardless of whether they have had a child or not: true or false? **TRUE**
2. In order to prevent a sexually transmitted infection, it is important to use a condom every time you have sex, even if you are using other methods of family planning: true or false? **TRUE**



## Contraception Reference Sheets<sup>23</sup>

### Injectable



**What is it?** The woman gets an injection in her arm or buttock.

**How does it work?** The injectable stops the egg from leaving the ovary every month. It also makes it difficult for sperm to enter the uterus. The injectable does this by thickening the mucus at the entrance of the uterus. The woman must get an injection of Depo-Provera every three months (every two months for Noristerat).

**How effective is it?** The injectable is very effective.

#### **What are the advantages to using it?**

- Does not disrupt sexual intercourse
- Can be used without the knowledge of others
- The woman does not have to remember to do something every day
- A woman can become pregnant after she stops receiving injections

#### **What are the disadvantages to using it?**

- It may take a while to get pregnant (6 to 12 months) after stopping injections.
- Causes changes in menstrual cycle, such as spotting or bleeding between periods, longer periods, or no periods at all
- Return visits required every three months (every two months for Noristerat)
- Does not provide protection from sexually transmitted infections

#### **What are the possible side effects?**

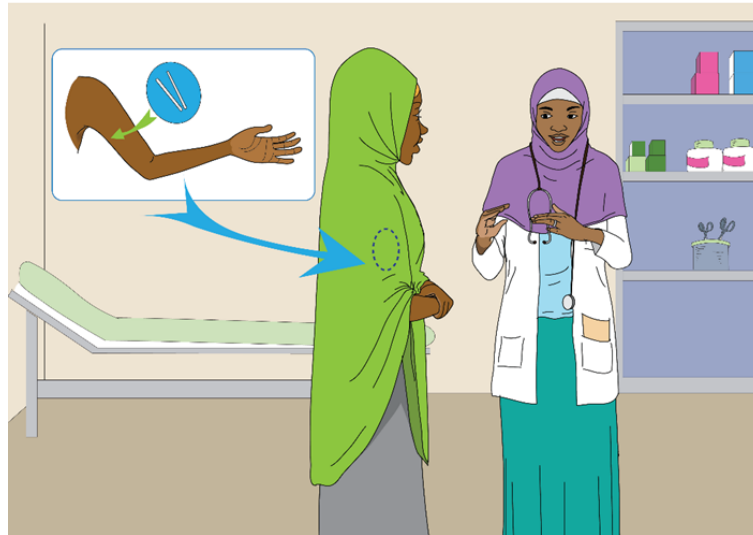
- Headache
- Weight gain
- Changes in menstrual periods

#### **Where can you get this method?**

*Facilitator note: Provide local information here.*

<sup>23</sup> Sheets adapted from 'Handout 9: Family Planning Methods' in Levack, A., M. Mehta, T. Castillo, G. Hecker and J. Wickstrom. 2008. *Working with Married Youth: A Curriculum for Peer Educators*. New York: Engender Health, The Acquire Project, USAID.

## Implants



**What is it?** Implants consist of matchstick-sized plastic capsules (the number varies depending on the type of implant). A trained doctor or nurse places implants under the skin of a woman's upper arm by making a very small cut. The capsules can stay in the arm for several years (again, depending on the type), but they can be taken out before if the woman wishes.

**How do they work?** Implants stop the egg from leaving the ovary. They also make it difficult for sperm to enter the uterus. They do this by thickening the mucus at the entrance of the uterus.

**How effective is it?** Implants are very effective.

### **What are the advantages to using it?**

- Implants are a long acting method
- They do not disrupt sexual intercourse
- The woman does not have to remember to do something every day
- A woman can become pregnant immediately after the implant is removed

### **What are the disadvantages to using it?**

- Causes changes in the menstrual cycle, such as spotting or bleeding between periods, longer periods, or no periods at all
- Requires a small cut in the arm that may leave a tiny scar
- Does not provide protection from sexually transmitted infections

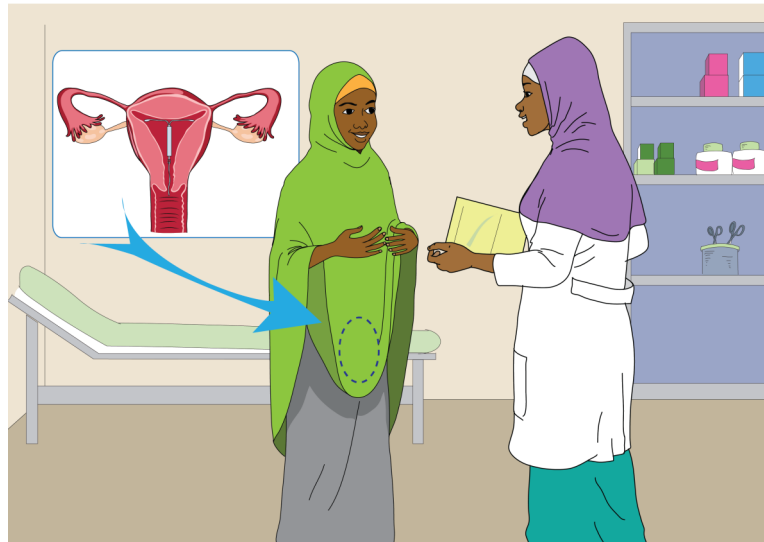
### **What are the possible side effects?**

- Headache
- Weight gain
- Changes in menstrual periods

### **Where can you get this method?**

- *Facilitator note: Provide local information here.*

## IUD (Intrauterine Device)



**What is it?** An IUD is a small, t-shaped device that is made of either plastic or of plastic and copper (some also release hormones). A doctor or trained health worker places the IUD in the woman's uterus. The most commonly used copper IUD can be left in place for up to 10 years.

**How does it work?** The IUD stops the man's sperm from meeting the woman's egg.

**How effective is it?** The IUD is very effective

### **What are the advantages to using it?**

- Prevents pregnancy for a long time
- A woman can get pregnant immediately after the IUD is removed
- Does not disrupt sexual intercourse
- The woman does not have to remember to do something every day or every three months.

### **What are the disadvantages to using it?**

- There is a higher risk for pelvic inflammatory disease when using the IUD, so youth at risk for sexually transmitted infections should consider other methods, in addition to condoms.
- Does not provide protection from sexually transmitted infections

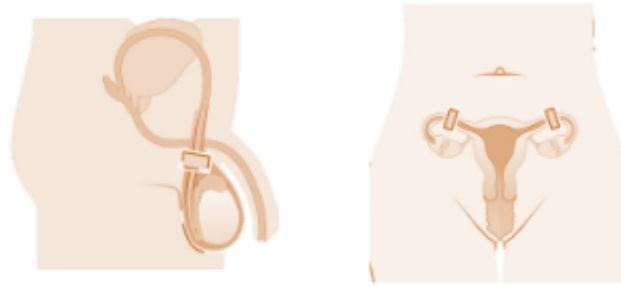
### **What are the possible side effects?**

- May cause spotting, heavy bleeding or more menstrual cramping

### **Where can you get this method?**

- *Facilitator note: Provide local information here.*

## Sterilization<sup>24</sup>



**What is it?** Sterilization is the ONLY permanent method we have and will discuss today. It is not appropriate for someone who wants to have children in the future. It is a simple surgical procedure that can be performed on either a man or a woman. For a man the procedure is called a vasectomy. For a woman, it is called a tubal ligation.

### How does it work?

- For men, a doctor makes a small incision on either side of the scrotal area. The vas deferens is clamped and cut so that no sperm can pass from the testicles to the urethra. The man still produces sperm, his testes remain intact, and he still has ejaculations. There is just no sperm present in the ejaculation due to the procedure. The recovery period for this procedure tends to be quite short.
- For women, a doctor makes a small incision near the hips, below the waistline. The woman is given pain medicine, and in some cases, she becomes unconscious. The fallopian tube is clamped and cut so that the egg cannot pass and meet with any sperm. This is a more serious surgery than the one for men and recovery may take a few days or longer.

**How effective is it?** Sterilization is very effective.

### What are the advantages to using it?

- Users do not need to use other methods to prevent pregnancy.
- It is a relatively simple procedure, especially vasectomy.

### What are the disadvantages to using it?

- It is permanent, so a person must be sure that they do not want any more children.
- Does not provide protection from sexually transmitted infections

### What are the possible side effects?

- Some men complain of slight pain shortly after the procedure (this subsides after a few days).
- It does not decrease sex drive, and in men, does not decrease erection or ejaculation. The man does not become weak. It does not affect his ability to do hard labor.
- Women need a few days to recover.

<sup>24</sup> Image courtesy of USAID/SPRING-UNICEF IYCF Digital Image Bank ([iycf.spring-nutrition.org](http://iycf.spring-nutrition.org)).

## Lactational Amenorrhea Method (LAM)<sup>25</sup>



**What is it?** By only feeding a new baby breast milk, a new mother can prevent pregnancy for up to six months as long as her period has not returned.

**How does it work?** LAM prevents the ovaries from releasing eggs. For LAM to work, the baby must be exclusively breastfed on demand. The baby does not need any foods other than breast milk until he or she is six months old, as long as (1) the baby is growing well and gaining weight, and (2) the mother is eating a balanced diet and resting in order to have a good milk supply.

**How effective is it?** For as long as the baby breastfeeds on demand (day and night), is less than six months old, and a woman's period has not returned, LAM is very effective when it is used correctly. LAM is less effective after the baby is six months old, after the baby begins taking other foods and drinks, or after the woman's period has returned—whichever comes first.

### What are the advantages to using it?

- Men and women do not need to access a service from a health facility.
- This may be the only option for someone who does not have access to FP services.
- There are no side effects associated with it.

### What are the disadvantages to using it?

- Does not protect against sexually transmitted infections
- Needs to be used correctly in order for it to be effective

<sup>25</sup> Image courtesy of USAID/SPRING-UNICEF IYCF Digital Image Bank ([iycf.spring-nutrition.org](http://iycf.spring-nutrition.org)).

## Abortion<sup>26</sup>

**What is it?** Abortion is the voluntary ending of a pregnancy. People may decide to seek an abortion for many different personal and health reasons.

There are two main methods of abortion. In the first, a health care provider uses medical instruments to suction and remove the contents of the uterus, which contain the embryo or, in later stages, the fetus. The second method involves taking one or more pills that triggers menstrual bleeding. As a result, the woman sheds the lining of her uterus and with it, the embryo.

**Is abortion safe?** When performed by a trained health care provider using proper equipment, techniques and sanitary standards, abortion is a very safe medical procedure. Unfortunately, in many places across the world, abortions are performed by people who lack the necessary skills. Often they are performed in an environment that does not meet minimum medical standards. In these situations, abortion can be risky.

### Why do people have abortions?

In every part of the world, women who have had an abortion give broadly similar reasons for their decision:

#### To stop childbearing

- I already have as many children as I want
- I do not want any children
- My contraceptive method failed

#### To postpone childbearing

- My most recent child is still very young
- I want to delay having another child

#### Socioeconomic issues

- I cannot afford a baby now
- I want to finish my education
- I need to work full-time to support myself/my children
- My children go to bed hungry almost every night.

#### Relationship problems

- I am having problems with my partner
- I do not want to raise a child alone
- I want my child to grow up with a father
- I should be married before I have a child

#### Age

- I think I am too young to be a good mother
- My parents do not want me to have a child
- I do not want my parents to know I am pregnant
- I am too old to have another child

## Health

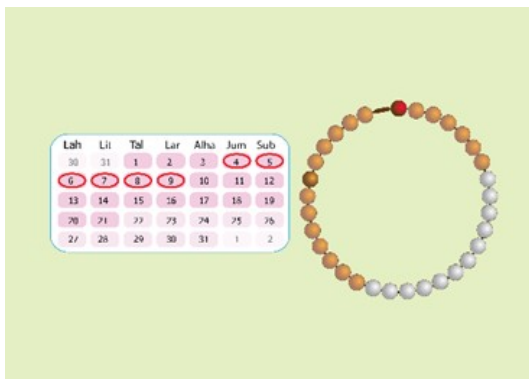
- The pregnancy will affect my health
- I have a chronic illness
- The foetus may be deformed

## Coercion

- I have been raped
- My father/uncle/brother/cousin impregnated me
- My partner insists I have an abortion

<sup>26</sup> Adapted from 'Reasons Why Women May Choose Abortion' in Irvin, A. 2004. *Positively Informed: Lesson Plans and Guidance for Sexuality Educators and Advocates*. New York: International Women's Health Coalition.

## Other Methods



We've just covered some of the most effective methods of family planning, but there are additional methods that some couples use to prevent pregnancy that are less effective than the methods we've already discussed.

### How do they work?

- Some couples may practice withdrawal, where the man pulls out from the woman's vagina before ejaculating.
- Other couples may use the standard days method, a way of tracking your fertility based on a woman's menstrual cycle and abstaining or using condoms during her fertile days. In some cases, women may use a special necklace from a health provider (called Cycle Beads) or a calendar to track her fertility.

### What are the advantages to using them?

- Using one of these methods is more effective than using no method at all, especially for couples without access to other family planning methods.

### How effective are they?

- Withdrawal is not a very effective method. Sometimes men fail to withdraw the penis from the vagina before ejaculation. Other times, a small amount of sperm is passed into the vagina before ejaculation from a man's pre-ejaculatory fluid.
- With the standard days method, many women do not have regular periods, so it can be difficult or impossible to tell when a woman's fertile period is. This means that it is not a very effective method.

### What are the disadvantages of using them?

- Both of these methods require action from the couple every time they have intercourse (withdrawing from the vagina before ejaculation for the withdrawal method or tracking fertility and choosing whether or not to use condoms or engage in abstinence during fertile days for the standard days method).
- They are also subject to very high rates of error
- They do not prevent sexually transmitted infections

If you have questions about these methods and how to use them, talk to a health provider.



## Reference Sheet: Myths and Misconceptions About Contraception<sup>27</sup>

### The Oral Contraceptive Pill (The Pill): True or False

*A woman only needs to take the pill when she has sex.*

**False.** A woman must take the pill every day at the same time in order to prevent pregnancy.

*When taking the pill, changes to monthly bleeding are common.*

**True.** When you start on the pill, it is normal to have irregular bleeding for the first few months. Then you will start to have regular, lighter monthly bleeding later on.

*The pill will cause deformities in children.*

**False.** If a woman continues to use the pill when she is pregnant, it will not cause harm to the baby or pregnant woman. The pill will also not harm future babies either.

*The pill will cause infertility.*

**False.** Once a woman stops taking the pill, she is able to become pregnant.

*The pill is safe for adolescents to take.*

**True.** The pill has been used safely by millions of adolescent women for over 30 years and has been tested more than any other drug. In fact, studies show that the pill can protect women from some forms of cancer.

### IUD: True or False

*The IUD should only be used by women who have already had babies.*

**False.** Any woman, young or old, with or without children, can safely use an IUD.

*The IUD might travel inside a young woman's body to her heart or her brain.*

**False.** There is no passageway from the uterus to the other organs of the body. The IUD is placed inside the uterus and stays there until a trained health worker removes it. When it does come out, it comes out of the vagina.

*The IUD can prick the penis during sex.*

**False.** The IUD cannot be felt during sex.

*The IUD can fall out during physical activity/exercise.*

**False.** Once the IUD is in place, it will stay there and not come out until a health worker removes it.

### **Implant: True or False**

*Adolescents should not use implants.*

**False.** Implants are very safe for adolescents, including those who have had children and those who have NOT had children.

*The implant will cause infertility.*

**False.** After the implant is removed, a woman can become pregnant right away.

*The implant can cause birth defects in the baby.*

**False.** If a woman becomes pregnant while using the implant or after using the implant, there will be no harm to the baby, but pregnancy is very unlikely to occur

*The implant can move around inside a woman's body or fall out of the arm.*

**False.** The implant remains where it has been inserted until a health worker removes it. The only time an implant might come out is if it was not put in properly. If this happens, the woman should see a health worker right away and use another form of contraception in the meantime.

*Women that stop using implants can become pregnant right away.*

**True.** After the implant is removed, a woman can become pregnant right away.

*Implants are one of the most effective methods for preventing pregnancy.*

**True.** Implants are very effective. They are more effective than the pill, the injection and condoms at preventing pregnancy.

### **LAM: True or False**

*Exclusive breastfeeding means that no other food or liquids are offered to the baby.*

**True.** In order to prevent another pregnancy, you cannot give the baby anything but breast milk. If you do, you must find another contraceptive method to use.

*Exclusively breastfeeding a baby for up to two years will prevent another pregnancy.*

**False.** Exclusively breastfeeding a baby only works for preventing pregnancy if the baby is less than six months old. It is also healthy to give some foods to the baby after six months of exclusive breastfeeding.

*LAM will only work to prevent pregnancy if the mother's monthly bleeding has not returned after giving birth.*

**True.** If a mother's monthly bleeding has returned, she must use another method to prevent pregnancy, like the implant, the injection, the pill or condoms.

*A woman should start breastfeeding as soon as possible after a baby is born in order to prevent pregnancy.*

**True.** If a woman does not start breastfeeding right away, she is more likely to give the baby something besides breast milk to drink, which would mean that she cannot use breastfeeding to prevent another pregnancy.

### **The Injectable: True or false**

*For injectable contraception to prevent pregnancy, a health worker gives it to a woman every 3 months.*

**True.** For the most common type of injectable, a woman must see a health worker for an injection every three months.

*A woman using the injectable won't be able to get pregnant after she stops using the injectable.*

**False.** Sometimes it can take a woman 6-12 months to get pregnant after her last injection but women will NOT become permanently infertile because of the injection.

*Injectables are dangerous, especially for adolescents who haven't had children.*

**False.** Injectables are very safe for adolescents, including those who haven't had children.

*Injectable contraceptives might cause you to stop menstrual bleeding.*

**True.** Women using injectables do not release eggs and so they often stop monthly bleeding. This is not harmful to the woman's body or health.

*Injectable contraception does not impact a woman's breast milk if she is breastfeeding.*

**True.** Injectables do not decrease the amount of breast milk and they do not affect the breast milk itself or the health of the infant. Women can use the injection starting 6 weeks after child-birth.

<sup>27</sup> Adapted from 'Contraceptive True or False' in Pathfinder International. 2013. *Great Project Scalable Toolkit: I Am Great! GREAT Activity Cards for married and/or parenting adolescents.* Kampala: Pathfinder International, GREAT, USAID.



## Early First Birth – Health Perspective

### Objective:

- To make participants aware of the health benefits to mother and child from the healthy timing and spacing of pregnancy
- To make participants aware of the health risks posed by early pregnancy to the pregnant woman and baby
- To enable participants to understand how early marriage leads to early childbearing

### Materials:

- Markers
- Flipchart paper

### Time:

- 1 hour 45 minutes

## Session Guide

### Welcome (10 minutes)

**DO:**

- Welcome participants back to the training and thank them for their continued commitment.
- Take attendance.
- Invite 1-2 participants to share a rule from the Full Value Contract with the rest of the group.
- Thank participants for sharing.

**ASK:** Would anyone like to remind the group what we discussed in our last session?

**DO:** If necessary, remind the group of the core messages from the previous session.

- There are many effective family planning methods available for adolescents. These include implants, IUDs, injectables, oral contraceptive pills. For people looking to permanently avoid having children, sterilization is also available.
- With the exception of sterilization, none of the methods will render a woman infertile. A woman can become pregnant immediately or almost immediately after stopping the pill and the injectables or removing the IUD or implant.
- Condoms are the only method that protect against STIs. None of the other methods offer protection from STIs.

**ASK:** Does anyone have any questions or thoughts to share about what we learned in our last session?

### Vote with Your Feet for Reproductive Choices<sup>28</sup> (45 minutes)

**DO:** Ask the group to form a circle.

**SAY:** Today, we are going to think about decisions related to pregnancy, children, family and health.

#### Explain the Rules

**DO:** Select two locations (for example, two trees or two ends of a room). Explain to the group that one location is called 'AGREE', while the other is called 'DISAGREE'.

**SAY:** I am going to read a statement. If you agree with it, I would like you to run to the 'AGREE' location as quickly as possible. If you disagree with it, run to the 'DISAGREE' location as fast as you can. You must choose a side; you cannot stand in the middle. The purpose of the exercise is to think about our own opinions. Don't worry about the right or wrong answer or where everyone else is going. We will discuss our thoughts and everyone can have their own opinion.

**DO:**

- Read from the statements in the box below.
- Once everyone has run to their locations, ask at least two people from each side to explain why they agree or disagree. Try to pick every person at least once. Encourage

debate and discussion about the answers, using the discussion guide that follows to structure the discussion

- Then, re-read the statement and give participants the opportunity to move to a different location.
- Ask participants who have changed opinion to explain their new perspective.

<b>Statement 1</b>	A woman is not a real woman until she has given birth to a child.
<b>Statement 2</b>	A man will not be respected by his community until he is a father.
<b>Statement 3</b>	It is healthy to wait until the woman is at least 18 years old before getting pregnant.
<b>Statement 4</b>	If a woman does not have a child within the first year of marriage, there is something wrong with her.
<b>Statement 5</b>	Only the man should decide when to use contraception and when to try to get pregnant.
<b>Statement 6</b>	It is only the woman's responsibility to prevent pregnancy.

### Discussion Guide

**Statement 1:** A woman is not a real woman until she has given birth to a child.

**Statement 2:** A man will not be respected by his community until he is a father.

**ASK:**

- Why do some people believe that you must have a child to be a real man or woman, or be worthy of respect?
- *Facilitator note: Participants are likely to respond with answers such as:*
  - *"Having children is our destiny."*
  - *"Having children shows you are an adult and makes you responsible because you have other people to care for."*
  - *"There is no reason for marriage without children. Family is the most important thing in life."*
  - *Acknowledge these answers, being careful to not validate or agree with them.*

**DO:**

- Explain to participants that many societies place great importance on having children. Probe participants to think of the consequences of this. If necessary, explain that when people prioritize fertility above all else, other important things like education, health and financial stability might not receive the attention they deserve, *even though they contribute to happy, healthy, and financially stable families.* This can have negative effects on families and communities. As well, people might rush to prove their fertility even if doing so would be harmful. For example, pregnancy during adolescence increases a girl's risk of death or injury during pregnancy and labor.

**Statement 3:** It is healthy to wait until the woman is at least 18 years old before getting pregnant.

**DO:** After inviting participants to share their reflections on this statement, review the following points to make participants aware of the health risks of early first birth:

- Early Pregnancy puts mothers at risk:
  - When couples have a child before the wife is 18, there is a greater chance that her body is not physically mature, even if she is menstruating. Girls under 18 have a higher risk of high blood pressure, anemia (iron deficiency) and prolonged or complicated labor because their bodies are not yet fully grown.
  - The small size and physical weakness of many young pregnant girls makes it extremely difficult for them to give birth to a child. Delivery can therefore be prolonged and lead to obstetric fistula, which is caused by several days of obstructed labor, without timely medical intervention or cesarean section. 65% of fistula cases occur among adolescent girls.<sup>29,30</sup>
  - Adolescents age 15 through 19 are twice as likely to die during pregnancy or childbirth as those over age 20; girls under age 15 are five times more likely to die.<sup>31,32</sup>
- Early pregnancy puts children at risk:
  - Infants face health risks if their mother is not physically mature – which adolescent girls are not. Their bodies, especially their pelvises, are still growing and developing.
  - Newborns are at risk of being born too soon, too small or with a low birth weight.<sup>33,34</sup>
  - The infants of adolescent mothers are more likely to die before their first birthday than are the infants of older mothers.<sup>35</sup>
- In terms of delaying pregnancy, pills, injectables, IUDs and implants are safe for women before their first birth and do not cause infertility. They can be stopped at any time and a woman can then get pregnant.

**Statement 4:** If a woman does not have a child within the first year of marriage, there is something wrong with her.

**ASK:** How do people view couples that wait longer than one year after marriage to have a child?

- *Facilitator notes:*
  - *Participants are likely to say that people will probably gossip about and judge the couple. Similarly, members of the community might think that the couple is infertile, that one partner is unfaithful, etc. Acknowledge these answers and probe participants to think about how it would feel to be judged or gossiped about.*
  - *Then, invite participants to reflect on how they would feel being gossiped about knowing that waiting until one is physically, emotionally and financially ready to have a child is good for the health and wellbeing of the entire family.*

- *If participants do not raise this on their own, remind participants that some members of the community might view the couple as acting responsibly by waiting until they are financially, emotionally and the wife physically ready to have a child. This is a responsible decision because it promotes the welfare of the entire family, including the wife and child.*
- *Remind participants that delaying pregnancy by using contraception does not impact one's fertility. A woman can get pregnant immediately or almost immediately after stopping contraception.*

**Statement 5:** Only the man should decide when to use contraception and when to try to get pregnant.

**Statement 6:** It is only the woman's responsibility to prevent pregnancy.

**DO:**

- Explain to participants that the norms that operate in our society prioritize men's opinions and preferences about family planning over women's. Invite participants to consider why that is the case. (e.g. *Do we believe men are wiser? Do we believe that men have more information than women?*). Explain how our beliefs are based in our understanding of gender and social norms, which means that they can be changed.
- Invite a few answers and then explain to the group that, contrary to what is practiced in our communities, **women have the same rights as men to decide on matters related to their own health.** Men must remember that, as much as they make decisions on their health, women are mature enough to make decisions about their own health. Men and women must discuss and men must listen to their wives.

**After the discussion, SAY:**

- Both men and women play a role in starting a pregnancy and both will be affected by a decision to have and raise a child. Therefore, both men and women should play a role in preventing pregnancy.
- When it comes to decisions about when to get pregnant, it is ultimately women – not men – that bear the greater burden and all of the physical risks in pregnancy and childbirth. Therefore, it is incredibly important that women are central to decisions about taking those risks.

### **The Story of Fatima (30 minues)<sup>36,37</sup>**

**SAY:** I would like us to spend some more time thinking about the health challenges that some young married girls might face during their pregnancies.

**DO:** Read Fatima's Story on the next page out loud.



## Fatima's Story

When Fatima was 13, her mother died in childbirth. Her father explained to her that she would have to stop going to school so that she could cook and help care for her younger siblings. At 16, Fatima married Ali and went to live with him and his parents. Ali's family, who valued Fatima's knowledge of childcare, wanted her to have children right away. As a result, she and Ali did not use contraception. Fatima soon became pregnant.

When her labor pains began, a local midwife came to see her. The midwife told her to stay strong and that the baby would come out on its own. However, after many hours of labor, it was clear that the baby had become stuck in the birth canal. The midwife referred her to the nearest hospital, 100 kilometers away. Because of the late hour, no one could arrange for transportation to take Fatima until the early morning. When Fatima finally arrived at the hospital, she was able to deliver the baby but it was stillborn.

### ASK:

- How did this story make you feel? What in the story made you feel that way?
- As we heard in the story, Fatima's experience of labor and delivery had many problems and, ultimately, did not end well. We heard that her baby was stillborn, but what about Fatima? Do you think Fatima experienced any persistent medical consequences as a result of her long and obstructed labor?
  - *Facilitator Note: Explain to participants that Fatima probably experienced an obstetric fistula – a common consequence of prolonged, obstructed labor. An obstetric fistula is an abnormal passage or opening between the genital tract and the urinary tract or the intestinal tract that can result from the baby getting stuck in the birth canal. Urine or stool leak out of the vagina. Girls, as opposed to adult women, are particularly at risk because, as they are not yet fully mature, their pelvises may be too small for complicated childbirth.*
- How do you think this story ends for Fatima?
  - *Facilitator Note: Probe participants to think of the many potential impacts on Fatima's life, including health, financial, social and financial consequences. Emphasize that women with obstetric fistula suffer constant incontinence, shame, social segregation, financial difficulties and health problems.*
- What were the main factors that contributed to her difficult labor and delivery?
  - *Facilitator note: Ensure that participants are aware of the following causes:*
    - **Delay in reaching the hospital:** Fatima was unable to leave for the hospital until the morning, which likely increased the risk of complications to her and her baby.
    - **Poor access to emergency medical care and health services:** Fatima was very far away from proper medical assistance.
    - **Fatima's age:** As a married girl, Fatima's body was still growing and developing. Ultimately, it was not ready to support a pregnancy.

- **Fatima's marital status:** *Child marriage is a predictor of adolescent pregnancy. Married girls are expected to prove their fertility very soon after marriage, even if they aren't yet physically, emotionally or financially prepared for childbearing.*
- **Gender discrimination:** *Because of women's low social status in many communities, Fatima probably lacked the power to choose for herself when to start having children or where to give birth. This is not unusual: women often lack decision-making and economic power, even in decisions pertaining to their own health*
- How could these difficulties have been avoided?
  - *Facilitator Note: Note that no matter where she delivers she still faces an increased chance of having complications during her pregnancy, labor and delivery compared to women above the age of 18, although she can take some steps to reduce her risk. Ensure participants recognize that there are two main ways in which these difficulties could have been avoided. First, Fatima and Ali could have delayed pregnancy by waiting to get married or by using contraception. This would have allowed Fatima's body to fully develop before getting pregnant. Or, secondly, once pregnant, Fatima and Ali could have taken steps to reduce risks associated with labor and delivery by, for example, arranging for Fatima to deliver in a hospital.*
- What advice would you give another young, recently married girl like Fatima on how to avoid complications associated with early childbirth?.

## Discussion

**SAY:** As we have seen, waiting to have a child has a number of benefits but we know that many couples decide to have a child soon after getting married.

**ASK:** Do you think it is easy or hard for young couples to talk to one another about if and when to have children? Why?

**SAY:** Talking about sex and related topics like family planning is very difficult for most people. This is partly because most of us do not have a lot of practice discussing these things. We have grown up in families and communities where we rarely discussed the realities of sex and family planning in an open and honest way. Therefore, because we have not seen it done, we might not know how to do it. As well, some of us might believe that our opinion on these topics does not matter or does not count – something that is not true. Everyone's opinion counts! All of these things make it very hard to have a discussion with our spouses about sex in a way where both people feel like they can speak and be heard. These conversations become easier the more you practice, though.

**ASK:** When is the right time for couples to start talking about having children?

**SAY:** Ideally, couples should start talking about family planning as early as possible so that they are both aware of the other's desires and expectations. By talking, couples can also make a decision together based on their health and finances, as well as their plans for the future.

**ASK:** What advice would you have for a wife who wants to start talking to her husband about family planning?

### **Barriers to Delaying Childbearing (15 minutes)**

**SAY:** Talking as a couple about family planning is an important first step in promoting the healthy timing of pregnancy. However, it is also important to be aware of factors that might make it difficult for newly married couples to control the timing of pregnancy.

**DO:**

- Briefly discuss the barriers that young, married couples face in trying to delay childbearing.
  - *Facilitator Note: Examples of barriers include the following:*
    - *Financial barriers:*
      - *Cost of transport to health clinic*
      - *Cost of contraception*
    - *Social barriers:*
      - *Pressure from family to prove fertility*
      - *Pressure from community to prove fertility*
      - *Being the target of gossip and judgment*
      - *Stigma surrounding use of contraception*
    - *Health barriers:*
      - *Health providers who refuse to provide contraception to married girls who do not have children*
- Brainstorm some of the ways these barriers can be addressed.
  - *Facilitator note: Possible answers include the following:*
    - *To address financial barriers:*
      - *Set aside money on a regular basis to cover the cost of transportation and contraception.*
    - *To address social barriers:*
      - *Seek support from other members of the Girls' Collective to cope with and/or face judgment from peers, family and the community.*
      - *Discuss with your partner how you will both respond to pressure from the family or community about getting pregnant.*
    - *To address health system barriers:*
      - *Visit a health service provider. I am always happy to help recommend a health center or provider as well.*

### **Conclusion, Session Evaluation and Dismissal (10 minutes)**

**DO:** Read out the core messages for this session.

- There are very important health reasons why a young woman, 18 and younger, may choose to delay pregnancy.
- Adolescents who wait until they are 18 to have a child experience fewer health complications related to pregnancy and delivery and have more opportunities to access education, employment, and involvement in the community. After

having a baby, waiting two full years before trying to get pregnant again also results in higher infant survival.

- Beliefs and values can influence when couples decide to have a baby.

### If there is time, ASK:

- Before we end for the session, would anyone like to share with the group one thing they found interesting or exciting about today's session?
- Were there any ideas or activities that challenged you? If yes, how so?
- Does anyone have any questions?

### DO:

- Conduct the Smiley Face Evaluation (Annex 1) using the 'Check What You Know!' questions found at the end of this session guide. After the session is complete and participants have left, record your answers in the session evaluation form (Annex 2).
- Inform participants of the topics for the next session.
- Remind them of the date, time and location of the next session.
- Thank participants for their active participation.
- Dismiss the group.

### Check What You Know!

**SAY:** I will read out a question or statement. When you hear an answer you agree with, please raise your hand.

1. It is healthier for the mother and child if a woman waits until she is at least 18 before getting pregnant: true or false? **TRUE**
2. Beliefs and values do not influence when couples decide to have a baby: true or false? **FALSE**
3. Babies born to adolescent mothers are more likely to experience injuries at birth than babies born to mothers that are at least 19 years old: true or false? **TRUE**

<sup>28</sup>Adapted from 'Reproductive health choices agree or disagree' in Pathfinder International. 2013. *Great Project Scalable Toolkit: I Am Great! GREAT Activity Cards for married and/or parenting adolescents*. Kampala: Pathfinder International, GREAT, USAID.

<sup>29</sup>de Vienne, C.M., Creveuil, C. and Dreyfus, M., 2009. Does young maternal age increase the risk of adverse obstetric, fetal and neonatal outcomes: a cohort study. *European Journal of Obstetrics & Gynecology and Reproductive Biology*, 147(2), pp.151-156.

<sup>30</sup>Haldre, K., Rahu, K., Karro, H. and Rahu, M., 2007. Is a poor pregnancy outcome related to young maternal age? A study of teenagers in Estonia during the period of major socio-economic changes (from 1992 to 2002). *European Journal of Obstetrics & Gynecology and Reproductive Biology*, 131(1), pp.45-51.

<sup>31</sup>Williamson, N. 2013. *Motherhood in Childhood: Facing the Challenge of Adolescent Pregnancy*. New York: UNFPA.

<sup>32</sup>World Health Organization, UNFPA. 2006. *Pregnant Adolescents*. Geneva: WHO

<sup>33</sup>de Vienne, C.M., Creveuil, C. and Dreyfus, M., 2009. Does young maternal age increase the risk of adverse obstetric, fetal and neonatal outcomes: a cohort study. *European Journal of Obstetrics & Gynecology and Reproductive Biology*, 147(2), pp.151-156.

<sup>34</sup>Haldre, K., Rahu, K., Karro, H. and Rahu, M., 2007. Is a poor pregnancy outcome related to young maternal age? A study of teenagers in Estonia during the period of major socio-economic changes (from 1992 to 2002). *European Journal of Obstetrics & Gynecology and Reproductive Biology*, 131(1), pp.45-51.

<sup>35</sup>World Health Organization. 2012. *Early Marriages, Adolescent and Young Pregnancies: Report by the Secretariat*. Geneva: World Health Organization.

<sup>36</sup>Adapted from Fistula Care. 2012. *Counseling the Obstetric Fistula Client: A Training Curriculum*. New York: EngenderHealth.

<sup>37</sup>Adapted from 'Every Minute of Every Hour: Stories of Pregnancy-related Death' in International Sexuality and HIV Curriculum Working Group. 2009. *It's All One: Guidelines and Activities for a Unified Approach to Sexuality, Gender, HIV, and Human Rights Education*. New York: Population Council.

## Supplemental Activity: Early First Birth – Health Perspective

*This is NOT a full session but an additional activity, designed to further develop participants' knowledge and awareness on the topic of early first birth. It can be delivered during a review session or after participants have gone through the entire curriculum.*

### Objective:

- To make participants aware of the health benefits to mother and child from the healthy timing and spacing of pregnancy
- To make participants aware of the health risks posed by early pregnancy to the pregnant woman and baby

### Materials:

- Markers
- Flipchart paper

### Time:

- 40 minutes

## Group Debate on the Pros and Cons of Delaying First Birth (40 minutes)

**SAY:** In this activity, we will explore the reasons for and against delaying childbirth.

### DO:

- Divide participants into two groups.
- Explain that you will hold a debate and one group will argue the pros (advantages) of women bearing children at a young age, while the other group will argue the cons (or disadvantages/downsides). Each team will get five minutes to make their case and another five to respond to the arguments made by the other group.
- Give both teams 10 minutes to come up with their arguments. Ask each team to choose one to two representatives to present their team's arguments to the group at large.

**SAY:** I would like to invite the representative from the 'PRO' team up to the front. 'CON' team, I suggest you listen carefully because you will have to respond to these arguments in the next round. Okay, 'PRO' team, you have five minutes to make your case!

### DO:

- Allow both sides to present their initial arguments.
- Give both teams five minutes to come up with rebuttals (responses to the initial arguments).
- Invite the 'PRO' side up to deliver its rebuttal, followed by the 'CON' side.

**SAY:** Thank you to both teams.

### ASK:

- Was it hard to debate this issue? Why or why not?

- Many of you were probably asked to argue a side that you do not agree with. Was this hard? Why or why not?
- Who in your community might argue the 'PRO' side? Who might argue the 'CON' side? Did this activity help you understand their way of thinking?

**SAY:** While there are strong points on both sides of this argument, there are very important health reasons why a young woman, 18 and younger, may want to delay pregnancy. They are:

- Adolescents 18 and under are themselves still growing. Some parts of the body, like the pelvis, are not yet the right size and shape for a healthy pregnancy and delivery. If pregnancy occurs before adolescents are fully developed – and this is especially true in countries like ours where anemia and malnutrition are common and where access to health care can be very difficult – adolescents can be exposed to severe health risks, including damage to the reproductive tract, delayed or obstructed labor, obstetric fistula, tears or ruptures in the birth canal and elevated risks of maternal death and injury.
- After giving birth, waiting two full years before trying to get pregnant again helps women have healthier children and improves the odds of infants' survival by about 50%. Babies born to adolescents, though, may experience more injuries at birth, have low birth weight or be stillborn (where the baby is born dead). In fact, infant mortality is highest in countries with the highest rate of adolescent births.
- For many women, controlling their own childbearing can open the door to education, employment and community involvement. Also, couples with fewer children are more likely to send their daughters and sons to school. We will explore these and other non-health reasons to delay pregnancy in more detail next week.



## Religious Texts—Islam and Family Planning

### Objectives:

- To enable participants to articulate the religious arguments for and against family planning
- To enable participants to analyze the religious arguments for and against family planning
- To show participants that there is a strong religious precedent for delaying first birth

### Materials:

- Copies of the Quran (ideally, participants can bring their own)

### Time:

- 1 hour 50 minutes

## Welcome (10 minutes)

### DO:

- Welcome participants back to the training and thank them for their continued commitment.
- Take attendance.
- Invite each participant who was asked to remember a rule from the Full Value Contract to share that rule with the rest of the group.
- Thank participants for sharing.

**ASK:** Would anyone like to remind the group what we discussed in our last session?

**DO:** If necessary, remind the group of the core messages from the previous session.

**ASK:** Does anyone have any questions or thoughts to share about what we learned in our last session?

## Introduction (5 minutes)

**SAY:** We are very lucky today as we have with us a special guest, who some of you might know. This is [*name of religious leader*], a religious leader from [*state name of community*]. He is joining us as we explore Islamic teachings on family planning.

While I will begin leading today's session, I will shortly handover the facilitation to [*religious leader*] so that he can help us explore some of today's teachings in greater detail.

Before we begin, [*religious leader*] is a professional who understands and respects the need for confidentiality. That means that he will not share anything that is said or discussed today with people outside of this room. You are free to make any comments or ask any questions. As I mentioned, we are going to explore Islamic teachings on family planning. We are going to look at some of the religious arguments people use to discourage the use of family planning, while also considering some of the religious arguments people make in support of family planning.

## The Story of Zeinab and Mahaman (15 minutes)

**SAY:** We will start by listening to the story of Zeinab and Mahaman

**DO:** Read the below story on the next page out loud.

### ASK:

- Have you heard of a similar thing happening in your community?
- Why do you think Zeinab changed her mind about her implant? What happened to make her change her mind?
- What do you think about her husband's reaction?
- Can you identify the religious arguments used in this story that are against family planning? What about the religious arguments used in this story that are in support of family planning?



- Have you heard these religious arguments used before? If yes, which side have you heard most frequently: for or against family planning methods? Why do you think you have heard one side more than the other?
- What does your religious community say about the use of family planning methods? What religious texts are used to justify this stance? Do you think that these texts could be interpreted differently?
- If your religious community is against family planning, what alternatives or methods are proposed to delay and/or space pregnancies?
- Are these alternative methods effective? If they are not effective, what consequences will that have on your health and wellbeing as a married girl? What consequences will that have on the health and wellbeing of your child if you were to get pregnant?

### Story of Zeinab and Mahaman<sup>38</sup>

Zeinab, a girl of 16, recently married Mahaman. As a result of Zeinab's young age and their limited income, the couple has decided to use family planning to delay their first birth. Zeinab got an implant that will last for three years about six months ago and everything has been going well.

However, one day, upon returning from prayers, Zeinab informs her husband that she must remove the implant immediately. She tells him that at morning prayers, she learned that using contraception was against the will of Allah. She went on to tell him that you cannot interfere with Allah's plan for you, especially where it relates to the size of your family. As well, contraception involves putting a foreign body inside of you and that goes against the will of Allah and the rules of Islam.

Mahaman does not agree. He insists that she not remove her implant because, in his opinion, Allah gave humankind intelligence so that humans could use it to protect themselves against illness and hardship. He does not understand how Allah or Islam could be against contraceptive methods that protect women, children and entire families.

### Facilitated Discussion on Islam and Family Planning (40 minutes)

**SAY:** I will now turn over to [*religious leader*] who will help us understand what the wider Islamic community and Islamic texts say about the use of family planning methods.

**DO:**

- Invite the religious leader to facilitate a 30- to 40-minute discussion on Islam and family planning. Invite the religious leader to refer to the discussion guide found at the end of this session.
- At the end of the discussion, thank the religious leader.

### Role Play (30 minutes)

**SAY:** We will now do a quick role-play exercise. I will assign you a scenario. In small groups, I would like you to come up with a short skit that shows how you would handle the scenario.

**DO:** Divide the groups into teams of 3-4 people. Assign each group one of the below scenarios by

reading it out loud:

- Your mother-in-law and aunt have learned that you and your husband have decided to use the injection to delay pregnancy. They tell you that you must stop because using contraception goes against the will of Allah.
- You are walking home from the market with two of your best friends. One friend says that she is thinking about getting an IUD because she and her husband want to wait until they have some savings before having a child. Shocked, your other friends tell her that she must not because Islam forbids it.
- Your husband returns from the mosque. He asks you to consider using contraception until you are 18 years old because his imam recommends it as a way of protecting both your health and that of your future child. He says that delaying your first birth will allow you to raise healthy children. You are not so sure.
- Give teams 10 minutes to prepare their skits.
- One at a time, invite each group to the front to show their skits.

### **Conclusion, Session Evaluation and Dismissal (10 minutes)**

**DO:** Read out the following core messages for this session:

- Islam can be interpreted as being in support of the use of contraception because contraception helps families achieve tranquility and it is not explicitly forbidden in the Quran or in the Prophet's tradition.

**If there is time, ASK:**

- Before we end for the session, would anyone like to share with the group one thing they found interesting or exciting about today's session?
- Were there any ideas or activities that challenged you? If yes, how so?
- Does anyone have any questions?

**DO:**

- Conduct the Smiley Face Evaluation (Annex 1) using the 'Check What You Know!' questions found at the end of this session guide. After the session is complete and participants have left, record your answers in the session evaluation form (Annex 2).
- Inform participants of the topics for the next session.
- Remind them of the date, time and location of the next session.
- Thank participants for their active participation.
- Dismiss the group.

#### **Check What You Know!**

**SAY:** I will read out a question or statement. When you hear an answer you agree with, please raise your hand.

1. Islamic teachings state very clearly that family planning is wrong: true or false?  
**FALSE**
2. Using contraception to space pregnancies and limit their number aligns with Islamic teachings if it is used to protect the mother's health and keep the father more at ease. **TRUE**

<sup>38</sup>Adapted from 'Activités en Rapport avec la Planification Familiale' in Nzau, J. 2016. *Guide de Facilitation des Session des Dialogues*. Niger: CARE USA.



## Healthy Relationships – Sources of Love, Caring and Support

### Objectives:

- To identify the characteristics of a healthy relationships

### Materials:

- Markers
- Flipchart Paper

### Time:

- 1 hour 30 minutes

## Session Guide

### Welcome (10 minutes)

**DO:**

- Welcome participants back to the training and thank them for their continued commitment.
- Take attendance.
- Invite 1-2 participants to share a rule from the Full Value Contract with the rest of the group.
- Thank participants for sharing.
- 

**ASK:** Would anyone like to remind the group what we discussed in our last session?

**DO:** If necessary, remind the group of the core messages from the previous session.

**ASK:** Does anyone have any questions or thoughts to share about what we learned in our last session?

### Exploring the Relationships in Our Lives<sup>39</sup> (10 minutes)

**SAY:** Today we are going to think about relationships. To start, we are going to explore our ideas about what makes a healthy relationship. In a moment, I am going to ask you to close your eyes. When you close your eyes, I will guide you in imagining what a healthy relationship looks like for you. Everyone, please get comfortable and close your eyes.

**DO:** Begin the guided imagery. Speak slowly and pause where noted.

#### **Guided Imagery:**

Imagine you are in a healthy relationship with your husband. Picture yourself and your husband. (*Pause*). How do you feel in this relationship? (*Pause*). How do you feel when your partner is around you? (*Pause*). Do you feel safe? Do you feel good about yourself? (*Pause*). How do you feel when you are apart? (*Pause*). How does your partner feel about you? (*Pause*).

In this healthy relationship, what does your husband think about you? What beliefs does he have about you? What does your husband think is the right way to behave or interact in your relationship? What does he think is not right? (*Pause*). What does he do that makes this relationship healthy? (*Pause*). What does your partner *NOT* do? (*Pause*). What do you do? What do you *NOT* do? (*Pause*). Do you and your husband talk about things? What kinds of things do you talk about? (*Pause*). Does your husband appreciate you? How does he show appreciation? (*Pause*). Does your husband respect you? How does he show respect? (*Pause*). What happens when problems arise? (*Pause*). How do you and your husband handle challenges and disagreements in this healthy relationship? (*Pause*). What else makes this relationship healthy?

**DO:** Ask participants to open their eyes.

**ASK:** How did it feel to imagine this kind of relationship?

**SAY:** In our images of a healthy relationship, we imagined that our husbands made us feel a certain way, think or believe certain things about ourselves, do certain things, not do certain things. We are now going to discuss these images.

### **In a Healthy Relationship, My Husband... (20-25 minutes)**

**DO:**

- Divide participants into groups of three to discuss their visions of a healthy relationship.

**DO:**

- Read out the following statements:
  - In a healthy relationship, my husband...  
Makes me feel...  
Thinks/believes...  
Does/Is...  
Does NOT/Is NOT...
- Instruct participants that you will read out the statements again, pausing for 2-3 minutes between each statement. Invite them to discuss their answers with the other girls in their group.
- Afterwards, repeat each statement and invite groups to share their thoughts.

**DO:**

- Gather the group's attention back to the center. For each category, review the characteristics of a healthy relationship that the participants have come up with. Highlight those that are repeated often.
  - Examples include:
    - Makes me feel... loved, safe, respected, happy, trusted, valued, appreciated
    - Thinks/believes... that I am important, that my opinion matters, that we are equal, that violence is wrong, that my relationships with friends/family are important, that I am smart, that I am special
    - Does/Is... trust me, respects my opinion, honest, spends time with me, makes decisions about household finances with me, faithful, prioritizes my sexual pleasure
    - Does not/is not... hit me, talk down to me, shout at me, try to control my movements, neglect me, prevent me from seeing my friends of family, monitor my movements/phone calls/texts, force me to have sex when I do not want.
  - *Facilitator note: Participants may list things that represent harmful gender norms or an imbalance of power (i.e. my husband hits me, disciplines me, knows best, etc.). In these cases, thank the participant for sharing. Remind the group that all behaviors and our understanding of what is healthy or unhealthy may relate to gender norms. However, these may not always be healthy for our physical and mental wellbeing. Ask the group to continue to reflect on what behaviors might demonstrate safety, love, and respect while promoting our physical and emotional health.*

**ASK:**

- Does anyone have any reflections or thoughts they would like to share?

**In a Healthy Relationship, I... (20-25 minutes)**

**SAY:** While we are all different, there are many overlaps in what we want out of our relationships. We all want to feel happy, positive, loved and respected in our relationships. It can be easy to think about what we want from our partners. But we don't often think about how we make our partners feel. What if we changed these statements around?

**DO:** Repeat the exercise but using the following statements:

- In a healthy relationship, I...
  - ◇ Make my husband feel...
  - ◇ Think/believe...
  - ◇ Do/Am...
  - ◇ Do NOT/Am NOT...
- After the groups have shared their ideas about their own actions and thoughts in a healthy relationship, invite participants to think about whether anything changed when the focus was on them and not their husbands?

**Discussion (15 minutes)**

**ASK:** Were there any differences between the expectations you had for your husbands and the expectations you had for yourselves for creating a healthy relationship?

- *Facilitator note: It is common for responses about how we want our partners to make us feel to be 'light' emotions such as happiness, respect, love, joy. However, when we switch to think about how we should make our partners feel, the tone often changes and we think of things like 'tolerating' or 'accepting mistakes'. This highlights a difference in how we view our own responsibility for showing our partners love, appreciation and happiness.*

**ASK:**

- What has this taught us about healthy relationships?
  - *Facilitator note: Highlight that healthy relationships require commitment from both husband and wife and that they require mutual respect, balancing power and equality,*
- What does this tell us about how we treat our husbands and our husbands treat us?
  - *Facilitator note: Highlight that we don't often think about the full impact of how we treat our husbands and how they treat us. We don't always realize how strongly harmful gender norms influence how we act in our relationships)*
- Are there any things that make for a healthy relationship that are harder to do than others? If so, which ones? Why are they harder?
- Do you think it would be possible to have this kind of relationship? Why or why not?

**SAY:** A healthy relationship depends on both partners taking steps to make the other person feel valued, safe, and secure. Remember, no one can be perfect but we can try to understand what it takes to make a relationship healthy and live according to those ideas.

## Conclusion, Session Evaluation and Dismissal (10 minutes)

### DO:

- Read out the core messages for this session:
  - A healthy relationship is one in which we feel respected, valued and appreciated, one in which we share responsibilities and decisions, communicate openly, are honest, non-violent and treat each other as equals.

### If there is time, ASK:

- Before we end for the session, would anyone like to share with the group one thing they found interesting or exciting about today's session?
- Were there any ideas or activities that challenged you? If yes, how so?
- Does anyone have any questions?

### DO:

- Conduct the Smiley Face Evaluation (Annex 1) using the 'Check What You Know!' questions found at the end of this session guide. After the session is complete and participants have left, record your answers in the session evaluation form (Annex 2).
- Inform participants of the topics for the next session.
- Remind them of the date, time and location of the next session.
- Thank participants for their active participation.
- Dismiss the group.

### Check What You Know!

**SAY:** I will read out a question or statement. When you hear an answer you agree with, please raise your hand.

1. A healthy relationship is one in which a husband makes all decisions for his wife: true or false? **FALSE**
2. Gender norms influence how we behave in relationships: true or false? **TRUE**

<sup>39</sup>Adapted from 'What Makes a Healthy Relationship?' in Yaker, Robyn. 2018. *Model Couples (Indashyikirwa) in Eliminating Gender-Based Violence : Adapted Training Module*. CARE Rwanda.



## Communication – Introduction

### Objective:

- To help participants practice communication skills and problem-solving with others
- To help participants understand how gender norms influence communication
- To strengthen participants' ability to use assertive communication

### Materials:

- Markers
- Flipchart paper

### Time:

- 1 hour 40 minutes



## Session Guide

### Welcome (10 minutes)

**DO:**

- Welcome participants back to the training and thank them for their continued commitment.
- Take attendance.
- Invite 1-2 participants to share a rule from the Full Value Contract with the rest of the group.
- Thank participants for sharing.

**ASK:** Would anyone like to remind the group what we discussed in our last session?

**DO:** If necessary, remind the group of the core messages from the previous session.

- A healthy relationship is one in which we feel respected, valued and appreciated, one in which we share responsibilities and decisions, communicate openly, are honest, non-violent and treat each other as equals.

**ASK:**

- Does anyone have any questions or thoughts to share about what we learned in our last session?

### Good Communication – Why it Matters<sup>40</sup> (5-10 minutes)

**SAY:** I would like us to reflect on why it's important to learn about communication and to improve our communication skills.

**ASK:** Let's think about a married couple. What do we mean by "good communication?" Why is good communication important in a marriage?

- *Facilitator note: Possible answers include that good communication:*
  - *Builds trust. By communicating openly and honestly it helps us build trust between partners, rather than suspicion and doubt.*
  - *Fosters affection: Communication allows husbands and wives to learn about each other and deepen their relationship*
  - *Fosters understanding by helping us to know our partners thoughts, feelings, emotions, dreams, etc. and for them to know ours.*
  - *Helps solve problems: Working together with our partners, we are able to solve problems more effectively and efficiently*
  - *Helps make decisions: Helps us make decisions that are best for ourselves and our families*

**SAY:** As you can see, there are many benefits to good communication. Now we are going to look at how we communicate. This will eventually allow us to reflect on whether there are steps we can take to communicate more effectively.

### Introduction to Different Styles of Communication (10-15 minutes)

**SAY:** We are going to look a little deeper at the ways in which we communicate. Generally, there

are three styles of communication: aggressive, passive and assertive.

### Aggressive Communication

**SAY:** The first style we will look at is aggressive communication. This involves expressing your feelings, opinions and desires in a way that threatens, punishes or scares the other person. You are insisting on your rights while denying the rights of others.

**ASK:** What do you think aggressive communication looks like? Who can give me some examples?

**DO:** Invite participants to act out their answers.

- *Facilitator note: Possible answers include: shouting, demanding, not listening to others, saying others are wrong, leaning forward, looking down on others, wagging a finger or pointing, threatening or fighting, being sarcastic, swearing revenge ('I'll get you back for this'), nagging, exploding in anger, using insults, etc.*

### Passive Communication

**SAY:** Next we have passive communication. This involves giving in to the will of others, hoping to get what you want without actually having to say it, leaving it to others to guess or letting them decide for you. Even if being treated poorly, passive communicators would not stand up for themselves.

**ASK:** What do you think passive behavior looks like?

**DO:** Invite participants to act out their answers.

- *Facilitator note: Possible answers include: pretending to agree, being polite but feeling angry, not being honest in case you hurt the other person's feelings, avoiding conflict at all costs, talking quietly, giggling nervously, looking down or looking away, sagging shoulders, etc.*

### Assertive Communication

**SAY:** The final style of communication is assertive communication. This involves telling someone exactly what you want in a way that does not seem rude or threatening to them. You are standing up for your rights without endangering the rights of others. You are both demanding respect and showing others respect. This is a very powerful style of communication.

**ASK:** What do you think assertive behavior looks like?

**DO:** Invite participants to act out their answers.

- *Facilitator note: Possible answers include standing straight, speaking in a calm voice, listening to the other person, acknowledging the other person's thoughts while clearly stating your own, not using sarcasm, using 'I' statements, etc.*

### Discussion (10 minutes)

**ASK:**

- Which style of communication do you think is best?
  - *Answer: Assertive behavior is often the best because it allows someone to say*

*what they feel, think and want in a clear and honest way. It is good for themselves and the other person.*

- In your experience, are men more likely to communicate in a certain way? Why do you think this is? How can gender norms affect how we communicate?
  - *Facilitator Note: Participants may say men are more likely to communicate aggressively. From a young age, boys are often taught to behave in a more aggressive way. This means that they may be more likely than women to:*
    - *Show anger openly through shouting, hitting or threatening someone*
    - *Dominate conversations and decisions, including ones related to sexual activities and reproduction*
    - *Speak over someone else and not listen to the other person's ideas*
  
- What are the consequences of this on men, families and communities?
  - *Facilitator Note: Possible answers include:*
    - *Consequences on Men:*
      - *Men alienate others or alienate themselves from others*
      - *Generate fear or hatred in others*
      - *Blame others instead of owning their own issues*
      - *Men are more likely than women to engage in violent behavior*
    - *Consequences on families*
      - *Families prioritize the desires of men, even if these desires are not in the best interest of the family*
      - *In a subset of men, aggressive communication turns violent. This puts the wellbeing of family members at risk.*
    - *Consequences on communities:*
      - *The voices of other groups are neither heard nor prioritized because the voices of men dominate. These other groups likely hold valuable insight into a number of issues that affect the community. Overlooking their knowledge harms a community's ability to develop, grow and solve problems.*
  
- In your experience, are women more likely to communicate in a certain way? Why do you think this is? How can gender norms affect how we communicate?
  - *Facilitator Note: Women may be more likely to communicate passively. Women are often raised and encouraged to do the following:*
    - *Allow elders, boys or men to make all the decisions*
    - *Not give their opinion and keep their feelings hidden*
    - *To keep the peace at all costs*
    - *To keep silent about their desires, including their sexual and reproductive desires, their desires to pursue education, to visit health clinics, etc.*
  
- What are the consequences of this on women, families and communities?
  - *Facilitator Note: Possible answers include the following:*
    - *Consequences on women:*

- *Women are often forced to accept decisions that other people make for them – even if those decisions are not what they want or in their best interest.*
- *Women often experience anxiety because they are unable to control their lives.*
- *Women often experience depression because they feel stuck and hopeless.*
- *Women often feel confused because they ignore their own feelings.*
- *Consequences on families:*
  - *Families overlook the desires of women, even if their desires are in the best interest of the family.*
- *Consequences on Communities:*
  - *Because women’s voices are neither heard nor prioritized, communities are rarely designed or organized to meet their needs.*
  - *Women often hold valuable insight into a number of issues that affect the community. Overlooking their knowledge harms a community’s ability to develop, grow and solve problems.*

### **Assertive Communication (10 minutes)**

**SAY:** As we have discussed, assertive communication is a great way to face all conversations, especially tough topics or when dealing with someone with whom you have a problem. It is non-judgmental and can help open, rather than close a conversation. Assertive communication involves two parts: expressing our wants, needs and thoughts, and, through listening, respecting what others want, need and think. Simply put, it is about how we speak and how we listen. Today we are going to focus on that first part: how we speak.

### **‘I’ Statements**

**SAY:** One technique for speaking assertively is to use ‘I’ statements. ‘I’ statements allow you to clearly express your point of view, how something is affecting you and how you would like things to change. Here’s how to do it:

**‘I’ Statement Formula**  
 I feel \_\_\_\_, when you \_\_\_\_\_. What I would like instead is \_\_\_\_\_.

**DO:**

- Read the ‘I’ statement formula out loud.
- Ask participants to repeat the formula.

**SAY:** Here are some examples:

- “I feel ignored when you come home late without letting me know. What I would like instead is for you to let me know ahead of time.”
- “I feel sad when you criticize my cooking. What I would like instead is if you were to provide me with feedback in private after the meal is over on how I can improve it. Maybe you can even help me with the cooking so that I can learn what you like.”

As you can see, I remained calm and clearly stated both the issue and what I wanted. You can play around with this formula a little. Just make sure you always state 1) how you are feeling, 2) the behavior that you are reacting to and 3) the change you would like to see. Feel free to add more information as well. Sometimes it can help to start by acknowledging the other person's feelings. For example: "I understand that your work is very demanding but I feel ignored when you come home late without letting me know. What I would like instead is for you to let me know ahead of time."

### **Practicing Assertive Communication (30 minutes)**

**SAY:** Now we will practice using 'I' Statements. I will ask you to work in partners. I will give you different scenarios. I want you to use the 'I' statement formula to figure out how you would communicate about this problem.

**DO:**

- Assign participants partners, ideally someone with whom they have not previously worked.
- Read aloud two scenarios to each group.

#### **Scenarios**

- Shanti is a 15-year-old who is not keen to get married but her family has fixed the date of her wedding. She decides to talk to her mother about her feelings.
- Atieno is a young woman, aged 17. She recently got married and she and her husband have decided to postpone pregnancy. Her mother-in-law thinks this is a bad idea and keeps nagging her to have a baby. Atieno decides to talk to her mother-in-law about her feelings.
- Zia wants to start a business fattening goats. She and her husband have never spoken about Zia working and she is worried about how he might react. Nevertheless, she decides to talk to her husband about her business dreams.
- Mia has been offered the opportunity to participate in a training on IT through her Girls' Collective. The training would give her the skills to develop websites – something she has always wanted to do. She dreams of starting a business developing websites for others. She doesn't think her husband will want her to participate, though. She decides to speak to him about her desires.
- Maria is a young woman, aged 16, who recently got married. She wants to continue going to school to complete her high school diploma but her husband doesn't want her to. He keeps telling her that women do not need an education; women are supposed to be mothers. Maria decides to discuss her feelings with him.
- Rachel is 19 years old and married. She wants to use contraceptive so that she has time to get to know her husband, build a life with him and save money enough money to support a child. Her husband has made a few comments about wanting children right away. While Rachel respects her husband's desires, she wants to talk to him about hers and see if they can come to a mutual agreement. Rachel decides to talk to husband about her feelings.

### **Discussion (5-10 minutes)**

**ASK:** Do you think assertive communication will be helpful to you in your life? Why or why not?

- Do you think you can use some of these new skills in your lives and at home? How? What challenges might you face? How could you deal with those challenges?

**SAY:** As homework, I would like each of you to practice your assertive communication skills in at least one interaction over the next week. I would recommend practicing with someone you are already comfortable with – say a friend or sister. You can share your experience at the start of our next session, providing the group with detail on how it went, how you felt and how the other person reacted.

### Conclusion, Session Evaluation and Dismissal (10 minutes)

**DO:** Read out the following core messages for this session:

- There are three styles of communication: assertive, aggressive and passive.
- Assertive communication is the healthiest communication style.
- One technique for communicating assertively is to use ‘I’ statements. ‘I’ statements allow you to clearly express your point of view, how something is affecting you and how you would like things to change.

**If there is time, ASK:**

- Before we end for the session, would anyone like to share with the group one thing they found interesting or exciting about today’s session?
- Were there any ideas or activities that challenged you? If yes, how so?
- Does anyone have any questions?

**DO:**

- Conduct the Smiley Face Evaluation (Annex 1) using the ‘Check What You Know!’ questions found at the end of this session guide. After the session is complete and participants have left, record your answers in the session evaluation form (Annex 2).
- Inform participants of the topics for the next session.
- Remind them of the date, time and location of the next session.
- Thank participants for their active participation.
- Dismiss the group.

#### Check What You Know!

**SAY:** Please close your eyes and put your head down. I will read out a question or statement. When you hear an answer you agree with, please raise your hand. Do not open your eyes until the exercise is complete.

1. An example of passive communication is yelling what you want at the top of your lungs: true or false? **FALSE**
2. An example of aggressive communication is when someone explodes in anger: true or false? **TRUE**
3. Using ‘I’ statements can help you communicate assertively: true or false? **TRUE**

<sup>40</sup> Adapted from ‘Why Communicate’ in Yaker, Robyn. 2018. Model Couples (Indashyikirwa) in Eliminating Gender-Based Violence : Adapted Training Module. CARE Rwanda.



## Communication – Practicing Assertive Communication

### Objective:

- To strengthen participants' ability to use assertive communication
- To strengthen participants' ability to communicate assertively about topics related to their sexual and reproductive health and future aspirations

### Materials:

- Markers
- Flipchart paper

### Time:

- 1 hour 45 minutes

## Session Guide

### Welcome (10 minutes)

**DO:**

- Welcome participants back to the training and thank them for their continued commitment.
- Take attendance.
- Invite each participant who was asked to remember a rule from the Full Value Contract to share that rule with the rest of the group.
- Thank participants for sharing.

**ASK:** Would anyone like to remind the group what we discussed in our last session?

**DO:** If necessary, remind the group of the core messages from the previous session.

- There are three styles of communication: assertive, aggressive and passive.
- Assertive communication is the healthiest communication style.
- One technique for communicating assertively is to use 'I' statements. 'I' statements allow you to clearly express your point of view, how something is affecting you and how you would like things to change.

**ASK:**

- Does anyone have any questions or thoughts to share about what we learned in our last session?
- Did anyone practice using 'I' statements? If yes, how did it go?

### What We Do and What We Don't Talk About (5-10 minutes)

**SAY:** In previous sessions, we have discussed our communication style.

**ASK:** Who can remind me of what passive communication looks like? What about aggressive communication?

**SAY:** In our society, we also have social norms about what men and women can talk about.

**ASK:**

- For example, should a wife talk to her husband about their household finances?
- Is it acceptable for a wife to tell her husband that she does not want to have sex?
- What about for men? Do you think men are encouraged to talk to their wives about their emotions?

### Active Listening (15 minutes)

**SAY:** In a previous session, we learned one aspect of assertive communication: speaking assertively. Now we will learn about the second part: active listening.

Good communication requires that we understand what others are saying. This means we must listen – with our eyes, ears, mouths and bodies! Let me show you.

**DO:** Invite a participant up to the front of the group. Ask her to tell you what she did today,



starting from the moment she woke up until she arrived at the Girls' Collective. As she speaks, do some of the following behaviors:

- Yawn
- Roll your eyes
- Don't make eye contact and look away from the speaker
- Fidget
- Laugh sarcastically
- Mumble under your breath
- Frown

After a minute or so, pause the exercise.

**ASK:**

- Based on my actions, was I interested in what our friend here was saying?
- How do you think it made her feel? Did she feel respected? Judged?
- Do you think she wanted to continue speaking with me?

**DO:** Repeat the exercise with another volunteer. This time, though, when the volunteer is detailing her day's activities, do some of the following:

- Make eye contact.
- Smile or make other appropriate facial expressions based on the story
- Nod
- Encourage the speaker to continue with small verbal comments like 'yes' and 'uh huh'.
- Lean in towards the speaker

**ASK:**

- Based on my actions, was I interested in what our friend here was saying?
- How do you think it made her feel? Did she feel respected? Judged? Valued?
- Do you think she wanted to continue speaking with me?

**SAY:** This activity shows us that we can communicate a lot of information without using any words. We do this using what are called non-verbal cues.

**ASK:**

- What are some positive things we can do with our bodies to tell someone you are listening to them in a respectful, non-judgmental way?
  - Possible answers include the following:
    - Smiling
    - Presenting interested facial expressions
    - Relaxed posture
    - Maintaining eye contact
    - Making encouraging gestures such as nodding
- What are some negative things we do with our bodies that suggest we are not listening? These cues might suggest that you are not interested, are judging the speaker, disagree with the speaker, etc.
  - *Facilitator's note: Possible answers include the following:*
    - Yawning

- *Shaking one's head*
- *Huffing and puffing*
- *Having one's arms crossed*
- *Not maintaining eye contact or not facing the speaker*
- *Fidgeting*
- *Frowning*
- *Looking disgusted*
- *Laughing sarcastically*
- *Rolling one's eyes*

### **Reviewing Assertive Communication (5 minutes)**

**SAY:** We are now going to put our assertive communication skills in practice. Let's quickly review all of the skills we have learned:

**DO:**

- Remind participants of the 'I' Statement Formula
  - I feel \_\_\_\_, when you \_\_\_\_\_. What I would like instead is \_\_\_\_\_.
- Remind participants of positive non-verbal behaviors:
  - Smiling
  - Presenting interested facial expressions
  - Relaxed posture
  - Maintaining eye contact
  - Making encouraging gestures such as nodding
  - Leaning in towards the speaker

### **Role Playing Assertive Communication (45 minutes)**

**DO:**

- Assign participants partners.
- Read out one scenario to each pair.
- Explain to the group that their task is to think about how the couples in the scenarios they have been given could communicate assertively about their dilemmas. Then, they must come up with a short role-play to share their ideas with the rest of the class.
- Give the group 10-15 minutes to discuss their ideas and prepare a role-play.
- Then, bring the group back together. One at a time, invite each pair to present their role-play to the rest of the group.
- After each performance, invite the rest of the group to provide feedback on what they did well and what they could do differently.

### **Discussion (5-10 minutes)**

**SAY:** Before we end for the day, would anyone like to share what they have learned today?

**ASK:** Do you think you can use some of these new skills in you lives and at home? How? What challenges might you face? How could you deal with those challenges?

### **Homework (2 minutes)**

**SAY:** Once again, I would like each of you to practice your assertive communication and active

listening skills in at least one interaction over the next week. I would recommend practicing with someone you are already comfortable with – say a friend or sister. You can share your experience at the start of our next session, providing the group with detail on how it went, how you felt and how the other person reacted.

### **Conclusion, Session Evaluation and Dismissal (10 minutes)**

#### **DO:**

- Read out the following core messages for this session:
  - The body language we adopt can show someone that we are listening, interested in what they are saying and open to hearing their story or perspective.
  - Assertive communication is an effective tool for having difficult conversations that are respectful.

#### **If there is time, ASK:**

- Before we end for the session, would anyone like to share with the group one thing they found interesting or exciting about today's session?
- Were there any ideas or activities that challenged you? If yes, how so?
- Does anyone have any questions?

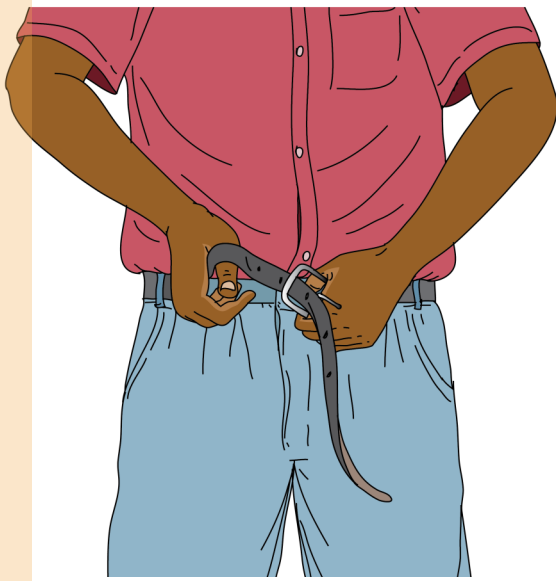
#### **DO:**

- Conduct the Smiley Face Evaluation (Annex 1) using the 'Check What You Know!' questions found at the end of this session guide. After the session is complete and participants have left, record your answers in the session evaluation form (Annex 2).
- Inform participants of the topics for the next session.
- Remind them of the date, time and location of the next session.
- Thank participants for their active participation.
- Dismiss the group

#### **Check What You Know!**

**SAY:** I will read out a question or statement. When you hear an answer you agree with, please raise your hand.

1. Rolling your eyes, interrupting and laughing sarcastically while someone is speaking to you will encourage that person to open up and share their thoughts and feelings with you: True or False? **FALSE**
2. We demonstrate respect for the other person when we combine assertive communication and active listening: True or False? **TRUE**



## Gender-Based Violence

### Objectives:

- To help participants identify different forms of gender-based violence
- To enable participants to discuss their attitudes about violence in intimate relationships and ways to promote healthy relationships based on respect
- To enable participants to map sources of support and resources that would be helpful in instances of gender-based violence

### Materials:

- Markers
- Flipchart paper
- GBV referral list

### Preparation:

- Prepare a flipchart with the outline of a female and the outline of a male. On both outlines, draw a heart and brain.

### Time:

- 1 hour 40 minutes

# Session Guide

## Welcome (10 minutes)

### DO:

- Welcome participants back to the training and thank them for their continued commitment.
- Take attendance.
- Invite 1-2 participants to share a rule from the Full Value Contract with the rest of the group.
- Thank participants for sharing.

**ASK:** Would anyone like to remind the group what we discussed in our last session?

**DO:** If necessary, remind the group of the core messages from the previous session.

- The body language we adopt can show someone that we are listening, interested in what they are saying and open to hearing their story or perspective.
- Assertive communication is an effective tool for having difficult conversations that are respectful.

**ASK:** Does anyone have any questions or thoughts to share about what we learned in our last session?

- Does anyone have any questions or thoughts to share about what we learned?
- Did anyone use their assertive communications skills this week? If so, would you care to tell the rest of the group about your experience?

## Introduction to Gender-Based Violence<sup>41</sup> (15 minutes)

**SAY:** Today we will be discussing violence. This session might bring up strong feelings and emotions, which is perfectly normal; this is a very difficult topic. If ever you feel the need to take a break and remove yourself from the group for a few minutes, please feel free to do so.

**ASK:** Is violence something people talk about? Why or why not?

**SAY:** In many communities across the world, violence is considered a ‘taboo’ topic – or one that we should not talk about. That might give us the impression that violence isn’t a big deal or that it isn’t common. In reality, violence exists and has a very real and negative impact on everyone in our community. As a result of the negative impact it has, it is very important that we start talking about it. By talking about it, we can find solutions to ending it.

We are going to begin our discussion on violence by learning a little bit more about it – what it looks like, its causes, its consequences, etc.

To begin, there are four different categories of violence. They are:

- Physical (hurts the body)
- Emotional (hurts feelings)
- Sexual (controls sexuality)
- Economic (controls access to money, property or resources)

**DO:**

- Starting with physical violence, invite participants to give examples of all the different kinds of violent acts that belong in each category. Encourage participants to come up with long lists for each different category. Use the table below as a reference.
- Call attention to the large number of acts of violence they are familiar with.

**ASK:**

- We have now made a long list of violent acts. Do you think these violent acts happen within marriage? Do they happen within marriages *in our community*?
- In your experience, who is more likely to experience the violent acts we have listed: males or females? If necessary, go through each of the different types of violence one at a time to provoke answers from participants.

### **Examples of Different Types of Gender-Based Violence**

**Emotional violence includes, but is not limited to:** insults “You’re so ugly” or “You’re so useless”; being put down in front of others; being denied food, sleep or medical attention; forbidding a partner to leave the yard or house, or from seeing family and friends; wanting to know everything a partner does; offering no help with work in the home; preventing a woman partner from speaking with other men; punishing or scaring a partner by hurting something or someone they love; not caring about a partner’s health and well-being; making a partner know you don’t love them; yelling, throwing things and threatening violence.

**Economic violence includes, but is not limited to:** taking a partner’s earnings; not sharing the money in the home fairly; preventing a partner from getting or keeping a job; refusing to give to support your child.

**Physical violence includes, but is not limited to:** hitting, biting, punching, slapping, kicking, pinching and hair-pulling; strangulation; threatening or attacking with a weapon; locking a partner in a room.

**Sexual violence includes, but is not limited to:** forcing a partner to have sex or do something sexual they do not want to do; taking nude pictures of a person without their consent; threatening or stalking a person; denying someone the right to use contraception or to adopt other measures to protect themselves from pregnancy or STIs; making unwanted sexual advances, including demanding sex in return for favors

**Physical violence includes, but is not limited to:** hitting, biting, punching, slapping, kicking, pinching and hair-pulling; strangulation; threatening or attacking with a weapon; locking a partner in a room.

**Sexual violence includes, but is not limited to:** forcing a partner to have sex or do something sexual they do not want to do; taking nude pictures of a person without their consent; threatening or stalking a person; denying someone the right to use contraception or to adopt other measures to protect themselves from pregnancy or STIs; making unwanted sexual advances, including demanding sex in return for favors

**SAY:** Thanks for your answers. In our community, women and girls are often more vulnerable to these acts of violence because, in our society, we have different expectations for women and men. The violence we are talking about has a name: gender-based violence. It is rooted in the fact that we do not value men and women equally. From a young age, boys are told that they have power over girls and women, and girls are told to submit to the power of boys and men. Our societies encourage boys and men to use their power to control girls and women because, we are told, if they did not, women would be unable to manage themselves, which is untrue. Therefore, when boys and men use violence, it is often falsely seen as acceptable or even normal behavior.

If you remember back to the first session, I explained that this Collective is founded on principles of human rights, including respect, diversity and equality. While men and women and boys and girls are all different, they all have equal worth and they all deserve respect. I want you all to understand that, in instances of gender-based violence, women are never responsible for violence committed against them.

### **Case Studies on Gender-Based Violence<sup>42</sup> (50 minutes)**

**SAY:** We are now going to think through the consequences of violence.

**DO:** Read out the case study below:

- *Facilitator Note: Contextualize names to fit the local context.*

**Case Study 1:** Shema and Patience are married. Shema, the husband works as a farmer and Patience, the wife, takes care of the home. They both spend long days working. Shema expects his house to be kept in good order. He often gets angry at Patience when things are not exactly as he wants them to be. If he comes home late and his food is cold, he will shout at Patience. He often beats her. He believes it is important for a husband to discipline his wife in this way so as to maintain order in the household. Patience tries to just accept the beatings rather than resist, because if she does, they end more quickly. She does not visit a health clinic for the bruises and cuts because she knows that this is a private matter between a husband and wife. She wonders to herself if maybe she deserves the beatings. Maybe she could be a better wife? Most days, Patience works hard to prepare everything exactly as Shema wants it and prays silently that he will come home and be peaceful. She waits anxiously as he comes through the door, unsure of what mood he will be in.

**DO:**

- Display the flipchart paper you prepared before class with the drawings of Shema and Patience.
- Facilitate a discussion using the following questions:
  1. What kind of violence do you think this is?
  2. How do you think this affects Patience?
    - What are the physical consequences?
    - What are the emotional consequences?
  3. How do you think it makes her feel about herself?
  4. Why do you think Shema was violent?

- *Facilitator note: Participants may suggest the following. Explain that all of these ideas stem from the fact that he wanted to feel powerful and was attempting to feel this at the expense of someone he saw as less powerful than himself. Emphasize that despite other factors that may be contributing to the man’s frustration, ultimately he is responsible for his behavior. Emphasize that men, like women, choose how to respond in different situations and that, no matter what, a violent response is never acceptable. No one can “make” another person be violent.*
    - He felt entitled to do whatever he wanted to her.
    - He wanted to assert his authority where he could, and in this case, it was over her/
    - He was angry and took it out on her.
    - Nobody stopped him.
    - He was drunk.
    - It is normal in our community.
5. How do you think this affects Shema and Patience’s relationship?
6. How do you think this affects their sexual relationship?

### **Case Study 2**

Patience is not allowed to work outside the home. Shema is responsible for earning income and he controls how the money is used. He allocates some money to Patience to spend on household goods. Patience can never be sure how much it will be or how much money they have. Her allotment changes each week and she is never sure whether Shema is earning less or spending money on other things. He gets angry when they have less for the house than usual, such as food or soap, but Patience cannot discuss these things with him. She has ideas about what to sell and to save, but she cannot share them with Shema; this is not a woman’s place. When Shema comes home after spending time at the bar, Patience fears that he is squandering their money on alcohol. On rare occasions when Patience has something to sell in the market, she gives her earnings to Shema when she returns home.

### **Case Study 3**

Shema believes that he is a good husband because he has property and earns money. He often reminds Patience that it is he who puts a roof on her head and food on her table, so she must show that she is worth it. If he is unhappy about something in the household, which is often, he shouts at Patience or calls her things like “stupid” and “dumb woman.” He often criticizes her food and tells her he should’ve married a woman who at least knows how to cook properly for her husband. But now he is “stuck” with her. Beyond that, they don’t talk much. Shema prefers to spend time with his friends than at home and takes his meals alone in the house. When he needs something, he calls for Patience. She brings what he needs and then tries to leave him alone. She prefers not to speak to him, because she fears it will provoke him to criticize or complain about her.



- *Facilitator note: Ensure participants understand that girls and women are more likely than men to experience marital violence. However, emphasize that partner violence can happen to both men and women.*

## Discussion (15 minutes)

### ASK:

- In all of the scenarios we have just seen, do you think Patience would find it easy or hard to talk to Shema about her dreams for her future?
- Would it be easy or hard for her to talk to Shema about when she might want to get pregnant or how many children she might want to have?
- Would it be easy or hard for her to talk to Shema about using contraception?

**SAY:** As we can see, violence has very negative effects. Patience is unable to share her thoughts, plans and dreams with her husband and it is also very unlikely that, in the face of such violence, she will be able to make her dreams a reality. She is afraid of him and feels negatively about herself.

### ASK:

- Do you have any ideas for how we can address violence in our communities?  
*Facilitator note: After participants have provided ideas, point out that the root cause of gender-based violence is the unequal status of men and women. Ask for ideas about how they can work to show that women are equal and important members of our families and community. Also probe participants to think about actions they could take as individuals or as a Girls' Collective to change people's belief that men's violence towards women is acceptable. Remind participants that the aim is to create equality between women and men.*
- What can friends and family do to support women in this type of situation?
  - *Facilitator Note: Answers include:*
    - *Tell the person who is disclosing an experience of violence that it is not their fault.*
    - *Listen (using active listening skills)*
    - *Make suggestions but don't give orders.*
    - *Do research to find out where the person can go for help. Share these ideas with the person.*
    - *Help them access resources by making recommendations or accompanying them to a resource center*
    - *Be available if your friend needs support again in the future.*
- Where can people in your community who have experienced violence go for help?

### DO:

- After giving participants time to identify places within the community where people who have experienced violence can go for help, share some of the places identified on the GBV referral list. Ask participants if they are familiar with the places listed, then invite them to share any thoughts they have about any of the places mentioned.
- Invite questions from the group.

**SAY:** Before you leave today, I would like to remind you that each and every one of you has the right to live a life free from violence and abuse. If you or someone you know is experiencing anything we have talked about today, please feel free to reach out to myself or to visit one of the resource centers we identified today.

### **Conclusion, Session Evaluation and Dismissal (10 minutes)**

**DO:** Read out the core messages for this session:

- There are four different kinds of violence: physical, sexual, emotional and economic.
- In your community, women can go for help at [*insert local resource info here*].
- Everyone has the right to live a life free from violence and abuse.

**If there is time, ASK:**

- Before we end for the session, would anyone like to share with the group one thing they found interesting or exciting about today's session?
- Were there any ideas or activities that challenged you? If yes, how so?
- Does anyone have any questions?

**DO:**

- Conduct the Smiley Face Evaluation (Annex 1) using the 'Check What You Know!' questions found at the end of this session guide. After the session is complete and participants have left, record your answers in the session evaluation form (Annex 2).
- Inform participants of the topics for the next session.
- Remind them of the date, time and location of the next session.
- Thank participants for their active participation.
- Dismiss the group.

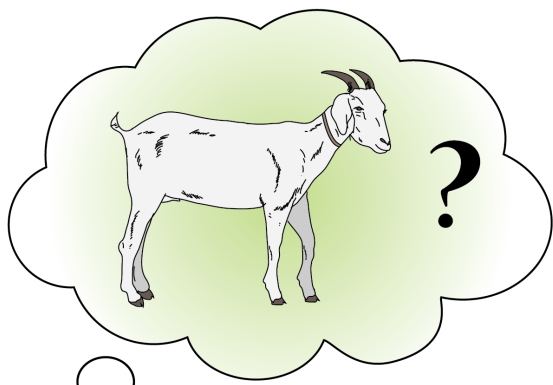
#### **Check What You Know!**

**SAY:** I will read out a question or statement. When you hear an answer you agree with, please raise your hand.

1. Gender-based violence can leave more than bruises on the body. People who have been abused can suffer from depression, anxiety, stress and more: true or false? **TRUE**
2. Sexual violence does not put a woman at risk of having an unplanned pregnancy: true or false? **FALSE**
3. Everyone has the right to live a life free from violence and abuse: true or false? **TRUE**

<sup>41</sup> Adapted from 'Violence in Marriage' in Martin, S. 2008. *Being a Mentor: A Guide to Supporting Young Married Adolescent Women*. Kakamega and Nairobi: APHIA II Western, PATH, USAID.

<sup>42</sup> Adapted from 'Effects of Violence' in Yaker, Robyn. 2018. *Model Couples (Indashyikirwa) in Eliminating Gender-Based Violence : Adapted Training Module*. CARE Rwanda.



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## Goal Setting

### Objectives:

- To support participants to articulate their dreams for the future
- To support participants to create goals for one year, two years and five years in the future

### Materials:

- Vision board template (Annex 8)
- Future visioning images
- Paper
- Writing utensils (one per participant)

### Time:

- 1 hour 45 minutes

# Session Guide

## Welcome (10 minutes)

### DO:

- Welcome participants back to the training and thank them for their continued commitment.
- Take attendance.
- Invite 1-2 participants to share a rule from the Full Value Contract with the rest of the group.
- Thank participants for sharing.

**ASK:** Would anyone like to remind the group what we discussed in our last session?

**DO:** If necessary, remind the group of the core messages from the previous session.

- There are four different kinds of violence: physical, sexual, emotional and economic.
- In your community, women can go for help at [*insert local resource info here*].
- Everyone has the right to live a life free from violence and abuse.

### ASK:

- Does anyone have any questions or thoughts to share about what we learned?

## Introduction to Goal Setting (10 minutes)

**SAY:** In our first session, I explained that the training would focus on supporting you to make choices about your future by building your assets. By this I mean that the goal of the Girls' Collective is to equip you all with the information, resources and skills you need in order to describe and then achieve the future you want for yourselves.

This can include things like training to perform a specific job or knowledge about how to save money. It can also include things like how to be a leader, how to negotiate with someone and how to manage emotions. You can think of your assets like a basket of goods with important items that you can pull out and use in your everyday life to achieve what you want – things like knowing how to sell goods at the market, set up your own business, communicate with a difficult customer or open a bank account on your own.

I imagine that many of you already have dreams for your future, but you might still be interested to learn about some of the opportunities that will be available to you in this training.

### DO:

- Provide participants with an overview of the following business and entrepreneurship activities that are part of the Girls' Collective:
  - **Business School:** This orientation of business management, entrepreneurship, and financial literacy will give participants the knowledge and skills to enter the world of business and markets. Participants can decide on an economic or business pursuit and then develop a plan to make it a reality.
  - **Training and employment opportunities in the IT sector:** Some participants will have the opportunity to train with a private sector IT business, Women in

Digital. The training will cover graphic design, e-commerce, digital marketing, search engine optimization and web content creation. Women in Digital will also link some participants to ‘test jobs’ (internships) and IT jobs. Women in Digital has supported young women to set up their own IT or e-commerce enterprises – some of which even employ other young women.

- **Training and employment opportunities in the handicraft sector:** Participants will receive training on handicraft production for cotton crafts and jute diversified products. They will be linked to producer groups that have connections with craft markets domestically and internationally.
- **Training and employment opportunities in the mobile repair sector:** Some participants will have the opportunity to train with mobile phone providers to learn how to repair phones and sell top-up credit in their communities.

**ASK:** Does what I have just described sound interesting or exciting to you? Why or why not?

### **Vision Board (40 minutes)**

**SAY:** To begin to understand which, if any, of these training opportunities are interesting to you, we will now work on articulating our visions for the future.

**DO:** Display the Vision Board to the group.

**SAY:** This is a Vision Board. It is a tool for visually representing what you desire in the future. It is divided into four parts:

- **Relationship:** What kind of relationship do you want with your spouse? How do you want to be treated by him? What activities and responsibilities do you want to share with your spouse?
- **Work & Education:** Do you see yourself earning money for your family? If so, how? If you could learn something new, what would it be? If you could acquire a new skill, what would it be?
- **Home and Environment:** What kind of home do you have? Where do you live? In a rural part of the country or in the city? How do your friends and family fit into your life? Are you close to them?
- **Children:** How many children do you want? What kind of life do you want for them? When do you want to have children?

**DO:**

- Give each participant a blank sheet of paper and a writing utensil.
- Spread out the ‘Future Visioning’ images, copies of which are found in an accompanying document or make your own, on the ground in front of participants.
  - *Facilitator note: If possible, create your own ‘Future Visioning’ images that are specific to the community you are working in. Images could include: Women and/or girls with a happy family, Women and/or girls working a skilled job, Women and/or girls with their own home and/or livestock, Women with children, etc.*

**SAY:** Here is your task: I would like you to make a vision board for yourself that shows me what

you want your life to look like five years from now in each of these four domains. The first step is to copy the vision board template I have on display [*point to the vision board template*].

The images that I have spread out on the ground are meant to help you think about what you want your future to look like. If you see an image that you want to include on your vision board, copy it by drawing it onto your vision board. Please do not take the card, as we will all be using these images for inspiration. Do not limit yourself to the cards spread out in front of you; if you have a vision for your future that you do not see in the cards, feel free to draw it onto your vision board.

**DO:**

- Give participants time to create their board (approximately 15-20 minutes). Help them find images or give them examples if they are having difficulty.
- After participants have completed their vision boards, instruct them to share their vision board with the person beside them.
- Bring the group back together. Invite 3-4 participants to share their vision board with the rest of the group.

### Discussion

**SAY:** I know that some of you are *not married*, but I would like you to answer the following questions *as if you are*.

**ASK:**

- If you were to get pregnant now, how difficult would it be for you to achieve your vision for the future?
  - *Facilitator note: Probe participants to think about how each part of their vision board would be impacted by a pregnancy. Invite participants to share how they feel about pregnancy impacting their visions for their futures.*
- If getting pregnant now would make it more difficult to achieve your vision for the future, what can you do now to prevent pregnancy?
  - *Facilitator note: Allow participants to answer. Address any myths, misconceptions and false methods. Inform them that contraception can help them prevent pregnancy. Explain to participants that they will learn more about how to prevent pregnancy in future sessions.*

### Making our Dreams a Reality (Goal Setting) (25 minutes)

**SAY:** We now have a general vision for our futures. Now we will get more specific and think about what we will need to put in place in order to make this vision a reality.

To do this, we will set goals related to the same four areas we listed on our vision boards. It's important that you give yourselves goals that are actually achievable. If we give ourselves goals that are impossible, we are just setting ourselves up for failure! The key to setting good goals is to follow these 3 simple steps:

1. **WHAT** do you want?: Identify exactly what you want to achieve
2. By **WHEN** do you want to have achieved it?: State the timeframe for your goal

### 3. **HOW** will you do it?: Identify how you will achieve your goal

For now, let's just focus on the first two steps: identifying what we want and the timeframe for achieving it. Let's look at a few examples of goals;

- *Facilitator note: choose the most relevant examples from the list below.*
  - *Relationship goals:*
    - *In a month's time, I want to have prepared a budget with my husband.*
    - *In the next two weeks, I want to share my desire to complete a course in business management with my mother/mother-in-law.*
    - *Within two years, I want to join my husband in bringing income into the family.*
    - *Before the end of the week, I want to discuss my desire to complete secondary school with my parents.*
  - *Work and Education Goal:*
    - *My goal is to complete my high school diploma by the end of next year.*
    - *My goal is to join a handicraft collective by the end of this year.*
    - *My goal is to become an IT entrepreneur in five years' time.*
    - *My goal is for my business to be profitable within three years.*
    - *My goal is to secure my own stall at the market within three months of completing Business School.*
  - *Home and Environment Goal:*
    - *In three years' time, I want to live in a house with a toilet.*
    - *In one year, I want my family to own a bicycle.*
  - *Children Goal:*
    - *I want to wait to have children until I am 20 years of age.*
    - *I want two children: the first when I am 20 years old and then second when I am 22 years old.*

**ASK:** What makes these goals 'good'?

- *Facilitator Note: Ensure that participants indicate that all the goals are very specific (we know exactly what it is the person wants to accomplish) and time-bound (we know by when they want to have accomplished it). This makes it easy to judge whether or not the goal has been accomplished.*

**SAY:** Now let's look at some 'bad' goals.

- My goal is to have a happy marriage.
- My goal is to be rich.
- My goal is to be famous.
- My goal is to be a successful businessperson.
- My goal is to have a large family.

**ASK:** What makes these goals 'bad'?

- *Facilitator Note: Ensure that participants realize the goals are very vague (i.e. what does it mean to be rich? How rich does the person want to be? Likewise, what does it mean to be a successful businessperson? Does it mean that your business is profitable? For all of these goals, it is unclear what the person wants to accomplish.)*

*As well, there is no timeframe. Does the person want to achieve this before next harvest? In their lifetime? In the next 6 months?*

**SAY:** Now it's your turn. I would like each of you to come up with FOUR goals: one for each of the four sections of your vision board. In order for us to make our visions of the future come true, let's first think about what we will need to have accomplished in one year's time.

To do this, complete the following sentence:

### **In one year's time, I want to...**

**DO:** Give participants 15 minutes to come up with their goals.

- Ask participants to draw out their goals on one sheet of paper.
- Provide guidance and support as participants articulate their goals.
- Invite the group back together. If participants are willing, ask them to share their goals.

### **Discussion (10-15 minutes)**

**SAY:** In future sessions, we will focus on the third step: figuring out HOW we will accomplish our goals. Until then, I would like you to think about three questions:

- What type of support and/or help do I need in order to accomplish my goals?
- What might prevent me from achieving my goals?
- Why is it important for me to pursue my goals?

On this last point, it is obvious that achieving our goals is important for us as individuals, but this can also contribute to happier and healthier communities and families.

### **ASK:**

- How would your family benefit from you achieving your goals?
- How would your husband or future husband benefit from you achieving your goals?
- What type of support would you need from your family in order to achieve your goals?

### **Homework (2 minutes)**

**SAY:** As homework, I encourage you to share your vision board with members of your family. If you are nervous, begin by sharing your vision board with someone you are comfortable with, like a friend or sibling. If you are married, consider sharing your vision board with your husband or in-laws – but only if you feel comfortable doing so. This can help people get to know you and even support you in achieving your vision for the future.

Once again, please also reflect on those three questions:

1. What type of support and/or help do I need in order to accomplish my goals?
2. What might prevent me from achieving my goals?
3. Why is it important for me to pursue my goals?

### **Conclusion, Session Evaluation and Dismissal (10 minutes)**

**DO:** Read out the following core messages for this session:

- A good goal answers three questions: **WHAT** do you want to achieve? By **WHEN** do you want to have achieved it? **HOW** will you do it?



- The birth of a child forces people to change their priorities and can interfere with the ability to achieve one's goals.

**If there is time, ASK:**

- Before we end for the session, would anyone like to share with the group one thing they found interesting or exciting about today's session?
- Were there any ideas or activities that challenged you? If yes, how so?
- Does anyone have any questions?

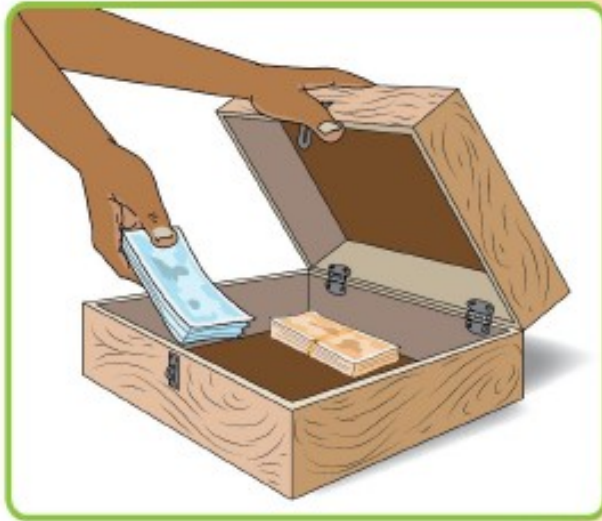
**DO:**

- Conduct the Smiley Face Evaluation (Annex 1) using the 'Check What You Know!' questions found at the end of this session guide. After the session is complete and participants have left, record your answers in the session evaluation form (Annex 2).
- Inform participants of the topics for the next session.
- Remind them of the date, time and location of the next session.
- Thank participants for their active participation.
- Dismiss the group.

**Check What You Know!**

**SAY:** I will read out a question or statement. When you hear an answer you agree with, please raise your hand.

1. A well-written goal states clearly what will be accomplished and by when it will be accomplished. True or false? **TRUE**
2. Pregnancy can force people to change their priorities. This can make it more difficult for a husband and wife to accomplish their work and education goals. **TRUE.**



## Household Budgeting<sup>43</sup>

### Objective:

- To learn budgeting skills that will be valuable in the context of planning for a healthy family
- To learn the concepts of 'expenses', 'earnings' and 'savings'.
- To learn how to predict future costs

### Materials:

- Flipchart
- Markers (minimum 2 colors) and Writing Utensils
- Image Cards 1-12 (Annex 10)
- Pebbles
- Tape
- Paper

### Preparation:

- Research the cost of some common household expenses for a middle-income family in the participants' community. This will enable you to assist participants prepare an accurate budget. Common household expenses include food, transportation, rent, communication (mobile phone, data, etc.), water, school fees, health care costs, etc.
- Copy the Template for Group Budgeting (Annex 4) on flipchart paper

### Time:

- 1 hour 45 minutes

# Session Guide

## Welcome (10 minutes)

### DO:

- Welcome participants back to the training and thank them for their continued commitment.
- Take attendance.
- Invite 1-2 participants to share a rule from the Full Value with the rest of the group.
- Thank participants for sharing.

**ASK:** Would anyone like to remind the group what we discussed in our last session?

**DO:** If necessary, remind the group of the core messages from the previous session.

- A good goal answers three questions: **WHAT** do you want to achieve? By **WHEN** do you want to have achieved it? **HOW** will you do it?
- The birth of a child forces people to change their priorities and can interfere with the ability to achieve one's goals.

### ASK:

- Does anyone have any questions or thoughts to share about what we learned in our last session?
- Did anyone share their vision board with a friend or family member? Would anyone like to share their experience?

## Introduction to Household Budgeting (5 minutes)

### ASK:

- Who is responsible for managing your family's finances?
- Why is this person responsible?
  - *Facilitator note: Participants may explain that men, either their husbands or fathers, handle the finances for cultural or religious reasons. It is important to acknowledge this reality but to probe participants to think about why this needs to be the case.*

**SAY:** It is clear that, for most of us, our fathers and/or husbands handle the family finances. However, this is not because women are unable to handle finances; it instead reflects the gender roles and customs we may have as a community. In many cases, women play an active and important role in making decisions about finances for the good of their families.

**ASK:** For example, are there are financial decisions that the women in your household make?

**SAY:** The skills we will be teaching you today will be useful to you even if you do not make financial decisions in your household. That is because you will be able to apply them to your own business activities. Having said that, as this course goes on, we will encourage and support you to take on some financial decision-making responsibilities in your household. For today, though, let's focus on acquiring the skills we need for budgeting.

## Group Budgeting Activity (20 minutes)

**SAY:** Financial success requires some planning. In order to have a good, healthy life for yourself and your family, learning to budget is important.

**DO:** Show the group the table for expenses you prepared on the flipchart paper before class (See Annex 4).

**SAY:** When someone pays for items or services, they are called expenses. Let's start by thinking through some of the expenses our household has .

### ASK:

- What are some things that are needed by the average household in your community this week?
  - *Facilitator Note: Examples might include staple food items, water, medication, transportation, school fees, electricity*
- What are some things that the average household *might* need this week?
  - *Facilitator Note: Examples might include 'luxury' food items, medication, clothing, transportation, school fees, makeup, etc. As a note, participants might disagree about the items they will need as opposed to might need. That is okay. Acknowledge their disagreements, choose a way forward and move on.*

**DO:** Use the 'Money Category' cards (image cards 1-12) to help the participants visualize the expenses. Write all the answers down on the flipchart in the 'Weekly Expenses' column. If participants are struggling to come up with answers, use the following prompts:

- **Food (Card 1):** What are some foods that families eat? What are some ingredients needed to cook the food you eat?
- **Communication (Card 2):** Do some people in your community have a mobile? How much does it cost for credit?
- **Transportation (Card 3):** Do people go places like the market using a bus or other transport and need to pay for tickets?
- **Education (Card 4):** Is it time to pay school fees? Are school supplies needed?
- **Water (Card 5):** Does most households need to pay for the upkeep of a well? Or pay to purchase water?
- **Clothes (Card 6):** How often do people in the house need clothing?
- **Housing (Card 7):** Do people need to pay rent? Are there repairs that need to be done on their houses?
- **Health (Card 8):** Do people need medication or to visit the doctor?
- **Loan payments (Card 9):** Do most households have loans to pay back?
- **Seeds and other farming products (Card 10):** Do households in your community need to purchase seeds, fertilizer or other farming related products like tools?
- **Cost for animals (Card 11):** Do people need to purchase food or medication for their animals?
- **Savings (Card 12):** Do people put away money for the future? This isn't an expense, it is an investment, but it is important to note because if a household is saving it means they do not have that money to spend right away.

**ASK:** This is a good list! How much does a typical household in your community spend on these items each week?

**DO:** With the answers provided by the participants, write down the price of each item on the list. Add up the prices of all of the items in the 'Weekly Expenses' column. Explain that the total represents the amount of money the average household might spend in a week.

**ASK:** How much would a household spend in a month? Recall that there are 4 weeks in a month.

**DO:** With input from the participants, multiply the weekly expenses by 4 (the number of weeks in a month). This will give the cost for each item on a monthly basis. Enter the monthly cost of each item in the column labeled 'Monthly Expenses'.

**ASK:** Are there any big expenses that we have not listed here that we might need to make in a month? What are they and how much would they cost? *If yes, add the extra expenses to the 'Monthly Expenses' column.*

**SAY:** Let's add up all of our costs for the month.

**DO:** Add up the monthly cost and share the total with the group. Circle this amount using a marker of a different color.

**SAY:** The amount shown is the amount of money you might need for a month. This total is an estimate of all the monthly expenses that a household might have.

## **Income (10 minutes)**

**SAY:** When you earn money or money is given to you, it is called income.

**ASK:** What are some sources of income?

- *Facilitator Note: Possible answers include:*
  - *Job (salary, wage)*
  - *Loans*
  - *Presents/gifts*
  - *Savings*

**DO:**

- Use the 'Money Category' cards (Cards 1-12) to help participants visualize possible sources of income. For example, hold up Card 1 (food) and ask participants if people in their community have ever received money in exchange for crops or livestock? Write all the answers down on the income table under the 'Weekly Income' column.
- Do *NOT* ask for the income or money earned by individuals or their households.
- With the help of participants, assign a value to each source of income. If participants give you income on a weekly basis, enter this value into the column marked 'Weekly Income'. Then, multiply this value by four to get the monthly income. If participants state a monthly income, enter this value directly into the column marked 'Monthly Income'.

- Add up all of the monthly income values to calculate the total income for the month.
- Circle this value.

**SAY:** Ideally, your income should be higher than or equal to your expenses.

**ASK:** What can your household do if its income does not cover its expenses?

- *Facilitator Note: Answers can be grouped into two categories: decreasing expenses and increasing income.*
  - *Probe participants to think of ways of decreasing their expenses. Ideas include only buying products they need as opposed to products they want, taking less costly forms of transportation, shopping at different stores, etc.*
  - *Probe participants to think of ways to increase their income. Ensure participants realize that one options for increasing household income is to work or start an income-generating activity.*

### **Savings (20 minutes)**

**SAY:** Savings is money you put away to spend later. Savings can be used to buy something specific or for a rainy day.

Let me tell you a quick story: One summer's day, a grasshopper was hopping about, relaxing in the sun. An ant passed carrying a big leaf on its back. It came back a few minutes later carrying another big leaf. This happened again and again, all day long. Finally, the grasshopper asked the ant to take a break and join him in enjoying the summer weather. The ant replied that he could not, as he needed to collect food for the winter months. Shocked, the grasshopper pointed out that winter was many months away; therefore, the ant should just enjoy himself. Plus, there was plenty of food to eat at that moment.

When winter did come, the grasshopper had no food and got very hungry. The ant, on the other hand, had plenty to eat all winter long.

- *Facilitator Note: Change the type of insect and/or the seasons to fit your local context*

**ASK:** What is the message of this story?

- *Facilitator Note: The answer is that it is good to prepare for times of need.*

**SAY:** Savings can be useful when our income goes down or our expenses go up. This is because, like the ant, we can use what we have saved in times of need. Sometimes, but not always, we can predict these times of need long before they happen. Having a budget can help us do this.

**ASK:**

- For example, are there periods during the year when household expenses tend to go up? If yes, what are they?
  - *Facilitator Note: Examples include holidays, planting season, when school fees are due, etc. Add more examples to fit the local context*
- Are there periods when household income tends to go down? If yes, what are they?
  - *Facilitator Note: One example is the pre-harvest period. Add more examples to fit the local context*

**SAY:**

- By identifying these times of need, we can plan for them.
- The first step is to figure out how much money we will need in order to balance our income and expenses during this time of need. For example, let's think about Eid-al-Fitr.

*Facilitator Note: Can adapt this to fit the local context. Include a big holiday or event celebrated by many people in the country.*

**ASK:** What expenses might an average household in this community have during this holiday?

**DO:**

- Enter the suggested expenses into the 'Savings Table' you prepared on flipchart paper before class.
- Sum the expenses to calculate the total. Circle this value.

**Pointing to the total, SAY:** We will need this amount of money to cover our expenses during Eid-al-Fitr. Now let's think about the strategies we can use to save.

### Counting with Pebbles (10 minutes)

**DO:**

- Place a sheet of flipchart paper on the ground. Draw two circles.
- Gather the group around the flipchart paper.

**SAY:** Let's pretend that our expenses for Eid-al-Fitr will cost 12 pebbles. Let's also pretend that it is only **two months** away. Each of these circles represents one month.

**ASK:** How much money should I save in each of the next two months?

**DO:**

- Hand a volunteer 12 pebbles.
- Instruct the volunteer to place the pebbles in the two circles so that there are an equal number of pebbles in each circle.

**SAY:** We can see that we would need to save 6 pebbles each month for the next two months.

**ASK:** What if we started saving **three** months in advance?

**DO:**

- Draw a third circle.
- Give a different volunteer the 12 pebbles and repeat the steps from above.
- Repeat this exercise for four months and six months.

**SAY:** As you can see, the earlier we start saving, the less we need to save each month. We can even write this down in our budget to figure out how much money we can save each month.

### Saving for a Business

**SAY:** You can also use this method to help you plan for other special or uncommon events like weddings, doctor's or hospital visits, the birth of a child, funerals, etc. You can also use this method when starting a business or income-generating activity. Say you want to start selling mobile phones. You need to buy some phones first before you can start selling them! Maybe you also need to buy some other products to sell with the phones, like charging cables and headphones, and spend money advertising your products. All of these items are considered 'start-up costs', because they are expenses that must be made before your business can start and you can make money.

**ASK:** What steps would you need to take to save in order to start a business?

- *Facilitator Note: A good strategy is to do the following:*
  - ◇ *List all start-up costs*
  - ◇ *State the cost for each start-up cost*
  - ◇ *Add up all the start-up costs*
  - ◇ *Decide on a saving schedule*
  - ◇ *Start Saving!*

**SAY:** Savings are also important for dealing with unexpected events, like weather events (e.g. droughts, floods) or illnesses and disease. It is impossible to predict these events; therefore, it can be useful to have savings set aside for these emergency situations.

### **The Costs of Marriage and Children (20 minutes)**

**ASK:** Now I want each of you to think quietly to yourself about how much money your household brings in on a monthly basis.

- Is it enough to cover all of your expenses?
- Do you have any savings? If you do not, are you *able* to put money aside when you do make some money?

**SAY:** When you and your husband or future husband have a child, the amount of money you will need in order to support yourself and your family will increase. Let's think about this some more.

**ASK:** What are some additional expenses you will have if and when you and your husband or future husband decide to have a child?

- *Facilitator note: Possible answers include:*
  - *Clothes*
  - *Nutritional food*
  - *Milk*
  - *Health care (medicine, hospital fees, transportation costs for health care services)*
  - *Transportation*
  - *School fees*
  - *Savings*

**DO:** With input from participants, complete the 'Expenses Table'. In other words, fill in the column called 'Monthly with Baby'. Add up the total and circle the total with a marker of a different color.



**SAY:** As you can see, the arrival of a child comes with an increase in expenses.

**ASK:** What steps could you and your husband or future husband take to increase your income in order to cover your expenses before you decide to have a child?

- *Facilitator Note: Ensure that participants mention the following ideas:*
  - *Both the husband and wife could work and make an income*
  - *The couple could decide to not have a child right away*
  - *The couple could wait until they have saved enough money to have a child*
  - *Wait until the wife is healthy and is 18 years old in order to have a child*

**ASK:** Did you know that waiting until you are 18 before deciding to have a child could potentially lessen the financial impact of having a child? Can you tell me some ways this might happen?

- *Facilitator Note: Be sure that participants provide the following answers:*
  - *If both a husband and wife work for a few years and save up as much money as possible, it will help lessen the financial shock when they do finally have a child. It will create a stronger bond between husband and wife, and give them the opportunity to develop better financial habits.*
  - *It will save money in hospital costs because an underage mother is more likely to have complications requiring medical attention as a result of pregnancy and childbirth*
  - *It will save money in hospital costs because a child from an underage mother is more likely to be sickly and require frequent, costly visits to the hospital.*

**SAY:** While it is difficult to think about costs in the future, it is important to make decisions that will help your family.

### **Savings Homework Assignment (2 minutes)**

**SAY:** I want each of you to think about your future for a moment, specifically your professional or educational goals. Do you want to take a course? Start an income-generating activity? Get a job? Are there any costs associated with these things? For example, if you wanted to take a course, how much would it cost? If you wanted to start an income-generating activity, what are the start-up costs? If you want a job, would you need to buy a uniform, tools or supplies?

I would like each of you to identify the expenses associated with your professional or educational goals. Try to find out how much each expense will cost. If you are able to total these expenses, do so. Then, I would like you to come up with a plan: how could you and your household save for these expenses? Come ready to share this plan with the group next week.

### **Conclusion, Session Evaluation and Dismissal (10 minutes)**

**DO:** Read out the following core messages for this session:

- A budget can help us track our spending and plan for our expenses.
- Income is when you earn money or money is given to you.
- An expense is an item or service you pay for
- Having a child increases the expenses of a family.
- Waiting until a woman is at least 18 years old to have a child can reduce hospital costs associated with health complications for young mothers and

their infants. It can also give your family time to save for the arrival of your child.

**If there is time, ASK:**

- Before we end for the session, would anyone like to share with the group one thing they found interesting or exciting about today's session?
- Were there any ideas or activities that challenged you? If yes, how so?
- Does anyone have any questions?

**DO:**

- Conduct the Smiley Face Evaluation (Annex 1) using the 'Check What You Know!' questions found at the end of this session guide. After the session is complete and participants have left, record your answers in the session evaluation form (Annex 2).
- Inform participants of the topics for the next session.
- Remind them of the date, time and location of the next session.
- Thank participants for their active participation.
- Dismiss the group.

**Check What You Know!**

**SAY:** I will read out a question or statement. When you hear an answer you agree with, please raise your hand.

1. Waiting to have a child can improve your family's finances because you can save more money, which can help lessen the financial shock when you do finally have a child: True or False? **TRUE**
2. An expense is an item or service you pay for. True or False? **TRUE**
3. If you sell flour at the market, this is a source of income. True or false? **TRUE.**

<sup>43</sup> Adapted from CARE. (2018) *Healthy, Wealthy and Wise Facilitator Guide*. Atlanta, US: CARE



## Early First Birth – Economic Perspective

### Objectives:

- To make participants aware of the benefits to themselves, their families and communities that would arise from delaying first birth

### Materials:

- Game board
- Game cards
- Character pieces

### Preparation:

- Prepare the Prosperous Futures game (Annex 9) on a table or flat surface with all of the components laid out. Sort all the cards into their own piles: orange and blue. Carefully read the instructions beforehand so that it is easy to give explanations to the players.

### Time:

- 1 hour 40 minutes

## Session Guide

### Welcome (10 minutes)

**DO:**

- Welcome participants back to the training and thank them for their continued commitment.
- Take attendance.
- Invite 1-2 participants to share a rule from the Full Value Contract with the group.
- Thank participants for sharing.

**ASK:** Would anyone like to remind the group what we discussed in our last session?

**DO:** If necessary, remind the group of the core messages from the previous session.

- A budget can help us track our spending and plan for our expenses.
- Income is when you earn money or money is given to you.
- An expense is an item or service you pay for
- Having a child increases the expenses of a family.
- Waiting until a woman is at least 18 years old to have a child can reduce hospital costs associated with health complications for young mothers and their infants. It can also give your family time to save for the arrival of your child.

**ASK:**

- Does anyone have any questions or thoughts to share about what we learned in our last session?
- Did anyone do their homework, which was to identify the expenses required in order to pursue their professional or educational goals? Did anyone come up with a plan for how they would save up for those expenses? Would anyone like to share?

### Prosperous Futures (60-75 minutes)

**SAY:** Congratulations! You were just married. The first two years of marriage are an important base for all couples and the decisions you and your spouse make during these first few years will influence your whole life.

**DO:** Point to the circles on the game board. Explain that each circle represents one month, with the 24 months representing two years of marriage. Explain the following rules:

- The aim of the game is to have the most money after going around the board once. Just like in real life, each couple will be faced with a number of decisions that will impact their financial wellbeing.
- Every time you roll the dice, you can move that number of steps on the board.
- If you land on an orange circle, pick up an orange card. I will read out what is written on the card.
- If you land on a blue circle, pick up a blue card. I will ask you to make a 'Life Decision' [*facilitator note: use the Facilitator Life Decision Guide to determine what actions take place based on a player's decision*]. If your life decision results in the wife getting a job or going to school, I will give you a *Working Wife* or *Educated Wife Card*. If your life decision results in you and your spouse having a baby, I will give you a *Child*

*Card.* Based on the life decisions you make you may also receive money or have to spend money.

- If you land on a green circle, I will either give you money or take your money.
- The first couple to make it around the board will get an extra 200 CFA.
- I will give more instructions as we play.
- Each couple will start with 1000 CFA.
  - *Facilitator Note:*
    - *Couples CANNOT have more than one working wife or educated wife card. They CAN have both a working wife and educated wife card at the same time, though.*
    - *When a couple gets a Child Card, they must give up their Working Wife Card, if they have one.*
    - *For the blue cards, refer to the reference sheet for instructions on how much money participants should pay or receive based on the life decisions they choose to make.*

**DO:** Hand out supplies. Allow plays to play the game.

## Game Debrief (20 minutes)

**ASK:**

- What were the most difficult decisions to make? Why?
- What key decisions contributed to better financial outcomes at the end of the game?
  - *Facilitator Note: Answers include:*
    - *Taking contraceptives and not having a child*
    - *Working or going to school*
    - *Seeing the health extension worker*
    - *Participating in community events*

**SAY:** Many of the decisions that you have to make affect you and your spouse, and your future family. Therefore, it makes sense to make these decisions as a couple, meaning together as husband and wife.

**ASK:**

- During that activity, we saw that husbands were responsible for making a number of decisions on behalf of their wives. For example, husbands decided whether or not their wives were allowed to go to school, take a course or work outside the home. Did this affect your ability to succeed in this game? To all of you who played the role of the wife, do you think you would have done better, worse or the same if you had been able to make those decisions by yourself? Why?
- Many of you made decisions to allow your wife to work or to go to school. Some of you also decided to use family planning to wait to have your first child. Are these decisions that most couples or husbands might make in your community? If not, why did you make them during this game?
- In your own lives, are there any decisions that you would like to be a part of that you are not currently involved in? What are some ways to do that?
- How do you think other members of your household will react if you become involved

in making decisions you were not previously involved in making? If you expect your family will react negatively, are there steps you could take to encourage them to support you instead? Is there another adult you trust who could talk to your family about supporting you?

**DO:** Using the table below as a reference, facilitate a short discussion to recap the advantages of waiting until at least 18 years of age before having a child. Invite participants to identify the advantages to women, children, men and the community.

Women	Children	Men	Community
<ul style="list-style-type: none"> <li>• Reduces likelihood of illness, death and complications from pregnancy</li> <li>• Reduces the likelihood that couples will have to pay expenses related to a medical emergency resulting from complications from an early birth</li> <li>• Gives women time to get to know their husbands and in-laws</li> <li>• More opportunities to continue education, learn skills and participate in income generating activities that will help the family earn more money.</li> </ul>	<ul style="list-style-type: none"> <li>• Reduces the risk of children being born early, too small and with health complications</li> <li>• Improves the chances that a child will be born to parents that can afford to meet its need for food, shelter, education, play, etc.</li> </ul>	<ul style="list-style-type: none"> <li>• Gives men time to get to know their wives</li> <li>• Provides men and their partners with more time to become financially stable so that they can afford the expenses associated with taking good care of themselves and their children</li> <li>• Reduces the likelihood that couples will have to pay expenses related to a medical emergency as a result of the complications from an early birth</li> </ul>	<ul style="list-style-type: none"> <li>• Improves the quality of women's lives, allowing them to participate more fully in community life</li> <li>• Reduces the strain on the health care system</li> <li>• Creates opportunities for women to continue pursuing education, leading to a smarter and better educated population</li> </ul>

## Conclusion, Session Evaluation and Dismissal (10 minutes)

### DO:

- Read out the core messages for this session:
  - Delaying having a child until you turn 18 can result in better financial outcomes for you and your family.
  - A wife that works is able to contribute to the finances of her family, something that can contribute to the wellbeing of her family.

### If there is time, ASK:

- Before we end for the session, would anyone like to share with the group one thing they found interesting or exciting about today's session?
- Were there any ideas or activities that challenged you? If yes, how so?
- Does anyone have any questions?

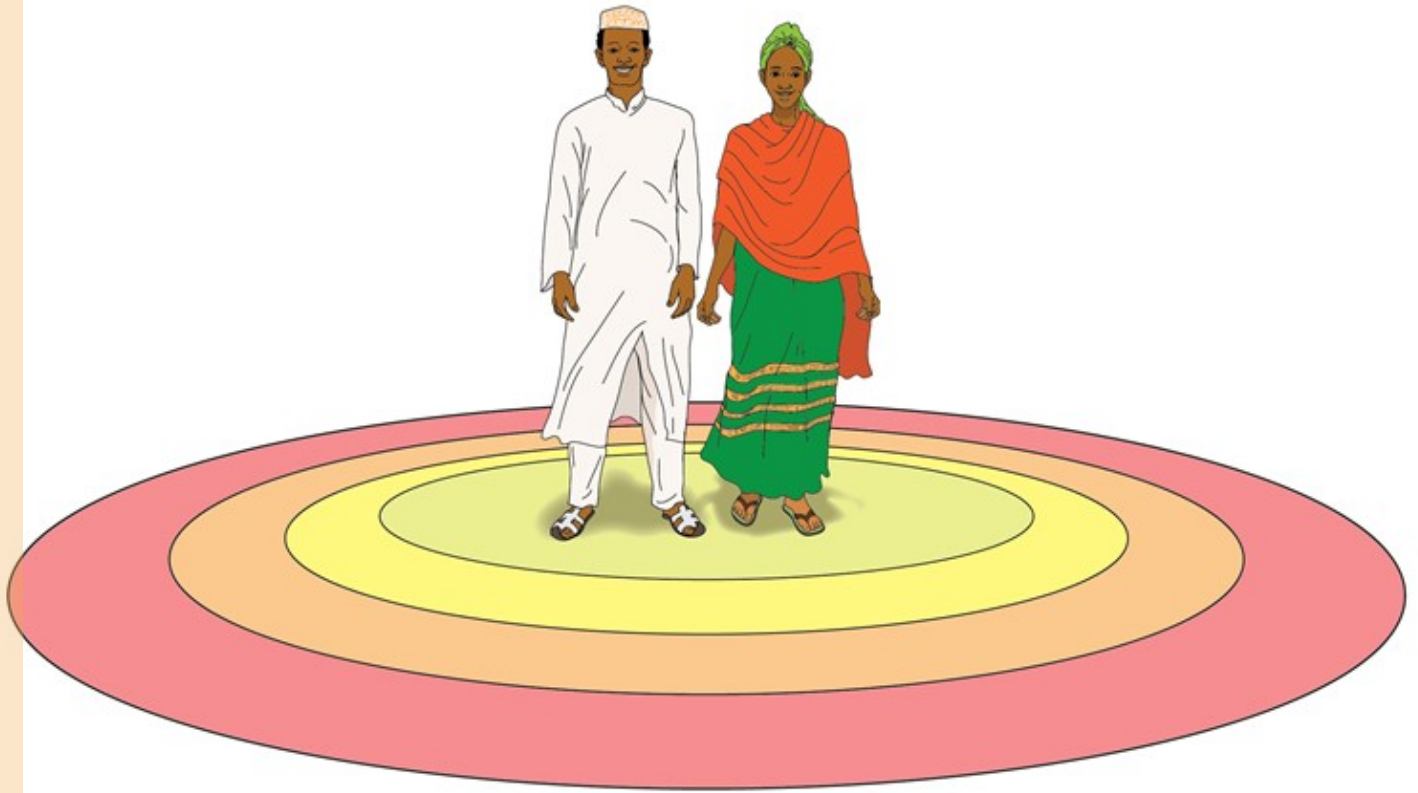
### DO:

- Conduct the Smiley Face Evaluation (Annex 1) using the 'Check What You Know!' questions found at the end of this session guide. After the session is complete and participants have left, record your answers in the session evaluation form (Annex 2).
- Inform participants of the topics for the next session.
- Remind them of the date, time and location of the next session.
- Thank participants for their active participation.
- Dismiss the group.

### Check What You Know!

**SAY:** I will read out a question or statement. When you hear an answer you agree with, please raise your hand.

1. Waiting to have a child can lead to better financial outcomes for your family: true or false? **TRUE**
2. A wife that works is able to contribute to the finances of her family, something that can contribute to the wellbeing of her family: true or false? **TRUE**



## Norms that Drive Early First Birth: Circles of Influence

### Objective

- To identify norms in the community that drive early childbirth, consider their origins and their consequences
- To review the roles of family and community members in young married couples' decision-making about family planning

### Materials

- Character descriptions

### Preparation:

- Prepare the character descriptions so that you can hand one out to each participant

### Time:

- 1 hour 20 minutes



## Welcome (10 minutes)

### DO:

- Welcome participants back to the training and thank them for their continued commitment.
- Take attendance.
- Invite 1-2 participants to share a rule from the Full Value Contract with the rest of the group.
- Thank participants for sharing.

**ASK:** Would anyone like to remind the group what we discussed in our last session?

**DO:** If necessary, remind the group of the core messages from the previous session.

- Three steps of planning a business are:
  - **Look around** at what other businesses are already offering;
  - **Find out** what products people want to buy but are having a hard time finding;
  - **Ask questions** from suppliers about prices for the product(s) you might be thinking about selling.
- Even though planning can take more time at the beginning, it can help us ensure we will be more successful by giving us a complete understanding and plan of any situation.

### ASK:

- Does anyone have any questions or thoughts to share about what we learned in our last session?
- Did anyone use the three steps of planning to come up with a business idea?
- Did anyone think through how they could apply the three steps of planning to their relationship goals? Work and education goals? Home and environment goals? Family size goals?

## Circles of Influence (30 minutes)<sup>44</sup>

**SAY:** Married girls and soon-to-be married girls experience pressure from many different people about when to have their first or next child. This activity will give you the chance to discuss how the thoughts, beliefs and actions of others create unwritten rules for how you should behave – what we'll now call a norm – and how those norms and the people who perpetuate those norms might influence you.

### DO:

- Give each participant a character description.
  - *Facilitator Note: If you have a group that is smaller than 25, it is not necessary to hand out all the character descriptions but be sure that some participants are given higher numbers (21-25) in order to complete the exercise.*
- Read the character descriptions to each character.

**SAY:** I would like to invite 'Augustine (young married woman)' and 'Harouna (husband)' to come and stand beside me.

- [*Pointing to Augustine*] This young married woman goes by the name of Augustine. She

- is 16 years old and she recently married Harouna, who is 23 years old.
- All of you have been assigned a character that might have some kind of influence on the lives of Augustine and Harouna – especially on their decisions about when and if to have children.
- I would like you to arrange yourselves around Augustine and Harouna according to how much influence your character has on their decisions about when to have children. If you have A LOT of influence, stand close to them. If you only have a LITTLE influence, stand far away.
- When I say ‘GO’, please go to where you think you should stand based on your character.
- You can discuss among yourselves to determine where each of you should stand based on the reality in your community.
- Remember: those with the most influence should be standing closest to the couple and those with the least should be furthest away. **GO!**

**DO:** Give participants about 5-10 minutes to arrange themselves in the way that they think illustrates the circles of influence in their community.

**DO:** Read out Augustine’s character description again.

**ASK:** Based on what you have heard, do you think Augustine wants to wait until she is at least 18 to have a child?

**DO:**

- Read out Harouna’s description, then ask the group if they think he wants to wait to have a child or not.
- Turn to a participant standing close to the couple. Read out her character description.
- Ask the group whether this character would influence the new couple to wait to have a child until they are physically, financially, and emotionally ready or not?
- Repeat the above steps until all participants have been given a turn.

### Discussion (30 minutes)

**ASK:**

- How is this exercise like or not like life in your community?
- What does this exercise tell you about a married girl’s ability to make choices about when and if to have a child?
- How is she influenced and pressured by those people around her?
- Who are the most influential people in Augustine’s life? Why?
- Who are the influential people in the community? Who pressures married girls to have children soon after marriage? Who supports married girls to wait until they are physically, emotionally and financially ready to have a child?
- Is there anything else that influences married girls and decisions about childbearing?

**SAY:** In earlier classes, we talked about *gender norms*, meaning the roles and behaviors that society thinks are appropriate for men and boys and women and girls.

**ASK:**

- Do you think gender norms affect Augustine’s ability to decide for herself if and when to have a child?
  - *Facilitator Note: Explain to participants that gender norms encourage women to stay silent about what they want. Women often have little decision-making ability around matters related to their own sexual and reproductive health, including the timing, spacing and frequency of childbirth.*
- Do you think pressure to have a child would impact Augustine’s ability to do other activities, such as start a business, take a course or finish school?
  - *Facilitator Note: Explain that it is likely to make it less likely that she will be able to do other activities. If the people around her could be convinced of the benefit to Augustine, her future children, her family and the community of allowing her to pursue other activities like school, taking a course or starting a business, the pressure on her to have a child would probably decrease.*
- Do you think this Girls’ Collective might help married girls or soon-to-be married girls deal with this type of pressure and influence? How?
  - *Facilitator Note: Encourage girls to realize that they can provide emotional support to one another and help each other brainstorm how to respond to pressure from family and community members.*
- What support or resources does a girl like Augustine need to decide for herself if and when to have a child?
  - *Facilitator Note: In terms of resources, explain to participants that Augustine needs access to accurate information on sexual and reproductive health generally, but pregnancy and contraception specifically, in order to make an informed decision about when to have a child. Therefore, she would need support from healthcare professionals or other people who are knowledgeable about these topics, such as a Girls’ Collective Facilitator.*
  - *Augustine would also need support from her husband, friends, family and the community in order to be free to explore her options.*
- Let’s pretend Augustine has just shown up to our Girls’ Collective meeting. She has told us that she is facing a lot of pressure to become pregnant immediately. What would you say to her? What steps could we take as a Girls’ Collective to support her?
- Who would make good allies for helping Augustine delay her first birth and pursue an alternative?
  - *Facilitator Note: Ensure participants realize that, among other people, members of a Girls’ Collective would make good allies in helping Augustine delay her first birth and pursue an alternative.*

**SAY:** All around us are circles of influence: family, friends, community members and society. People at each of these levels influence married girls. Families and communities can give advice to couples but, ultimately, the last word is that of the couples. In-laws and the community cannot impose their wishes and desires on the lives of the newly married couple. This is for good marital harmony and your wellbeing. If ever you feel pressured to act or behave a certain way that makes you uncomfortable, you are welcome to bring it to me or to this group for discussion. As a group, we can brainstorm ways to support you to deal with different pressures.

## Conclusion, Session Evaluation and Dismissal (10 minutes)

### DO:

- Read out the following core messages for this session:
  - People throughout a community can influence couples' decision on whether or not to delay pregnancy
  - Decisions about when to have a child can be influenced by gender norms.

### If there is time, ASK:

- Before we end for the session, would anyone like to share with the group one thing they found interesting or exciting about today's session?
- Were there any ideas or activities that challenged you? If yes, how so?
- Does anyone have any questions?

### DO:

- Conduct the Smiley Face Evaluation (Annex 1) using the 'Check What You Know!' questions found at the end of this session guide. After the session is complete and participants have left, record your answers in the session evaluation form (Annex 2).
- Inform participants of the topics for the next session.
- Remind them of the date, time and location of the next session.
- Thank participants for their active participation.
- Dismiss the group.

### Check What You Know!

**SAY:** I will read out a question or statement. When you hear an answer you agree with, please raise your hand.

1. Every community has people who will influence a young couple to have children soon after marriage and other people who will influence a couple to delay pregnancy: true or false? **TRUE**
2. Decisions about when to have a child are not influenced by gender norms: true or false? **FALSE**

<sup>44</sup> Adapted from 'Activity 2-1: Circles of influence around young married women and their husbands/partners, and first-time parents?' in Pathfinder International. 2016. *Small Group Facilitation for Young Married Women and First-time Parents in West Africa: A Supplemental Training Module for Facilitators*. Watertown, MA: Pathfinder International.

## Character Descriptions

*Facilitator Note: Change names and details of each story to fit the local context.*

1. My name is Augustine and I am 16 years old. I am married to Harouna who seems like a nice man. I know it is expected that I have a baby as soon as possible, but I'm scared. For one, I barely know my husband. I have also heard that having a child so young can be harmful to my family and me. On top of that, this year's harvest was not good and as a result, money is low. I worry what would happen with another mouth to feed.
2. My name is Harouna and I am 32 years old. I am married to Augustine. I am very happy to be married to her so I can become a father soon.
3. I am Harouna's mother (Augustine's mother-in-law). Augustine, you are part of our family now. We expect you to prove you are worthy of our son and produce a child quickly. I know that you worry about money and want to wait to have a child, but if you wait, people will talk. They might say you are infertile or that you or you are having an affair. That will bring dishonor on the family.
4. I am Harouna's friend. He is a good man and well respected in our community. He must father a child soon to continue to be well respected.
5. I am Augustine's father. I didn't want to marry you off so young but things were difficult in our family. I had three sons to support and your two younger sisters. It was time for you to go. I hope you show this man that you were raised by a good family, and bring honor to our home by proving you are a woman soon.
6. I am Harouna's sister. Augustine, you look nice, but not good enough for my brother. I hope you will prove to me that you are good for my family by giving me a nephew.
7. I am Harouna's father. Harouna, I hope you and your new wife will give us another male heir to perpetuate our lineage, and quickly.
8. I am Augustine's mother. I wish you good luck in your new home. May Allah help you with your new duties. It is important to respect your husband and accept his wishes, and those of his family as well. I also hope you will have good health.
9. I am the first wife of Harouna. I am already blessed with many children with Harouna. My son is almost a man now. No woman can be better than me for Harouna
10. I am the Imam in Augustine and Harouna's community. May Allah bring many children to bless you very soon.
11. I am the health care provider. Augustine, it is very risky for a girl your age to get pregnant so young. It can lead to an unhealthy baby and can put you at risk of problems like fistula, or even death. I recommend that you wait until you are at least 18 years old to have a baby. If you can come to the clinic I can tell you about many family planning options.
12. I am the leader of the local women's group. Only real women with many children are welcome in my group.
13. I am Augustine's friend. I too am a married girl and, at 16, I have just given birth to my first child. My baby was born underweight and has had many health problems. Even still, my husband and his family are very happy. Augustine, when will you make your husband happy like I have made mine?
14. I am a neighbor of Harouna Augustine, I am wondering why you refuse to get pregnant. Maybe you are infertile? Maybe you have your eye on someone else?
15. I am a seller in the market nearby. I believe that women and men are not equal. When I see a

woman trying to tell her husband what to do, I tell everyone that she is a bad wife who is not to be respected.

16. I am a teacher. I see many students drop out of school because their parents can't afford to pay their school fees. If those same parents waited until they had some savings and were financially stable before having children, they wouldn't struggle to educate their children.
17. I am a traditional leader. It brings honor to our people when new couples bring a child into the world.
18. I am a facilitator of a Girls' Collective. Augustine, I am here to support you and other married girls. Through our Girls Collective, you can make friends and talk about the challenges and pressures you are facing. You can also come to me with any questions, including about the healthy timing and spacing of pregnancies, contraception and relationships.
19. I am Augustine's friend. I too am a married girl and, at 16, I have just given birth to my first child. My pregnancy and labor were very difficult. My baby was born underweight and has had many health problems. My husband and his family are very happy, though. Augustine, when will you make your husband happy like I have made mine?
20. Augustine, I'm friends with your mother-in-law. She is telling everyone that you don't want a baby right away and that you aren't good for her son.
21. I'm a judge. I believe that men know what's best for the family. If a man says his wife is to give him a child, she must obey.
22. I am an NGO worker. We tell people they should practice healthy timing and spacing of pregnancies and consider using contraception. I don't understand why it isn't easy for couples to just use contraception and delay the pregnancy. It would prevent so many health problems and save couples so much money in hospital costs that arise when things go wrong – as they so often do with adolescent pregnancies.
23. I am a radio announcer. You hear my messages every day. I joke about men who can't father children and women who don't produce children right away. What is the harm in joking?
24. I am a parliamentarian. I tried to put in place a law to prevent child marriage when I saw how many young girls were dying in childbirth soon after getting married but it has not yet become law. I don't know what else I can do.
25. I am a district health official. I do not believe married girls should access family planning services until they have proven their fertility. As a result, I make no effort to make the health services in my area friendly to married girls. Currently, only older women with children use the services in my district.



## Activism & Leadership Skills

### Objectives:

- To enable participants to identify ways in which gender roles or norms have changed over time
- To provoke thinking about how participants can advocate and/or support a change in gender norms

### Materials:

- Flipchart paper
- Markers

### Time:

- 1 hour 25 minutes

## Session Guide

### Welcome (10 minutes)

**DO:**

- Welcome participants back to the training and thank them for their continued commitment.
- Take attendance.
- Invite 1-2 participants to share a rule from the Full Value Contract with the rest of the group.
- Thank participants for sharing.

**ASK:** Would anyone like to remind the group what we discussed in our last session?

**DO:** If necessary, remind the group of the core messages from the previous session.

- People throughout a community can influence couples' decision on whether or not to delay pregnancy
- Decisions about when to have a child can be influenced by gender norms.

**ASK:** Does anyone have any questions or thoughts to share about what we learned in our last session?

### World Leadership Quiz (25 minutes)

**SAY:** Welcome back. We are going to talk about what it means to be a leader. We are going to start with a quiz.

**DO:**

- Inform the participants that you will read out a series of questions that you would like them to answer.
- Ask them to think of their answers in their head.

#### **QUIZ ON LEADERSHIP**

*Answer these questions:*

1. Name the 3 richest people in your community.
2. Name the top 3 students in your community this year.
3. Name the 3 most listened women in your community.
4. Name the 3 great native officials of the community.
5. Name the 3 leaders of your community.
6. Now, answer these questions:
7. Name three friends who helped you through a difficult time.
8. Name 3 people who taught you something you liked in your life.
9. Think of a few people who you really appreciate.
10. Think of 3 people whose company you appreciate



**DO:** Once you have read out the entire quiz, ask participants to share their answers.

*Facilitator Note: Participants are not expected to know the answers to the first part of the quiz. In fact, the expectation is that they struggle to answer the questions.*

**ASK:** Which part of the quiz was easier: the first part or the second part? Why?

**SAY:** When we think about what it means to be a leader, we often assume that you have to be the driving force behind something BIG. But as you can see from this quiz, even efforts that we might consider small can make a meaningful change for the better in your life or the life of someone around you.

As you can see from the quiz, it is much easier to complete the second part of the quiz because these people have impacted us directly. The people who make a difference in our lives are not the ones with the most power, the greatest credentials, the most money or the most awards – they are the ones that care!

**DO:** Go over the definition of caring leadership with participants.

**CARING LEADERSHIP:**

- Good leaders genuinely care for those they lead
- Caring builds trust
- Caring provides an early warning
- Caring brings people together
- Caring can be a powerful tool for dealing with conflict

**SAY:** I am going to read through a list of qualities. If you think you possess those qualities, say 'YES' nice and loud!

Are you able to....

- Put yourself in another's place and understand their perspective?
- Be non-judgmental?
- Listen?
- Do what you promise?
- Care for yourself?
- Show kindness?
- Connect with people who are different than you?
- Be vulnerable – maybe by trying something new?

**SAY:** If you said yes to any of these things, you have what it takes to be a leader! You might have room to grow and improve, but you can start leading people to lead a good life – maybe you're already doing it.

## You Can Make a Difference (20 minutes)<sup>45</sup>

**SAY:** In one of our earlier sessions, I asked you to interview someone from an older generation about what life was like for them when they were younger. We then compared how they lived with how we live today. We were able to find all sorts of ways in which life has changed for women over time.

Now we are going to go one step further and think about what changes we want to see in the future. What do we want the world to look like for our grandchildren? What about our great grandchildren?

### DO:

- Divide the class into four groups.
- Give each group 5-10 minutes to answer one of the following questions:
  - **Group 1:** Was life as a man different for your grandfather when he was your age? If yes, how? Why?
  - **Group 2:** Was life as a woman different for your grandmother when she was your age? If yes, how? Why?
  - **Group 3:** Was life as a man different for your father when he was your age? How and why?
  - **Group 4:** Was life as a woman different for your mother when she was your age? How and why?
- As participants work, circulate to the different groups and prompt participants to think about how gender norms have changed in relation to, firstly, sex, childbirth, marriage and family size, and secondly, things like access to technology (e.g. Who owns and/or uses cell phones, TV, radio, internet?), access to education (e.g. who gets educated?), content of education (e.g. who gets taught what?), legal status of men and women (e.g. Can women own property? Get divorced? Get a loan from a bank? Report their husband for violence?), mobility (e.g. Were women more or less free to move around then versus now?).
- Invite each group to present their answers. After each presentation, ask the group at large if they have anything to add.

**ASK:** Are our ideas about what it means to be a man or a woman changing or unchanging? What affects these changes?

**ASK:** What changes to gender norms do you want to see for young people in the future?

### DO:

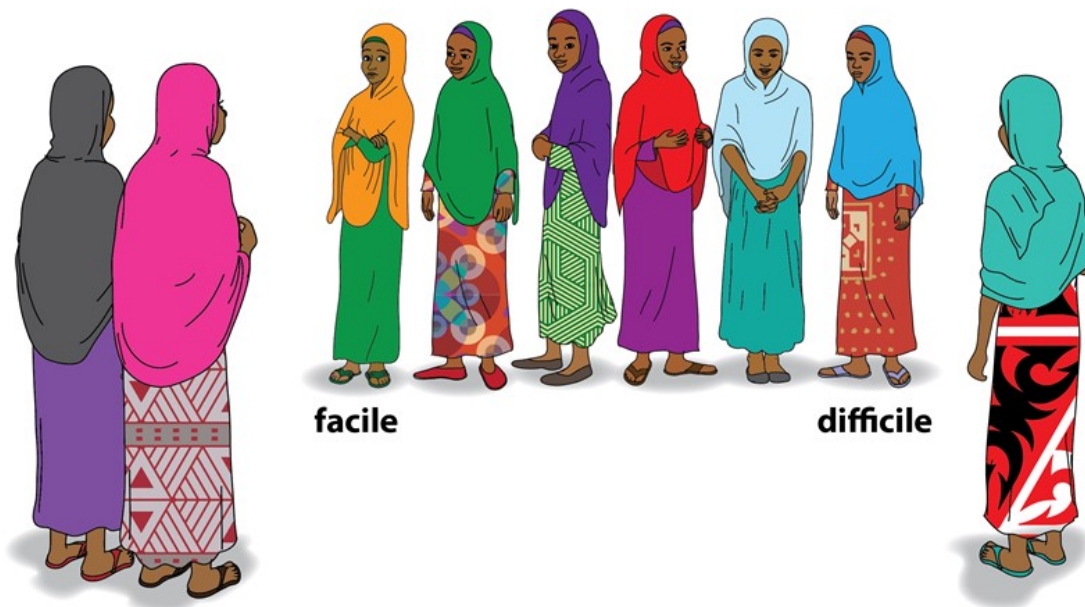
- Write down participants' responses so that you can reference them in the next activity.
- If groups do not mention changing norms around early first birth, prompt them to do so by saying the following:
- We have talked a lot in this group about the norms that lead to married or soon-to-be married girls like yourselves getting pregnant before their bodies and minds are ready. Is this a norm that you care about? Do you want things to be different in the future? Why or why not?

## You Can Make a Difference – Part II<sup>46</sup> (20 minutes)

**DO:** Mark a line on the ground.

**SAY:** In this second half of this activity, we are going to ask ourselves whether the changes we want to see for future generations will be easy or hard to implement. We will explore why some changes will be easier than others, and what we can do to make the hard ones easier.

I have marked a line on the ground. One end means 'easy' and the other end means 'hard'.



The class has just come up with a list of the ways in which it wants gender norms to change for future generations. I will read each proposed change out loud. For each statement, I want you to stand on the line according to how easy or difficult you think it would be for individuals or the community to make that change.

**DO:**

- Read out the first statement of change given by the group in the first part of this activity. Allow participants to arrange themselves on the line. Choose 2-4 participants to answer the following questions:
  - Why did you stand where you did? What makes this change easy or hard?
  - How can we as individuals, Girls' Collectives and communities make that change easier? What steps can we take?
  - Who can help support that change? How can we engage them to support this change?
  - Why would individuals or communities NOT make this change?
- Repeat the process for another 4-5 changes.

**SAY:** Today we have learned that each and every one of us can be a leader in some way big or small. As we have just seen, not all the changes we want to see happen for our children and

grandchildren will be easy to make but with everyone working together, they can be made easier.

## Conclusion, Session Evaluation and Dismissal (10 minutes)

### DO:

- Read out the core messages for this session:
- Everyone can be a leader.
- Change is hard but with everyone working together, change can be achieved more easily.

### ASK:

- Before we end for the session, would anyone like to share with the group one thing they found interesting or exciting about today's session?
- Were there any ideas or activities that challenged you? If yes, how so?
- Does anyone have any questions?

### DO:

- Conduct the Smiley Face Evaluation (Annex 1) using the 'Check What You Know!' questions found at the end of this session guide. After the session is complete and participants have left, record your answers in the session evaluation form (Annex 2).
- Inform participants of the topics for the next session.
- Remind them of the date, time and location of the next session.
- Thank participants for their active participation.
- Dismiss the group.

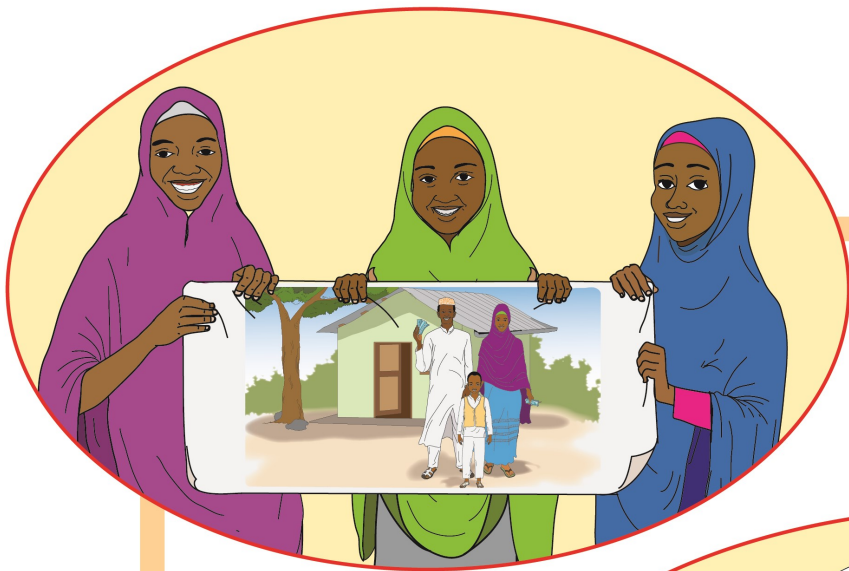
### Check What You Know!

**SAY:** I will read out a question or statement. When you hear an answer you agree with, please raise your hand.

1. Only people who are out to change the world in BIG ways can be leaders: true or false? **FALSE**
2. Rules about how to behave as a woman are constantly changing: true or false? **TRUE**

<sup>45</sup> Adapted from 'You Can Make a Difference' in IPPF European Network. 2008. *Your Sexual Rights – And What You Can Do About Them*. Brussels: IPPF European Network.

<sup>46</sup> Adapted from 'You Can Make a Difference' in IPPF European Network. 2008. *Your Sexual Rights – And What You Can Do About Them*. Brussels: IPPF European Network.



## Community Action Planning

### Objectives:

- To develop a action-oriented plan to delay first birth married girls

### Materials:

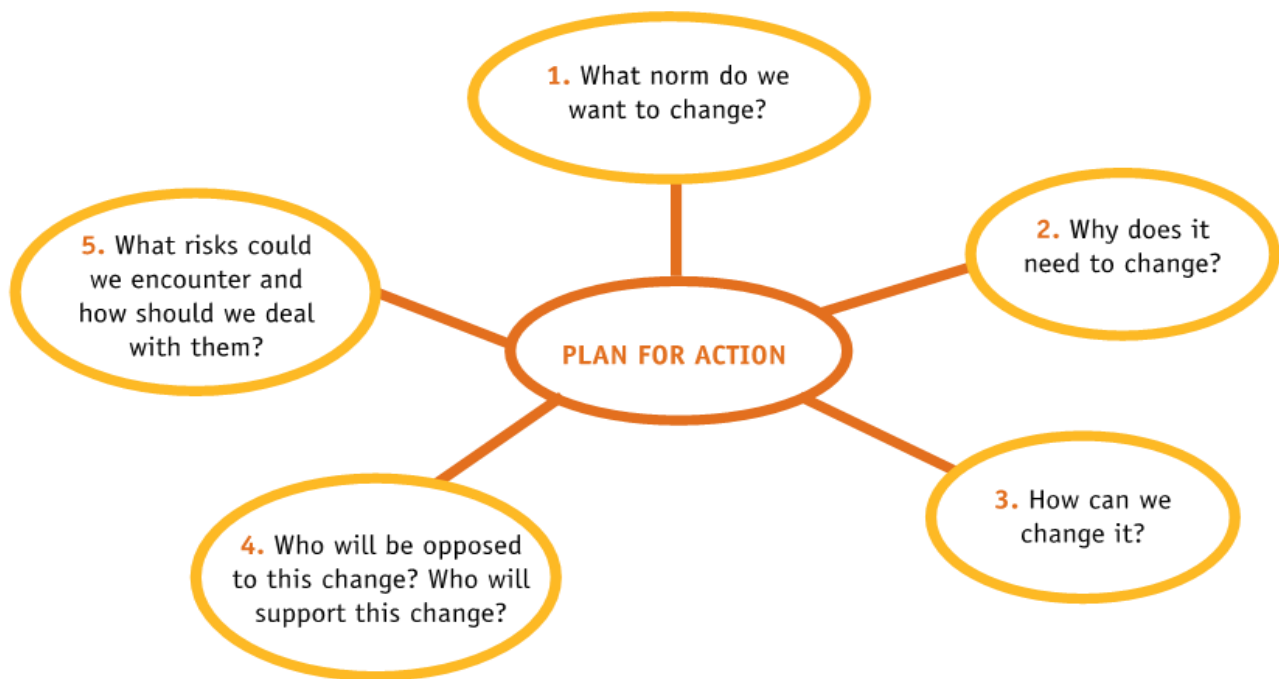
- Flipchart paper
- Markers

### Time:

- 2 hours

### Preparation:

- Draw the 'Five Steps For Action Planning' (image on next page) on Flipchart Paper
- Draw the outline of a tree on flipchart paper, with the roots and leaves clearly visible.
- Draw an Action Planning Matrix on Flipchart Paper (see below)



## Session Guide

### Welcome (10 minutes)

#### DO:

- Welcome participants back to the training and thank them for their continued commitment.
- Take attendance.
- Invite 1-2 participants to share a rule from the Full Value Contract with the rest of the group.
- Thank participants for sharing.

**ASK:** Would anyone like to remind the group what we discussed in our last session?

**DO:** If necessary, remind the group of the core messages from the previous session.

- Everyone can be a leader.
- Change is hard but with everyone working together, change can be achieved more easily.

**ASK:** Does anyone have any questions or thoughts to share about what we learned in our last session?




### The Five Steps of Action Planning (10 minutes)

**SAY:** In our last session, we thought about what positive changes we wanted to see happen in our communities. In today's session, we are going to explore some of the actions that we can take to help bring about one particular change related to early first birth among married girls.

Broadly speaking, planning for action involves answering the following five questions:

- What norm do we want to change?

- Why does it need to change?
- How can we change it?
- Who will be opposed to this change? Who will support this change?
- What risks could we encounter and how should we deal with them?

	Description of Activity			When?		
	Target Group	Implementers (Person or Group)	Description of Activity (What will take place? With whom can you collaborate to carry out the activity? What resources are needed? Where and how can you obtain those resources?)	Now 	Soon 	Later 
Activity 1						
Activity 2						
Activity 3, etc.						

**DO:** Display the flipchart with the ‘Five Steps for Action Planning’

### Problem Tree (15-20 minutes)

**SAY:** As you can see, the first step is for us to determine what norm we need to change. For us, we will focus on changing a specific norm: supporting married girls to wait to have children until after they are 18 years old and emotionally and financially ready. Does this seem like a good norm to change? How can this help women and girls in your community?

**SAY:** We have now answered the first question. Let’s move on to the second question: why does it need to change? To help us identify the variety of reasons for wanting change, we are going to draw a problem tree.

- Draw an image of a girl with a pregnant belly on the trunk of the tree you drew on flipchart paper before the session.
- Ask participants to discuss the immediate causes. Encourage participants to go further, identifying the deep, root causes of early first birth. *Use symbols to capture the causes, (e.g. represent poverty with a drawing of money, early marriage with a man and a woman, etc.).*
- Ask participants to discuss the consequences of early first birth. Draw or write each one in the leaves of the tree.
- Point out the many causes and effects of early first birth.

**ASK:**

- Which of these consequences do you think are the most important? Which ones resonate with you the most? Do you think that someone in a different social position

would feel the same way? (i.e. Would men feel the same way? Would religious leaders feel the same way? Would health care professionals feel the same way?) In other words, do you think that some people would be motivated to take action for different reasons than you might be?

- Which of these causes do you think is the most important?
- Which of these causes can we do something about?

**SAY:** Now we are going to think about the next two steps at the same time: how we can change, who will support this change and who will oppose the change?

### **Circles of Influence (15-20 minutes)**

#### **DO:**

- Lay out a couple pieces of flipchart paper side-by-side on the ground. Use this as the drawing surface.
- Draw a girl with a pregnant belly. Display it so that it is visible to the entire group.
- Explain to the group that this activity will help them identify the stakeholders, or the people who influence the norm or behavior.
- Invite participants to identify the stakeholders. Examples include husbands and married girls, health service providers, mothers-in-law, religious leaders, friends, etc.
- List each stakeholder on a separate card or sheet of paper. For groups with low literacy, draw the different characters.
- Hand out the stakeholder cards and tape to a bunch of different participants. Instruct them to place the stakeholder card around the problem statement in the following way: the further from the card, the more difficult it is to access the stakeholder. The closer to the problem card, the easier it is to access the stakeholder. For example, the head of state would probably be placed very far away from the problem card but a friend would likely be placed very close.
- Next, ask participants to draw circles around each stakeholder in the following way: the more important the stakeholder, the larger the circle. The less important the stakeholder, the smaller the circle.
- Next, ask participants to consider how stakeholders feel about delaying first birth. Choose two colors of markers: one color indicates support and the other color indicates opposition. Invite participants to color in the cards of all the stakeholders who are likely to support delaying first birth and all those who would oppose it.

**SAY:** Now we can put everything together. Thanks to our problem tree, we have all sorts of reasons why people would want to address our problem. Thanks to our stakeholder map, we know how we need to target in order to achieve that change. So that's it's clear, none of you need to personally target any of these stakeholders. We have just listed them down so that we have an idea of who they are and where they stand on the issue.

### **Filling in the Activity Matrix (40 minutes)**

#### **DO:**

- Use the table that follows to help participants brainstorm activities that target the different stakeholders they identified in the previous exercise. Encourage



participants to prioritize stakeholders that they would feel comfortable engaging in a discussion on this topic.

- As they come up with activities, fill in the action matrix you prepared before class as follows:
- **Target group:** This is the target audience of the activity. Encourage participants to think about whom they would feel comfortable talking to about the need to delay first birth. It could be a single person (i.e. their mother-in-law) or a group of people (i.e. extended family).
- **Implementers (person or group):** This is the person or group of people who are responsible for organizing this activity from inception to completion.
- **Description of Activity:** Provide a detailed description of the action. Will it be an informal conversation? A scheduled meeting? Are any resources needed to implement the activity? (Facilitator Note: explain the “Strategies for Engaging Different Stakeholders” table to help participants decide on what activities are needed)
- **When will you implement:** Indicate when the activity will take place: immediately? In a few weeks? In a few months?
- *Facilitator Note: Fill in the table irrespective of the group’s literacy level as you will rely on this document yourself in future sessions to help participants execute their plans. It is, therefore, important to have a detailed copy of the activity matrix for your own records.*

Strategies for Engaging Different Stakeholders		
Position of Stakeholder	Strategy	Examples of Possible Activities
In <b>strong</b> support of efforts to address early first birth	<b>Engage</b> these stakeholders in actions to promote delayed first birth. Seek to include these individuals in activities the group has planned or ask them to support the initiative in other ways.	<ul style="list-style-type: none"> <li>• Conduct one-on-one informal discussions with friends, family members, colleagues, etc.;</li> <li>• Conduct private meetings with politicians, community leaders or religious leaders;</li> <li>• Specialized forums (possibly at community meetings)</li> <li>• Develop training workshops,</li> <li>• Create handouts or pamphlets</li> </ul>
<b>Supportive</b> of – but not very interested in – efforts to address early first birth	<b>Persuade</b> these stakeholders of the importance of addressing early first birth by showing them this issue is supported by segments of the population whose opinion they value.	<ul style="list-style-type: none"> <li>• Engage key opinion leaders to make public statements, speak at public demonstrations, write newspaper articles</li> <li>• Conduct large demonstrations (e.g. marches, rallies, dramas, etc.)</li> <li>• Conduct mass letter-writing campaigns to target key opinion leader</li> <li>• Create handouts, pamphlets or other material.</li> </ul>

<p>In <b>opposition</b> to addressing early first birth</p>	<p><b>Neutralize</b> these stakeholders in order to counteract their influence. This is a very delicate and difficult task. <i>It should NOT be the focus of the community action as these actions tend to be reactive and not proactive.</i></p>	<ul style="list-style-type: none"> <li>• Monitor the actions of opposition groups or stakeholders</li> <li>• Create databases of arguments and counterarguments</li> <li>• Engage a key opinion leader to clarify inaccuracies or falsehoods by issuing a public statement, addressing a community meeting, etc.</li> </ul>
<p><b>Neutral</b></p>	<p><b>Convince</b> these stakeholders of the need to address early first birth. To do this, you must increase their knowledge of the issue and show them that delaying first birth among married girls is good for individuals, families and communities at large. Strengthening this group's trust and belief in the cause is critical for this strategy.</p>	<ul style="list-style-type: none"> <li>• Run seminars, forums or awareness-raising workshops led by experts</li> <li>• Produce factual pamphlets, handouts or other material</li> <li>• Engage experts to carry out private meetings</li> </ul>

- *Encourage each participant to commit to doing one individual action before the celebration of achievement ceremony. For example, each participant could commit to engaging a friend in a one-on-one discussion about the importance of being financially prepared for a child or on the dangers of early first birth.*

**ASK:** Does this action plan make sense to you? This is action plan is very simplified but, in our future sessions, we will work on making it more and more detailed.

- *Note for Facilitator: Revisit this plan in future sessions. Support Girls' Collectives to further plan, organize and execute their activities in future sessions.*

**SAY:** It is great to see the commitment you are all demonstrating to driving change. This action plan looks like it has real potential to bring about change. As we discussed in our last session, change is hard and sometimes that can be discouraging. In this Girls' Collectives, though, you can be assured that you have friends and allies who support your desire to want to see a different world for future generations. Together, you can make a difference.

### **Conclusion, Session Evaluation and Dismissal (10 minutes)**

**If there is time, ASK:**

- Before we end for the session, would anyone like to share with the group one thing they found interesting or exciting about today's session?
- Were there any ideas or activities that challenged you? If yes, how so?
- Does anyone have any questions?

**DO:**

- Conduct the Smiley Face Evaluation (Annex 1) using the 'Check What You Know!' questions found at the end of this session guide. After the session is complete and participants have left, record your answers in the session evaluation form (Annex 2).
- Inform participants of the topics for the next session.
- Remind them of the date, time and location of the next session.
- Thank participants for their active participation.
- Dismiss the group.



## Introduction to Planning<sup>47</sup>

### Objective:

- To understand how to think ahead when starting or continuing business activities
- To understand that planning is a process that involves breaking a goal down into small tasks
- To practice business planning

### Materials:

- Image Cards 19, 13-25 (Annex 10)
- Time: 1 hour
- Session Guide

### Time:

- 1 hour 30 minutes

## Session Guide

### Welcome (10 minutes)

**DO:**

- Welcome participants back to the training and thank them for their continued commitment.
- Take attendance.
- Invite each participant who was asked to remember a rule from the Full Value Contract to share that rule with the rest of the group.
- Thank participants for sharing.

**ASK:** Would anyone like to remind the group what we discussed in our last session?

**DO:** If necessary, remind the group of the core messages from the previous session.

- Delaying having a child until you turn 18 can result in better financial outcomes for you and your family.
- A wife that works is able to contribute to the finances of her family, something that can contribute to the wellbeing of her family.

**ASK:** Does anyone have any questions or thoughts to share about what we learned?

### Why Plan and How to Plan (15 minutes)

**SAY:** In an earlier session, I explained that, in Business School, we will think about how we make money, how we use money, and how we manage money. Today, we will start thinking about how we make money.

During today's session, we will discuss how planning can help make a business successful. Now, you might not be interested in starting a business and that is okay. The skills you learn in today's session can be applied to other parts of your life, as you will see later.

### The Story of the Two Cousins

**SAY:** We are going to start with a story about two young cousins, Sumi and Shirin, who want to start a dairy business just like their aunt.

- *Facilitator Note: Adapt names and type of business to fit the local context.*

**DO:** Show all the participants Cards 13 and 14.

**SAY:** The first cousin, Sumi, (Card 13) was in a hurry to start her new business because she needed money to pay for her sister's school fees. She decided to do things just the same way as her aunt, selling the same milk products as her aunt and setting up her stall right beside hers. After all, her aunt made money and therefore, so would she. What's more, she was already taking care of a cow that produced milk!

**DO:** Place Card 15 underneath Card 13 to show the one step the first cousin took when starting her new business.

**SAY:** The second cousin, Shirin, (Card 14), who also urgently needed money to pay for her father's medical expenses, decided to take a little more time in deciding how best to sell the milk her cow produced. First, she **looked around** the market to see what kinds dairy products different vendors were selling.

**DO:** Place Card 16 below Card 14.

**SAY:** Second, Shirin spoke to different people to **find out** what kinds of dairy products they wanted but couldn't find in their community. She also spoke to tea shops and sweet shops to understand what they needed.

**DO:** Place Card 17 below Card 16.

**SAY:** Third, she went to a large town nearby to **ask questions** on what the prices were at the wholesale dairy processor for different types of milk and dairy products.

**DO:** Place Card 18 below Card 17.

**SAY:** Finally, based on what Shirin learned in the first three steps, she came up with a plan to sell dairy products because:

- There was a big demand for better dairy products other than milk
- Very few other vendors/grocery shops were selling these products
- She was already able to produce much of the milk she would need at home

**DO:** Place Card 19 under Card 18.

**ASK:**

- What can you tell me about what Sumi and Shirin did?
- What do you think about the approach each cousin took?
- Which one will start earning money first?
- Who will be more successful? Why?
- What is more important? Earning money first or earning more money with time?
- Have you started a business? If yes, which approach did you take? Which steps did you skip or miss?
- What are the advantages to following the three steps (look around, find out, ask questions)?
- What are the disadvantages to following the three steps?

### **Three Small Steps to Success (2 minutes)**

**SAY:** Most of the time when we start a new business, we are in a hurry and want to earn money right away. We sometimes just copy what someone else is doing. This might be a quick and easy way to get started, but in the long run, it is rarely the best way to be successful.

Next time you are thinking about starting a business that involves buying and selling products, you might think about the three steps the second  cousin took.

- **Look around** at what other businesses are already offering (*show Card 20*). This will allow you to understand what people are buying and selling, what customers want, and what the competition is offering.
- Then, **find out** what products people want to buy but are having a hard time finding (*show Card 21*). This will give you an idea of what will sell and what won't.
- Finally, **ask questions** from suppliers about prices for the product(s) you might be thinking about selling (*show Card 22*). This will help you price your product(s) so that they sell, beat the competition and make you money.

In later sessions we will explore each of these three steps in greater detail, but for now, let's recognize how important each step can be to success.

### Going Step-By-Step Has its Advantages (1 minute)

**SAY:** Planning is not easy, and in business, people are often so keen to make money, that they rush into things without taking the time to come up with a plan in advance. This approach rarely ends well! One thing we should keep in mind is the advice of skilled tailors: *"It is always better to measure twice and cut once."*

After all, if a tailor is in a hurry and makes a mistake, they can waste a lot of fabric. This costs them money. However, if they check their measurements twice, they may take a little longer to do their job but they will likely be more successful. So remember, plan, plan, plan!

### Starting a New Business Selling School Supplies (20 minutes)

**SAY:** Now we are going to have the chance to work in teams to practice the three steps to planning.

**DO:** Show cards 20, 21 and 22. If necessary, review the three steps:

- **Look around** at what other businesses are already offering (*show Card 20*)
- Then, **find out** what products people want to buy but are having a hard time finding (*show Card 21*)
- Finally, **ask questions** from suppliers about prices for the product(s) you might be thinking about selling (*show Card 22*).

**SAY:** I now want to introduce you to two sisters, Rahima and Salma, who want to start a small business selling school supplies right here in your community.

- *Facilitator Note: Change the names and business type to fit the local context.*

**DO:** Show Card 23 (Rahima) and Card 24 (Salma) and Card 25 (school supplies).

**SAY:** Rahima and Salma are excited to get started but want your help in taking a step-by-step approach. Working in teams of four, please take five minutes to come up with some **general advice** you might give the sisters on what to do for each of the three steps, explaining to them why each step is important." (*Show Card 20, 21 and 22 again*).

**DO:** After the teams have spent five minutes thinking about the three steps of planning, assign each team one of the three steps of planning.

**SAY:** Now I want each team to take another five minutes to come up with some specific suggestions for Rahima and Salma (*show cards 23 and 24*) about how they could carry out the planning step your group has been assigned right here in your community. It might help your group to answer the following questions:

- Where should the sisters go?
- What should they do?
- To whom should they talk?
- What kind of information should they collect?

**DO:** Give each team a chance to share their advice with the group at large.

**ASK:**

- We have seen that planning is important when starting a business but do you think planning can also help you in other spheres of your life? Specifically, can the three steps of planning also help you achieve your relationship goals? Work and education goals? Home and environment goals? Family size goals.
- Facilitator Note: After participants have shared their ideas, explain that the basic ideas behind the three steps of planning **can** help participants realize their goals. For example, the three steps become:
  - **Look around** and identify your options.
  - **Find out more** about each option.
  - **Ask questions** to find out which option is best for you.

### Thinking of Your Own Plan (2 minutes)

**SAY:** This week, I want to encourage you to use the three steps to come up with a business idea. It may be starting your own business, getting connected with existing businesses or markets, or thinking through a way to apply your skills to earn income. Come prepared next week to share your idea with the rest of the group. In future Business School sessions, we will continue developing your idea.

Also, think about planning in the context of your relationship, work and education, home and environment and children goals. What will you need in terms of help and support? Where will you go to identify your options? To whom will you speak? What type of information will you collect? We will revisit this in future sessions.

If anyone would like more guidance on how you can apply these planning steps to your own business activities or goals, let me know and we can discuss it after class.

### Conclusion, Session Evaluation and Dismissal (10 minutes)

**DO:** Read out the following core messages for this session:

- Three steps of planning a business are:
  - **Look around** at what other businesses are already offering;
  - **Find out** what products people want to buy but are having a hard time finding;
  - **Ask questions** from suppliers about prices for the product(s) you might be thinking about selling.



- Even though planning can take more time at the beginning, it can help us ensure we will be more successful by giving us a complete understanding and plan of any situation.

**If there is time, ASK:**

- Before we end for the session, would anyone like to share with the group one thing they found interesting or exciting about today's session?
- Were there any ideas or activities that challenged you? If yes, how so?
- Does anyone have any questions?

**DO:**

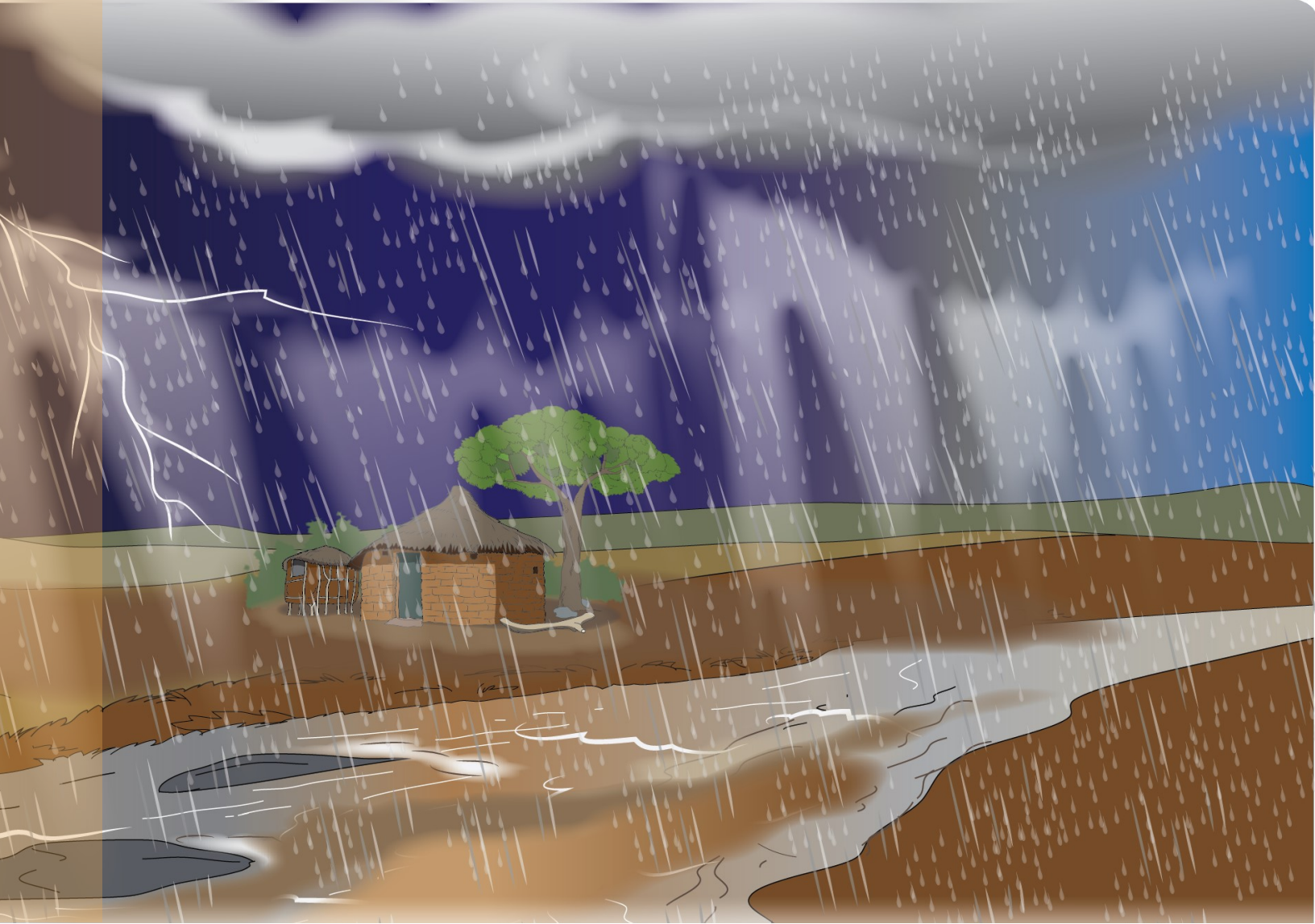
- Conduct the Smiley Face Evaluation (Annex 1) using the 'Check What You Know!' questions found at the end of this session guide. After the session is complete and participants have left, record your answers in the session evaluation form (Annex 2).
- Inform participants of the topics for the next session.
- Remind them of the date, time and location of the next session.
- Thank participants for their active participation.
- Dismiss the group.

**Check What You Know!**

**SAY:** I will read out a question or statement. When you hear an answer you agree with, please raise your hand.

1. One stage of planning is to ask questions. True or false? **TRUE**
2. There are two sisters. One sister decides to copy her friend who has a successful fruit stall. She opens her fruit stall up right beside her friend and begins to sell fruit. The second sister follows the three steps to planning: she looks around, she finds out what people want and she asks questions. In the end she opens up a stall selling ready-made lunches for factory workers in town. Which sister is likely to be more successful: sister 1 or sister 2? **SISTER 2**

<sup>47</sup> Adapted from James-Wilson, D. and Proctor, H. (2014). *Enterprise Your Life: Building the Capacity of Youth for Economic Engagement*. Making Cents International.



## Planning for Problems<sup>48</sup>

### Objective:

- To learn about common problems businesses face
- To practice planning for common problems faced by businesses

### Materials:

- Image Cards 19, 26-30 (Annex 10)

### Time:

- 1 hour 15 minutes

# Session Guide

## Welcome (10 minutes)

### DO:

- Welcome participants back to the training and thank them for their continued commitment.
- Take attendance.
- Invite each participant who was asked to remember a rule from the Full Value Contract to share that rule with the rest of the group.
- Thank participants for sharing.

**ASK:** Would anyone like to remind the group what we discussed in our last session?

**DO:** If necessary, remind the group of the core messages from the previous session.

- People throughout a community can influence couples' decision on whether or not to delay pregnancy
- Decisions about when to have a child can be influenced by gender norms.

**ASK:** Does anyone have any questions or thoughts to share about what we learned?

## Business Problems (15 minutes)

**SAY:** In a previous session, we talked about how planning can help us succeed in business. We talked about the benefits of taking a careful, step-by-step approach to planning instead of rushing ahead with a new business activity. Today, we are going to explore another part of planning – the part that deals with what we can do when things go wrong and our plans need to change.

**ASK:** Has anyone here ever had any problems get in the way of the success of their business or known someone who has? (*Ask for a show of hands but not details just yet.*)

**SAY:** It looks like most of us have had some experience dealing with problems in business. Let's get some specific examples. To help get us started, let's use these five problem cards (Cards 26, 27, 28, 29, and 30) to find out about some of your experiences right here in this community.

**DO:** Explain that each card represents a problem that can arise in a business setting. Invite participants to suggest their own explanations for the cards, but **be sure to clarify** what each card represents before continuing.

- Theft (Card 26)
- Corruption (Card 27)
- Outside (Family) Obligations (Card 28)
- Weather Disruptions (Card 29)
- External Forces (someone telling you to stop, competitors dropping their price, less demand for the product) (Card 30)

### DO:

- Invite five volunteers to the front. Ask each volunteer to choose one of the problem

cards. Then, one at a time, ask each of them to give a brief example of this kind of problem from either their own experience in business or that of someone they know. Encourage them to give examples from their own community.

- After each volunteer, ask participants to raise their hands if they feel the problem being discussed is common in their community.
- After all five volunteers have given examples, ask the rest of the group to vote on which problem is the most common in their community by standing beside the volunteer whose example happens most frequently.

### **Planning for the Unexpected (20 minutes)**

**SAY:** As we have just seen, these problems can and do happen. The good news, though, is that, if we plan for how we might handle each situation BEFORE they happen, we will probably be able to avoid or quickly resolve any problems that do arise. As the expression goes, ‘hope for the best, but to plan for the worst’.

**SAY:** In order to be successful in our business activities, we need to practice planning for the unexpected.

- We are going to do this by dividing ourselves into teams of three. We will then ask two teams at a time to come to the front.
- Next, I will choose one of the two business idea cards we have seen so far – either selling dairy products (Card 19) or selling school supplies (Card 25) – and then one of the five problem cards (Cards 26, 27, 28, 29, 30).
- I will then give both teams one minute to come up with a quick plan for how to deal with or avoid the selected problem.
- Once the minute is up, I will give each team 30 seconds to present their idea to the group. Then, we will vote by a show of hands to say which team’s idea is the best.
- The winning team will then face another team of three. This will repeat until all the teams have had at least one chance to compete.

**DO:**

- Conduct the activity as described above.
- Congratulate the winning team and thank the other teams for their efforts and creativity.

**SAY:** Today we have learned two other important lessons about planning. First, we need to plan for problems as well as opportunities. Second, if we work together with friends or family members, we can come up with lots of good ideas for either dealing with or avoiding common problems. In other words, planning is something we always need to do, and we can always find help or advice from our friends, family, and neighbors.

### **HOMEWORK: Planning for Problems (2 minutes)**

**DO:** Instruct participants to prepare a list (either in their heads or written down) of all of the problems they might face in trying to achieve their personal or professional goals. Instruct them to come up with ideas for how they might address these problems. Inform them that they will be sharing their lists in future sessions.

## Invite an Entrepreneur (30 minutes)

**SAY:** To conclude our session today, we are lucky enough to have [name of local entrepreneur] with us today. I am sure that most if not all of you are aware of [local entrepreneur] because she has been successfully operating around your community for some time now. You might not, however, have had the chance to speak to her about her pathway to success.

Today, [*Local entrepreneur*] will share her story with us and at the end, you will have an opportunity to ask questions.

### **DO:**

- Invite the local entrepreneur to share their reflections on entrepreneurship. Ask the individual to emphasize the steps they took to seize opportunities and also to plan for problems.
- Facilitate a Question & Answer session once the entrepreneur has finished.
- Thank the entrepreneur for coming and dismiss the group.
- Complete the Session Evaluation Form in Annex 2.

<sup>48</sup> Adapted from James-Wilson, D. and Proctor, H. (2014). *Enterprise Your Life: Building the Capacity of Youth for Economic Engagement*. Making Cents International.



## Market Research and Adding Value<sup>49</sup>

### Objective:

- To learn how to gather information about the market you will enter or plan to enter
- To learn how to add value (change the product or service for the better) to make a product more appealing to customers and succeed in business

### Materials:

- Image Card 31-39 (Annex 9)
- 4-5 Common products such as soap, empty bottle, tea, shoe polish, etc.
- Opaque bag
- Bottle/bag of water

### Preparation:

- Leaving one item out, place the remaining common objects in the bag so that no one can see them

### Time:

- 1 hour 20 minutes

## Session Guide

### Welcome (10 minutes)

**DO:**

- Welcome participants back to the training and thank them for their continued commitment.
- Take attendance.
- Invite 1-2 participants to share a rule from the Full Value Contract with the rest of the group.
- Thank participants for sharing.

**ASK:** Would anyone like to remind the group what we discussed in our last session?

**DO:** If necessary, remind the group of the core messages from the previous session.

- We need to plan for problems as well as opportunities.
- Second, if we work together with friends or family members, we can come up with lots of good ideas for either dealing with or avoiding common problems.

**ASK:**

- Does anyone have any questions or thoughts to share about what we learned?
- Who completed the homework last week, which was to prepare a list of all the problems they might face in trying to achieve their personal or professional goals? Does anyone want to share?

### Thinking About Products (10-15 minutes)

**SAY:** Today, we are going to start thinking about another important business skill: knowing your market. In business, 'market' is a word for all of the buyers and sellers of a given product or service. For example, the 'dairy' market includes all the people who are interested in buying dairy products and who can afford to buy dairy products. It also includes all the people who are selling dairy products. In today's session, you will learn valuable information about the market that you have entered or will be entering.

**DO:** Show all participants a common product with which they are familiar (i.e. bar of soap, shoe polish, hand cream, etc.). Allow them to look at the product to be sure they are familiar with it.

**ASK:**

- Do you like it? Why or why not?
- Are there other versions of this product (i.e. different brands, colors, scents, etc.)? How are they similar to this version (i.e. quality, price, etc.)? How are they different? Are all versions available in your community?
- Why would someone choose one version over another?

**SAY:** If we are curious, ask questions and make observations, we can learn a lot about our customers' needs and wants, as well as what our competitors are doing. When we do this, we are doing what is called 'market research'. We are collecting information on the market – or the buyers and sellers of a given product.

We can get this information by paying attention when we:

- Walk around the market
- Purchase goods or sell goods at the market
- Talk to existing clients, friends, neighbors and family members

To help you carry out market research, here are six questions to ask:

- Who buys this product or service? (Men or women? Younger or older people?) (*Show Card 31*)
- How often/when do people buy this product or service? (*Show Card 32*)
- Where are the different locations they can buy it? (*Show Card 33*)
- Why do people want to buy this product? What is the  quality/price/special feature that people like? (*Show Card 34*)
- What other similar products or services do people buy? (*Show Card 35*)
- How could the product or service be changed for the better? (changes/additions, pricing, quality) (*Show Card 36*)

**ASK:**

- What does the information gathered through these six market research skill cards tell you?
- How might it help your business?
- What can you gain from asking these questions and gathering this information?

### **Practicing Market Research Skills (15 minutes)**

**DO:** Divide the class into 4-5 groups.

**SAY:** Now that we know about these six market research skills, let's practice using them. Please send one member from your team to the front to select a product from my bag (*this is the bag full of common products you prepared before class*). In your small groups, answer the six market research questions about your product.

**DO:**

- Give teams up to 10 minutes to answer the questions. Remind participants of the six market research questions, if necessary.
- Afterwards, ask teams to share what they have discussed.

**ASK:** How does market research help you make better business decisions?

### **Simple Bottle of Water (10 minutes)**

**SAY:** Now we are going to talk a bit more about how to make your product or service more desirable to your customers. We call this 'adding value'.

**DO:** Show a bottle (or bag) of water. It does not need to be full.

**SAY:** Here is a simple bottle of water.



**ASK:**

- Where can you buy it?
- How much does it usually cost?

**DO:**

- Invite a few answers to each question, but do not allow a debate to start.
- Divide the group into three teams.

**SAY:** I am now going to ask you to work in 3 teams on a small challenge. Each group must take 2 minutes to come up with a few ideas for a situation in which someone might be willing to pay more for this same, simple bottle of water.

- Group 1 – **Where** might someone be willing to pay more?
- Group 2 – **When** might someone be willing to pay more?
- Group 3 – **What else** could change about this bottle of water to make someone be willing to pay more for it?

**DO:** Invite each team to share their ideas, thanking them for their effort.

- *Facilitator Note: Possible answers include the following:*
  - *Where? Someone might be willing to pay more for the bottle of water if they are at a special event (community celebration, cricket match, movie, etc.), if there is only one supplier of the product (e.g. they are on a train or bus for a long journey), if it is a tourist attraction.*
  - *When? Someone might be willing to pay more during the hot, summer months, late at night, etc*
  - *What else could be changed? The bottle could have a new label or the container could be changed, something could be added to the water, it could be chilled, it could be heated, etc.*

### Value Addition Skills (2 minutes)

**SAY:** In this last activity, we found out that someone might pay more for an item under certain circumstances. This might be because of where we are selling it (such as at a football game). It might be because of when we are selling it (it might be late at night when no one else is selling it). It might also be because of what else we change about it (like keeping it cool with ice or a cooler).

These are all examples of what business people call ‘adding value’ – and ‘what else’ questions are key to using this approach to improve your business. As we can see on these adding value skill cards (show Cards 37, 38, 39) – the key to adding value and improving our business includes asking the following “what else” adding value questions:

- What can I change about the **quality** of my product? (e.g. by adding or changing something) (Card 37)
- What can I change about the **presentation** of my product? (e.g. how it is packaged or displayed) (Card 38)
- What can I change about the **pricing** of my product? (e.g. combination pricing, volume discount) (Card 39)

### Using the Three Value Addition Questions to Succeed in Business (15-20 minutes)

**DO:**

- Divide the large group up into teams of three or four people.
- Explain that you would like each group to think of a product that they either sell or might like to sell. This could be an item of food, clothing, hair products, jewelry, etc.

**SAY:** Now, let's practice adding value to your product by asking the three 'Adding Value' questions. Please take five minutes in your group to think through the answers to these questions.

**OPTIONAL MODIFICATION:** Carry out the above steps as one large group, and not in small teams. Divide the large group up into teams of 3-4 people for the next steps.

**SAY:** Now that you have added value to it, I would like you to come up with a short, 15- to 30-second radio advertisement for your 'NEW' product. The ad must outline all the added value elements of your 'NEW' product.

**DO:**

- Invite each group to the front to perform their radio advertisement.
- After each group has performed, ask participants to give a quick summary of the added value elements generated by the team.

**OPTIONAL MODIFICATION:** For teams that are not comfortable performing in front of large groups, have them prepare poster advertisements using paper and markers instead. One representative can then share the details of the product with the group.

### Homework (2 minutes)

**SAY:** Successful business people are always doing market research, both before they start and also once their businesses are up and running. Market research helps businesses add value to both their products and business as a whole. You may come up with a great idea for adding value, but as things change, you may have to do this exercise again in order to come up with a new idea to sell more or at a higher price than your competitors.

As homework, I'd like you to practice these new skills. I want you to think through what you could do with items you already produce, such as the vegetables you grow or the milk cows give. Or, if you already have a business, try answering the three adding value questions to improve one product you sell. I will ask you to share some of your ideas for adding value at our next session of business school.

### Conclusion, Session Evaluation and Dismissal (10 minutes)

**DO:** Read out the following core messages for this session:

- Market research is a way to learn about the people who buy our products and other products being sold (or not being sold). It can help businesses add value to both their products and business as a whole by understanding the context in which we are selling our product or service. It has six questions:
  - Who buys this product or service?
  - How often/when do people buy this product or service?

- Where are the different locations they can buy it?
- Why do people want to buy this product? What is the quality/price/special features that people like?
- What other similar products or services do people buy?
- How can we add value to our product?
- To add value to a product or service, we need to think about 3 questions: What can I change about the quality of my product? “What can I change about the presentation of my product?” “What can I change about the pricing of my product?”
- Understanding our market can tell us a lot about our customers’ needs and wants as well as what our competitors are doing.

**If there is time, ASK:**

- Before we end for the session, would anyone like to share with the group one thing they found interesting or exciting about today’s session?
- Were there any ideas or activities that challenged you? If yes, how so?
- Does anyone have any questions?

**DO:**

- Conduct the Smiley Face Evaluation (Annex 1) using the ‘Check What You Know!’ questions found at the end of this session guide. After the session is complete and participants have left, record your answers in the session evaluation form (Annex 2).
- Inform participants of the topics for the next session.
- Remind them of the date, time and location of the next session.
- Thank participants for their active participation.
- Dismiss the group.

**Check What You Know!**

**SAY:** I will read out a question or statement. When you hear an answer you agree with, please raise your hand.

1. Market research can help establish:
  - a. Who normally buys a product: True or false? **TRUE**
  - b. Where they normally buy a product: True or false? **TRUE**
2. Changing the label of your product so it looks brighter and more attractive is an example of adding value: True or false? **TRUE**

<sup>49</sup> Adapted from ‘Activités en Rapport avec la Planification Familiale’ in Nzau, J. 2016. *Guide de Facilitation des Session des Dialogues*. Niger: CARE USA.



## Market Information from the Client<sup>50</sup>

### Objective:

- To understand how to respond to satisfied and dissatisfied customers in order to gather valuable information about the market

### Materials:

- Image Cards 22, 34, 35 and 36 (Annex 10)

### Time:

- 1 hour 5 minutes

# Session Guide

## Welcome (10 minutes)

### DO:

- Welcome participants back to the training and thank them for their continued commitment.
- Take attendance.
- Invite 1-2 participants to share a rule from the Full Value Contract with the rest of the group.
- Thank participants for sharing.

**ASK:** Would anyone like to remind the group what we discussed in our last session?

**DO:** If necessary, remind the group of the core messages from the previous session.

- The body language we adopt can show someone that we are listening, interested in what they are saying and open to hearing their story or perspective.
- Assertive communication is an effective tool for having difficult conversations that are respectful.

### ASK:

- Does anyone have any questions or thoughts to share about what we learned?
- Did anyone use their assertive communications skills this week? If so, would you care to tell the rest of the group about your experience?

## Learning from our Clients (20 minutes)

**SAY:** During the past sessions, we've discussed how to collect valuable information about the market. Today, we are going to talk about how we can gain information from customers – both the good ones and the bad ones. We probably all have had experiences with good, happy and satisfied customers and bad, unhappy and dissatisfied customers.

**ASK:** In your experience, what makes a customer 'bad'? *Invite quick responses from one or two participants.*

**SAY:** Okay, now I would like to tell you about two situations with so-called 'bad' customers. Let's pay attention to how each businessperson responds to the 'bad' customer.

**DO:** Read the story on the following page out loud.

**OPTIONAL MODIFICATION:** *Provide a small group with copies of the story and have them act it out.*

### The Story of Good and Bad Customers

- **Narrator:** It was the end of a long, hot day for a young saleslady who sells shoes in the local market. She had not made much money and was tired. A lady came by and the following conversation occurred:
- **Lady:** You don't really have too many shoe choices.

- **Saleslady 1:** What? Open your eyes! Look at all these good shoes!
- **Lady:** My, my! You are very rude. Why would I buy anything from *you*?
- **Saleslady 1:** If you see something you like, you can buy it.
- **Lady:** You don't have what I want.
- **Narrator:** The lady then walked to another part of the market, and went to another young saleslady selling shoes.
- **Lady:** You don't really have too many shoe choices.
- **Saleslady 2:** Hmm... Well what kind of shoes are you looking for?
- **Lady:** I want some shoes for my granddaughter to wear.
- **Saleslady 2:** Your granddaughter is lucky to have you as a grandmother. What type of shoes did you want? And how important are color and price to you?
- **Lady:** I have a small amount to spend. Her favorite color is red. I also really need them to last for a while.
- **Saleslady 2:** Well... I do not have them in red, but I have these very well made blue shoes that my sister wears every day. They have lasted her for over a year. Would you consider them?
- **Lady:** You know what, the color is not so important. If you say that these will last her a whole year, then that makes them a great gift. I'll buy them.

After reading/telling the story, **ASK:**

- What happened between the customer and the first sales lady?
- How did the first saleslady feel about this customer?
- And how did that impact how she spoke to her?
- How did the customer feel about the first saleslady?
- And what did that lead her to do?
- What happened between the customer and the second saleslady?
- How did the second saleslady feel about this customer?
- And how did that impact how she spoke to her?
- How did the customer feel about her?
- And what did that lead her to do?
- Why were there different outcomes, even though the conversations started off the same way?

### Tips for Learning from Customers (5 minutes)

**SAY:** Learning from our customers helps any business get better. It is another form of market research. Sometimes customers need options. Sometimes hearing from seemingly dissatisfied (or 'bad') customers is just as valuable as hearing from satisfied ones. It all depends on how we respond. In fact, if we use some of our market research skills with our existing customers, both the good ones and the bad ones, we can grow and improve our businesses.

Here are four great tips for turning any person into a happy, paying customer.

1. **Ask questions** about the product or service that they want (price, product characteristics). (*Show Card 22*)
2. Try to **understand why** they want to buy this product? What are the quality/price/ special features that people like? (*Show Card 34*)
3. Do your best to **meet their needs** – even if it is with an option they may not have thought of (*Show Card 35*)

4. Use the information you gain from them to think about **how to add value** to your product or service (*Show Card 36*). How can you improve the selection, price, quality, or other features for the product or service that you sell to better meet the needs of the customers? Adding value might help you gain new customers in the future – including them!

**ASK:** Do these tips remind you of our market research skills from the previous session?

**ASK:** How can we apply what we learned about assertive communication and active listening from last week?

**SAY:** They should. This is just another way to do some quick market research to help turn a single ‘bad’ customer into a ‘good’ one.

### Practice Using the Four Tips in Practical Situations (20 minutes)

**SAY:** Let’s ask for some volunteers to show us how we can learn from clients.

We have three different situations, each of which features a dissatisfied client and a salesperson. For each situation, I would like two volunteers: one volunteer to be the salesperson and the other to be the client. The salesperson should use the four tips to turn the dissatisfied client into a satisfied client. We will go through the situations one by one.

- **Situation #1** – A client buys some cooked food from you and comes back the next day to complain that it did not taste as good as usual.
- **Situation #2** – A regular client at your tailor shop tells you that they are thinking of asking someone else to make them a dress for a wedding they have been invited to.
- **Situation #3** – A neighbor comes to your general store to buy a specific kind of cooking oil but cannot find what they are looking to buy.
- **OPTIONAL Situation #4** – Let the group give you an example of an encounter they have had with a difficult client. Then use that example as an optional fourth situation (Repeat this step if you have time and the group is interested).

**DO:** If necessary, give the volunteers tips throughout the role play to help them use the four tips.

**After each role play, ASK:** Can you identify which of the four tips the volunteers used? Can you think of other ways the same four tips might have been used in that or a similar situation?

### Homework (2 minutes)

**DO:** As homework, invite participants to try using the four tips for turning dissatisfied clients into satisfied clients over the next week and to then report back on their experiences. For participants without a business, suggest that they talk to a business owner they know about what they learned and ask if they can try these skills at their business.

**SAY:** Over the past sessions, we have learned a lot about how to gather market information. We can do this in many ways, including by using the six market research questions and by gaining information from both good and bad customers. We also spent a lot of time thinking about how to add value to our own products and services to best meet the needs of the market. These are all useful skills that I would encourage you to keep practicing.

## Conclusion, Session Evaluation and Dismissal (10 minutes)

**DO:** Read out the following core messages for this session:

- In order to earn someone's business, try following these four tips:
  1. Ask questions about the product or service that they want (price, product characteristics).
  2. Try to understand why they want to buy this product? What are the quality/price/special features that people like?
  3. Do your best to meet their needs – even if it is with an option they may not have thought of.
  4. Use the information you gain from them to think about how to add value to your product or service.

**If there is time, ASK:**

- Before we end for the session, would anyone like to share with the group one thing they found interesting or exciting about today's session?
- Were there any ideas or activities that challenged you? If yes, how so?
- Does anyone have any questions?

**DO:**

- Conduct the Smiley Face Evaluation (Annex 1) using the 'Check What You Know!' questions found at the end of this session guide. After the session is complete and participants have left, record your answers in the session evaluation form (Annex 2).
- Inform participants of the topics for the next session.
- Remind them of the date, time and location of the next session.
- Thank participants for their active participation.
- Dismiss the group.

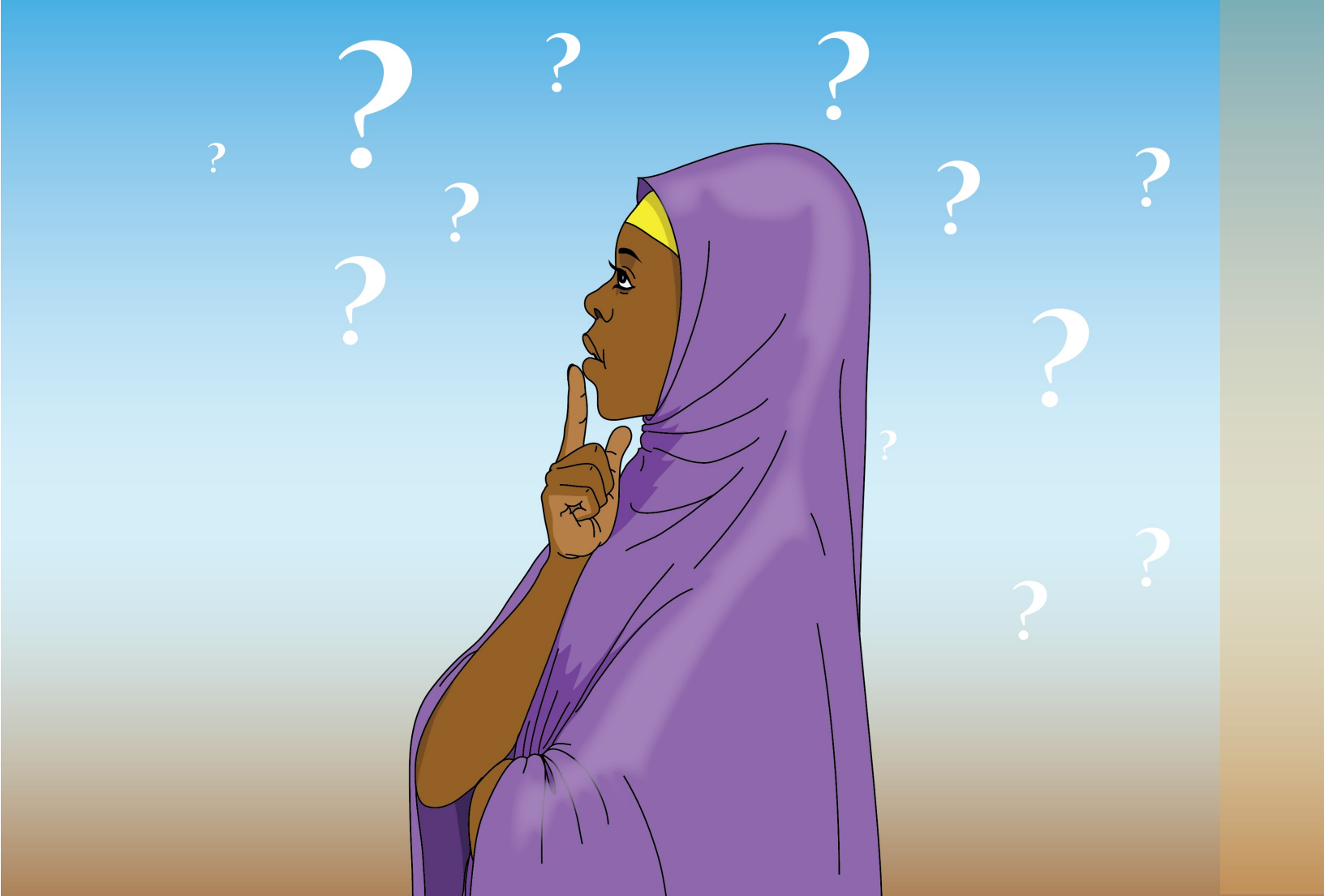
### Check What You Know!

**SAY:** I will read out a question or statement. When you hear an answer you agree with, please raise your hand.

1. Bad customers are trying to ruin your business and should be ignored. True or false? **FALSE**
2. One tip for learning from customers is to try to understand what the customers want. True or false? **TRUE**

<sup>50</sup>Adapted from James-Wilson, D. and Proctor, H. (2014). *Enterprise Your Life: Building the Capacity of Youth for Economic Engagement*. Making Cents International.





## Consider All Options<sup>51</sup>

### Objective:

- To learn how to brainstorm different options when making a decision

### Materials:

- Image Cards 13, 14, 23, 24, 26, 30, 34 and 35 (Annex 10)

### Time:

- 1 hour

# Session Guide

## Welcome (10 minutes)

### DO:

- Welcome participants back to the training and thank them for their continued commitment.
- Take attendance.
- Invite 1-2 participants to share a rule from the Full Value Contract with the rest of the group.
- Thank participants for sharing.

**ASK:** Would anyone like to remind the group what we discussed in our last session?

**DO:** If necessary, remind the group of the core messages from the previous session.

- In order to earn someone's business, try following these four tips:
  1. Ask questions about the product or service that they want (price, product characteristics).
  2. Try to understand why they want to buy this product? What are the quality/price/special features that people like?
  3. Do your best to meet their needs – even if it is with an option they may not have thought of.
  4. Use the information you gain from them to think about how to add value to your product or service.

### ASK:

- Does anyone have any questions or thoughts to share about what we learned?
- As homework, I asked you to practice using the four tips for turning dissatisfied customers into satisfied customers. Did anyone try this? How did it go?

## How many ways to... (15 minutes)

**SAY:** Today, we are going to shift our focus to another key skill that will be useful to your life in general but specifically your business: decision-making.

Each and every day, we make decisions. Some of these decisions are big and some are small. Some decisions must be made right away, while others can be made in the distant future. Every decision, though, involves choosing between *at least* two options.

To get us warmed up for today's session on decision-making, we are first going to see how good you are at identifying options – even when you are pressed for time.

To do this we are going to form two lines. I am then going to give an example of a decision that needs to be made. The first people from each line are then going to take turns giving possible 'options' until one of them unable to come up with another idea.

The person who is unable come up with another option loses and has to sit down for now. The person who wins goes to the back of their line. The team with the most people still standing at

the end of the game is the champion. We will start with a practice round first to make sure that everyone understands the rules of the game.

So here are the decisions (*Present one at a time following the above rules. If short on time, choose a selection of decisions from the list below.*):

- How many different types of transportation can you take to travel to the capital city from this location?
- How many different kinds of fruit can you buy in the local market?
- How many different ways can you cook chicken?
- How many different sports do students play in local schools?
- How many different ways can you cook fish?
- What crops are grown in your community?
- How many different things are sold in the local market?

**OPTIONAL** – *make up more examples if you have time and if your participants are [?] motivated to try more.*

### Considering All of the Options (2 minutes)

**SAY:** As we saw during the game we just played, we are actually pretty good at coming up with different options, and we are even better when we work with others to brainstorm possibilities.

This is a key to success in business: brainstorming options, either by ourselves or with friends, family and customers, *before* making a decision. This means that we also have to resist the temptation to judge our options as we come up with them.

In the end, it all comes down to the simple skill of asking two questions over and over again (*show Cards 34 and 35*):

- What is **one way** of thinking about this decision? (Card 34)
- What is a **different way** of thinking about the same decision?" (Card 35)

### Coming Up With Multiple Options (20 minutes)

**SAY:** Now let's see if we can revisit some of the characters from earlier sessions (show Cards 13, 14, 23 and 24) and see if we can come up with options for them when they face certain important decisions in their new **businesses AND personal lives**.

Working in three teams, we are going to try and come up with two to three options for the person and situation we are assigned. Remember, the idea is not to come up with the 'best' option – that comes later. Today we just want to know about different options.

**DO:** Assign the three teams the following scenarios:

*Facilitator Note: Contextualize names and businesses to fit the local context.*

- **Team #1** –
  - **Business Scenario:** The cousin, Sunil, (Card 13) who sells cosmetics near her aunt discovers that someone is stealing from her (Card 26). What can she do? What options does she have?
  - **Personal Scenario:** The cousin, Sunil, (Card 13) wants to finish her education

but her mother-in-law does not want her to. What can she do? What options does she have?

- **Team #2**
  - **Business Scenario:** The cousin, Shirin, (Card 14) who sells dairy products like yogurt and milk from a stall, needs to decide what to do on days when it rains (Card 29). What options does she have?
  - **Personal Scenario:** The cousin (Card 14) has started taking the birth control pill but they give her headaches. What can she do? What options does she have?
- **Team #3**
  - **Business Scenario:** A shop owner who sells bangles tries to make the two sisters (Cards 23 and 24) who also sell bangles stop their business (Card 30). What can they do? What options do they have?
  - **Personal Scenario:** One sister (Card 23) has decided along with her husband to wait until she is 18 before she becomes pregnant, but now all the women in the neighborhood are gossiping about her, saying she is infertile. What can she do? What options does she have?

**DO:** Invite groups to share their options with the larger group.

**SAY:** Why do you think it is important for the characters to consider all the options? How can considering all the options help you succeed in your business? How can considering all the options help you succeed in making decisions in your personal lives?

**SAY:** In the next session of Business School, we will work in these same teams. We will move from generating options to evaluating them – in other words, deciding which one is best. Don't forget who was on your team and the many options you came up with.

### Homework (2 minutes)

In the meantime, let's practice coming up with as many options as we can before making a decision. I encourage you to practice this skill before our next session together. You can practice it for business *and* personal decisions! Please come to the next session of business school prepared to share your experience generating lists of options. Remember: practice makes perfect!

### Conclusion, Session Evaluation and Dismissal (10 minutes)

**DO:** Read out the following core messages for this session:

- To identify options, we must ask the following two questions over and over again:  
What is one way of thinking about this decision? What is a different way of thinking about the same decision?

**If there is time, ASK:**

- Before we end for the session, would anyone like to share with the group one thing they found interesting or exciting about today's session?
- Were there any ideas or activities that challenged you? If yes, how so?
- Does anyone have any questions?

**DO:**

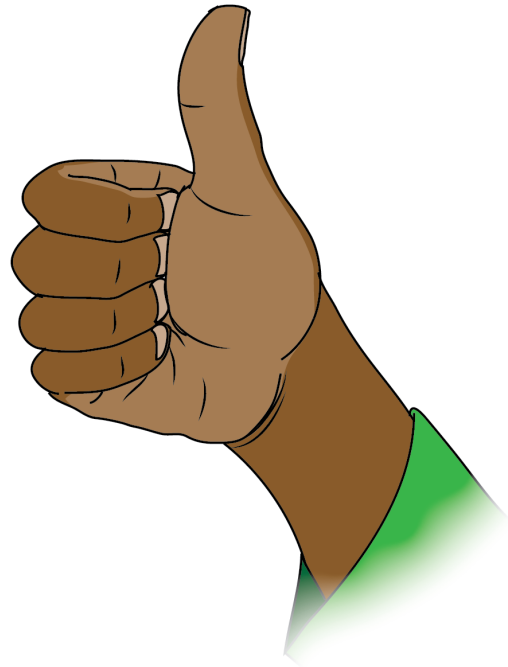
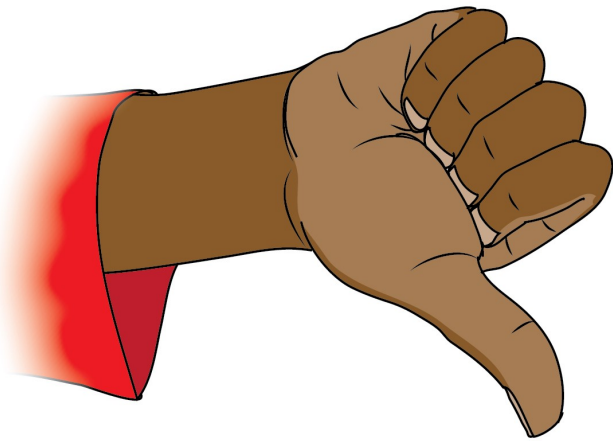
- Conduct the Smiley Face Evaluation (Annex 1) using the ‘Check What You Know!’ questions found at the end of this session guide. After the session is complete and participants have left, record your answers in the session evaluation form (Annex 2).
- Inform participants of the topics for the next session.
- Remind them of the date, time and location of the next session.
- Thank participants for their active participation.
- Dismiss the group.

**Check What You Know!**

**SAY:** I will read out a question or statement. When you hear an answer you agree with, please raise your hand.

1. When making a decision, it is smart to choose the first option that comes to your head. True or false? **FALSE**
2. To identify options, we must ask the following two questions over and over again: What is **one way** of thinking about this decision? What is a **different way** of thinking about the same decision? True or false? **TRUE**

<sup>51</sup> Adapted from James-Wilson, D. and Proctor, H. 2014. *Enterprise Your Life: Building the Capacity of Youth for Economic Engagement*. Making Cents International.



## Pros and Cons of Any Option<sup>52</sup>

### Objectives:

- To learn how to identify pros and cons for different options
- To weigh pros and cons in order to facilitate decision-making

### Materials:

- Image Cards 23, 24, 26, 41, 42, 43, 44, 45 (Annex 10)

### Optional Material:

- Image Cards 44-46

### Time:

- 1 hour 20 minutes

# Session Guide

## Welcome (10 minutes)

### DO:

- Welcome participants back to the training and thank them for their continued commitment.
- Take attendance.
- Invite 1-2 participants to share a rule from the Full Value with the rest of the group.
- Thank participants for sharing.

**ASK:** Would anyone like to remind the group what we discussed in our last session?

**DO:** If necessary, remind the group of the core messages from the previous session.

- To identify options, we must ask the following two questions over and over again: What is one way of thinking about this decision? What is a different way of thinking about the same decision?

### ASK:

- Does anyone have any questions or thoughts to share about what we learned?
- Did anyone work on generating options for any business or personal decisions?

## Seeing Options from Two Perspectives (5 minutes)

**SAY:** In our last session, we discussed the importance of considering as many options as possible when getting ready to make a decision. This is something you can do both in thinking about generating income and in your personal lives. Today we are going to continue this discussion on decision-making and options. We will learn to evaluate our options in order to decide which one is best. As a warm-up exercise, I am going to show you a picture and I am going to ask you what image you see.

**DO:** Show image card 41.

### ASK:

- What do you see in the picture?
- Are you sure that it is a [repeat what participants say] (*either a fish on a plate or a young girl winking one eye*)?
- What if you look at it from a different angle? (*Turn the picture on its side*)
- What else can you see now?

**OPTIONAL:** Repeat the warm-up exercise with image card 42 and 43 or pass the image cards around for participants to look at. Each of the cards shows something different depending on the angle.

- Card 42: Duck or rabbit
- Card 43: Elephant with 5 legs or 4 legs

## Understanding the Pros and Cons (10 minutes)

**SAY:** Just like with the cards we just saw, in this session, we are going to train ourselves to judge the options available to us. We will consider the good and the bad about each option – what we

call the pros – or good things – and cons – or bad things. We will ask:

- **PROS** – What are some of the advantages or positive things about that option (Card 45)?
- **CONS** – What are some of the disadvantages or negative things about that option (Card 44)?

This will help us realize that no option is all good or all bad. Just like the picture of the fish and girl, we sometimes need to look closely to get the whole picture. Let's do an example. Here is the scenario: a married girl wants to wait until she is at least 18 to have a child.

**ASK:** What are her options?

- *Facilitator note: Probe participants to list as many of the following options as possible and then state those they cannot identify:*
  - *Using modern contraception:*
    - *The pill*
    - *The implant*
    - *The injectable*
    - *The IUD*
    - *Condoms*
  - *Sterilization (Reiterate that this option should only be considered for individuals who have finished childbearing.)*
  - *Using a traditional method of contraception:*
    - *Withdrawal or the standard days methods*
    - *Abstinence*

**SAY:** We now have a long list of options. Let's now consider the pros and cons of one or two of these options.

**ASK:**

- What is a pro for the option of using the pill?
  - *Facilitator note: Answers include, but are not limited to, the fact that using the pill would allow the married girl to pursue education or income-generating activities, get to know her husband, save money, etc.*
- What is a con?
  - *Facilitator note: Answers include, but are not limited to, the fact that there are some side effects to the pill, she has to remember to take it at the same time each day, she has to go to refill her prescription every couple of months, etc.*

**DO:** If necessary, repeat this process for another example until you are confident the participants understand how to identify pros and cons.

### **Practicing Finding the Pros and Cons (20 minutes)**

**SAY:** In our last session, we thought about the options available to young business owners in the face of a number of different scenarios. For each scenario, we came up with two to three options. As you will probably remember, we worked in small teams, using these scenarios:

- Team #1 –
  - **Business Scenario:** The cousin, Sunil, (Card 13) who sells cosmetics near her



aunt discovers that someone is stealing from her (Card 26).

- **Personal Scenario:** The cousin, Sunil, (Card 13) wants to finish her education but her mother-in-law does not want her to.
- Team #2
  - **Business Scenario:** The cousin, Shirin, (Card 14) who sells dairy products like yogurt and milk from a stall, needs to decide what to do on days when it rains (Card 29)
  - **Personal Scenario:** The cousin (Card 14) has started taking the birth control pill but they give her headaches.
- Team #3
  - **Business Scenario:** A shop owner who sells bangles tries to make the two sisters (Cards 23 and 24) who also sell bangles stop their business (Card 30)
  - **Personal Scenario:** One sister (Card 23) has decided along with her husband to wait until she is 18 before she becomes pregnant, but now all the women in the neighborhood are gossiping about her, saying she is infertile.

**ASK:** Which teams can remember one of the options they came up with for their business scenario in our last session?

**DO:** Give teams a few minutes to remember the options that they listed during the previous session.

**SAY:** In these same teams, I would like you to discuss the pros and cons (*show cards 44 and 45*) for each of the options you were able to remember. Focus on your business scenario for now. After a couple of minutes, I will ask each group to share their ideas to the rest of the class. As a class, we will further consider the pros and cons to decide on the best option.

**DO:**

- Invite all three teams to present their work for one of their two scenarios only. Take a vote after each group presents to see which option the group judges to be best.
- Invite girls to discuss an upcoming decision they have to make in small groups.

### **Planning to Achieve our Goals (25 minutes)**

**SAY:** In an earlier session, you all envisioned your future. You used this vision to set goals for yourself in four areas: your marriage, work and education, home and environment, and children. There is one very important step left in our goal-setting exercise: explaining **HOW** you will achieve your goals. You now have the skills to do this. You have learned how to ask the right questions of the right people in order to better inform yourself; to identify and then plan for problems; and to generate and then evaluate options. All of these skills can help you come up with a detailed, step-by-step plan for how to achieve your goals.

Here is your task: With a partner, take turns explaining the steps you will take to achieve one of your goals. Be sure to think through problems you might face when working to achieve your goal. If there are steps you can take to reduce the likelihood of experiencing these problems, include them in your plan. I would also like you to think through what you will do if you do experience this problem. How will you ensure this problem does not prevent you from realizing your goal?

**DO:**

- After participants have developed their plans, bring the group back together.
- Invite a few participants to share their plans with the group at large.

**Homework (2 minutes)**

**SAY:** As homework, I would like you all to develop a step-by-step plan for a different goal. We will review these plans in an upcoming session.

**Conclusion, Session Evaluation and Dismissal (10 minutes)**

**DO:**

- Read out the following core messages for this session:
- PROS – What are some of the advantages or positive things about that option?
- CONS – What are some of the disadvantages or negative things about that option  
Balancing pros and cons can help you make smart decisions.

**If there is time, ASK:**

- Before we end for the session, would anyone like to share with the group one thing they found interesting or exciting about today's session?
- Were there any ideas or activities that challenged you? If yes, how so?
- Does anyone have any questions?

**DO:**

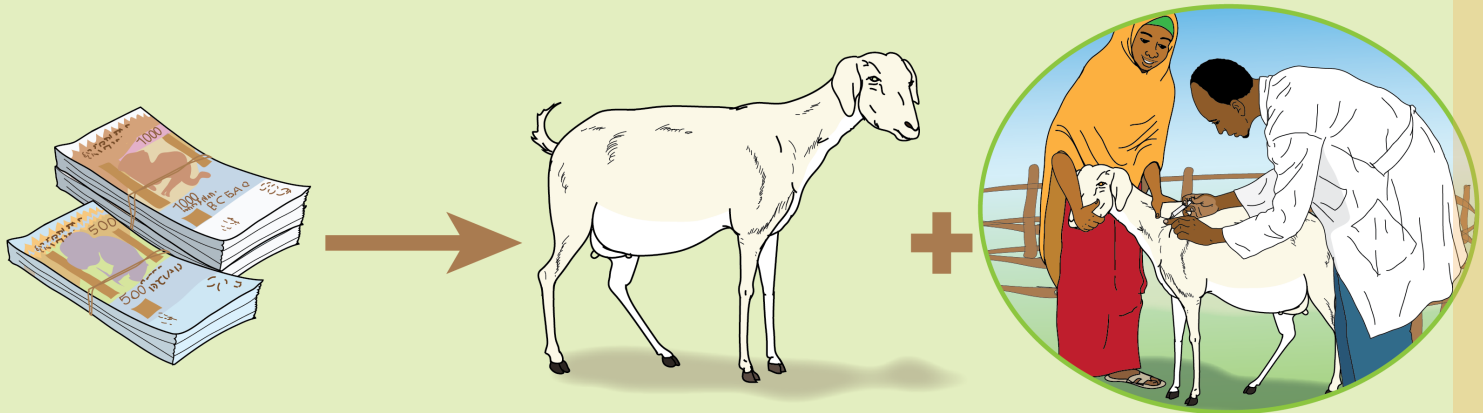
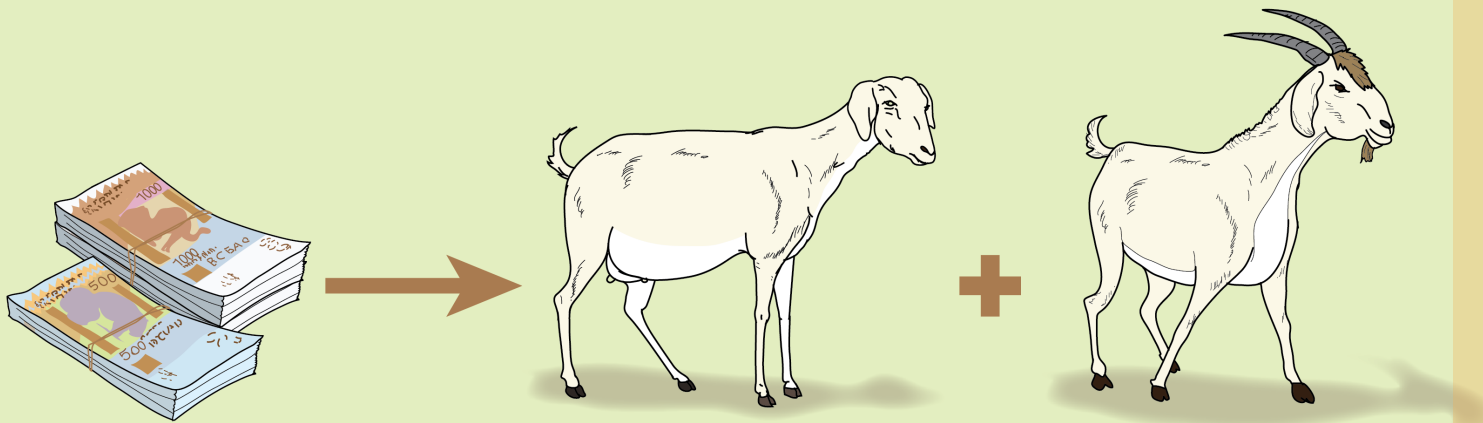
- Conduct the Smiley Face Evaluation (Annex 1) using the 'Check What You Know!' questions found at the end of this session guide. After the session is complete and participants have left, record your answers in the session evaluation form (Annex 2).
- Inform participants of the topics for the next session.
- Remind them of the date, time and location of the next session.
- Thank participants for their active participation.
- Dismiss the group.

**Check What You Know!**

**SAY:** I will read out a question or statement. When you hear an answer you agree with, please raise your hand.

1. To evaluate our options, we must ask what are the advantages of this option and what are the disadvantages of this option. True or false? **TRUE.**
2. A young married couple want to wait to have a child. The couple decided that if they do this, the mother's body will have time to develop so that when she does give birth, she and her baby will have a greater chance of being happy, healthy and safe. Is this a pro or a con? **PRO.**
3. You only need to evaluate the pros and cons of a decision if you have a business or other income generating activity. True or False? **FALSE**

<sup>52</sup>Adapted from James-Wilson, D. and Proctor, H. 2014. *Enterprise Your Life: Building the Capacity of Youth for Economic Engagement*. Making Cents International.



## Taking Smart Risks<sup>53</sup>

### Objectives:

- To learn the meaning of investment
- To learn to evaluate whether an investment will be good or bad for business

### Materials:

- Beans
- Flipchart paper
- Marker
- Image cards 46-50 (Annex 10)

### Time:

- 1 hour 10 minutes

# Session Guide

## Welcome (10 minutes)

### DO:

- Welcome participants back to the training and thank them for their continued commitment.
- Take attendance.
- Invite 1-2 participants to share a rule from the Full Value Contract with the rest of the group.
- Thank participants for sharing.

**ASK:** Would anyone like to remind the group what we discussed in our last session?

**DO:** If necessary, remind the group of the core messages from the previous session.

- There are four different kinds of violence: physical, sexual, emotional and economic.
- In your community, women can go for help at [*insert local resource info here*].
- Everyone has the right to live a life free from violence and abuse.

### ASK:

- Does anyone have any questions or thoughts to share about what we learned?

## Taking Smart Risks (5 minutes)

**SAY:** Today, we are going to start practicing another important skill used by successful business people: taking smart risks. The type of risk we will be talking about is called an investment. When we spend money now in order to make or save money in the future, it is called an investment.

In business, we will be given many chances to spend the money we have made. But how do we know which opportunities are good ones and which are not? Let's start our exploration with a small story.

One day, your neighbor tells you he has a great deal for you. He has heard about a man who has many electric fans for sale (show Card 49). This man is ready to sell the fans for a low price because he urgently needs money to pay for the hospital bills of a relative.

**ASK:** What are some things you would want to know more about before you decided to spend – or invest – your money in order to buy some or all of the man's fans?

## Asking Smart Questions before We Invest Money (5 minutes)

**SAY:** Most of the time, when someone asks us to invest money, they want us to say yes because they stand to benefit. But before agreeing to anything, we need to make sure we stand to benefit too! Therefore, we should always think through three questions:

1. **How much will this cost me?** For how much is the object being sold to us (direct costs)? What are the other costs associated with the object (indirect costs)? These associated or indirect costs can be hard to see but they may include transportation, storage, and maintenance costs. For example, the cost of buying a goat includes the

price to buy the goat but also the cost to transport the goat home and to provide it with food and shelter.

2. **What are the potential benefits?** – Why do we want to buy this object and what benefits do we expect to get from it? These benefits could include the profit from resale of the product, or the value you receive from using the product. For example, you may gain a profit by reselling the goat or gain value through using the goat in your life.
3. **What are the potential risks?** – While all business decisions have risk, it's important to think through the risks we might run into by surprise. These risks may include the need to fix a product before selling it to someone else or the reality that a food product might spoil if we don't store it correctly. For example, the goat may get sick unexpectedly and you may have to purchase medication.

After thinking about these three questions, we then need to figure out if the potential gains outweigh the potential costs.

### Buying and Selling Challenge (20-25 minutes)

**SAY:** We are going to practice making a few important calculations before we say yes or no to a business opportunity.

**Business Opportunity #1** – You are offered a chance to buy a fish at a cost of 10 beans. You can sell the fish for 15 beans – but you also have to pay 4 beans to travel by bus in order to buy the fish. Is this a smart investment?

**Answer:**

- **Cost:**
  - Fish = 10 beans
  - Transport = 4 beans
- **Income:** Selling price of fish = 15 beans
- **Profit (income minus costs):**  $15-10-4= 1$  bean profit

**This is a GOOD investment!**

**Business Opportunity #2** – You are offered a chance to buy cold drinks for 8 beans. You can sell the cold drinks for 12 beans but, to keep them cold, you must buy ice for 2 beans. Is this a good investment?

**Answer:**

- **Cost:**
  - Cold drinks = 8 beans
  - Ice = 2 beans
- **Income:** Selling price of cold drinks = 12 beans
- **Profit (income minus costs):**  $12-8-2= 2$  beans

**This is a GOOD investment!**

**Business Opportunity #3** – You are given an opportunity to buy chicks for 5 beans. You will need to spend 4 beans on grain to feed the chicks until they are ready to sell to market. You will be able to sell them for 6 beans. Is this a good investment?

**Answer:**

- **Costs:**
  - Chicks = 5 beans
  - Grain = 4 beans
- **Income:** Selling price of chickens = 6 beans
- **Profit (income minus costs):**  $6-4-5= -3$  beans

**This is a BAD investment!**

Working in teams of 3, you are going to listen to some information about a potential investment. At the end, you will tell me if it is a smart investment or not. To keep this challenge simple we are going to use beans to represent money. I suggest that you use the beans to help make your calculations.

**DO:**

- Give each team a handful of beans.
- Use the flipchart paper to help participants visualize the investment opportunities you read out loud.

**OPTIONAL MODIFICATION:** If participants are highly literate, consider giving each group a copy of the business opportunities for them to read on their own. Or, if participants have low literacy, conduct the activity as a large group.

**DO:** Read out the following business opportunities very slowly, pausing after each sentence. Repeat each opportunity a couple times so as to allow the teams to complete the calculations.

- *Facilitator Note: Contextualize names and type of currency to fit the local context.*
- Change all examples to real currency. (In other words, change beans to type of currency.) Please adjust the values to reflect real prices in local community. Keep the numbers as small and the calculations as simple as possible.

**OPTIONAL** Create several more business opportunities – take about 5 minutes for each one. *Facilitator Note: Using the beans to calculate the investments in this session may be a difficult task for some of the participants. Try to encourage and support the participants to answer the questions correctly. For those who may not achieve the correct answer, try to normalize their experience! Mistakes happen!*

### **Investing in Ourselves and Our Futures (20 minutes)**

**SAY:** We have just been reflecting on investments in a business context. What about in a personal context? Let's think back to an earlier session of Business School when we prepared budgets. At the time, we thought through how using contraception to wait to have a child could help us have greater control over our income and expenditures. Let's think about this same

scenario as an investment. The first step is to think of how delaying first birth can affect our income and expenditures.

**ASK:** Can someone remind me of one way in which waiting to have a child until the woman is at least 18 years of age can decrease expenses and/or increase income? What about social benefits?

- *Facilitator Note: Ensure that participants give the following answers:*
  - *Financial benefits:*
    - *If husband and wife both work for a few years and save up as much money as possible, it will help reduce the burden for children afterwards. It will create a stronger bond between husband and wife, and the couple will have the opportunity to develop better financial habits.*
    - *It can save you money in hospital costs because an underage mother is more likely to have complications requiring medical attention as a result of pregnancy and childbirth.*
    - *It will save you money in hospital costs because a child from an underage mother is more likely to be sickly and require frequent visits to the hospital.*
  - *Social benefits:*
    - *The couple can take time to get to know one another before having a child.*
    - *Both partners can further develop their knowledge, skills and assets by taking courses, starting an income-generating project, getting a job, etc.*

**ASK:** What are some of the costs a couple would have if they waited to have a child? While some of these costs might be financial costs, others might be social costs.

- *Facilitator Note: Ensure participants give the following answers:*
  - *Financial Costs:*
    - *Couples might need to purchase contraception and pay for transportation to the clinic in order to get the contraception.*
  - *Social Costs:*
    - *Family members and friends might put pressure on the couple to have a child and judge them for their decision to wait. These same people might gossip, which can be hurtful and upsetting.*

**ASK:** Do you think this is a good investment or a bad investment? Do you think the benefits are greater than the costs? Why or why not?

**SAY:** Let's walk through some more examples. Some of the examples will require us to carry out calculations, others will not.

### **Example 1: Spending time resting**

**ASK:** Is getting enough sleep a good personal investment or a bad one? *Invite a few answers from the group.*

**SAY:** When we spend time sleeping, it allows us to be productive the next day. We are able to

complete our responsibilities because our minds and bodies are active and alert!

**ASK:** How are your emotions when you get enough sleep?

**SAY:** For most people, getting a good night's sleep is key to being in a good mood the next day. As well, sleep helps us to control our emotions. This makes it less likely that we will get in a fight or argument with friends and family. I think we can all agree that having a happy, conflict-free home is a great investment!

### Example 2: Taking a Course

**SAY:** Right now, you make 10 beans a month in 'salary'. You are interested in taking a course on poultry production. The course will cost you 5 beans to take and you will not be able to work for that month therefore you will not have a salary during that time. However, after the course is complete, your salary will increase by 5 beans per month. Is this a good investment?

**DO:** Either encourage participants to work out the answer for themselves or take them through the answer, as outlined below.

Costs:

- Cost of course: 5 beans
- Lost wages: 10 beans
- Total costs: 5 beans + 10 beans = 15 beans

The course will cost you 15 beans. How long will it take you to make up those costs?

- Each month you will make an extra 5 beans.
- In three months you will have made back your costs (5 beans + 5 beans + 5 beans)
- **Therefore, this IS a good investment**, so long as you and your family can save up to cover your monthly expenses while you complete the course.

### Your Smart Risks (2 minutes)

**SAY:** Good investments are smart investments. By asking the three questions, you can determine if an opportunity is a smart investment or not.

Turn to your neighbor and discuss some of the investment opportunities that you have in your life or business. You will not have to share this with the larger group so feel free to discuss openly. Also think about what you can do to ensure the investments you make are 'smart'.

I would encourage you to continue thinking about the potential investments you could make in your own business activities. Practice using the three questions to determine if the investment opportunities you have are 'smart'.

If anyone would like to talk more about making smart investments, please let me know and we can talk about this topic in more detail together.

### Conclusion, Session Evaluation and Dismissal (10 minutes)

**DO:** Read out the following core message for this session:

- Before we make an investment, we need to think of three questions:



- How much will this cost me?
- What are the potential benefits?
  - What are the potential risks?

**If there is time, ASK:**

- Before we end for the session, would anyone like to share with the group one thing they found interesting or exciting about today's session?
- Were there any ideas or activities that challenged you? If yes, how so?
- Does anyone have any questions?

**DO:**

- Conduct the Smiley Face Evaluation (Annex 1) using the 'Check What You Know!' questions found at the end of this session guide. After the session is complete and participants have left, record your answers in the session evaluation form (Annex 2).
- Inform participants of the topics for the next session.
- Remind them of the date, time and location of the next session.
- Thank participants for their active participation.
- Dismiss the group.

**Check What You Know!**

**SAY:** I will read out a question or statement. When you hear an answer you agree with, please raise your hand.

1. In an investment, if the risks are greater than the potential rewards, this is a BAD investment? True or false? **TRUE.**
2. In business, anytime there is risk to a decision, that means it is a bad decision. True or false? **FALSE.**

<sup>53</sup> Adapted from 'Taking Smart Risks' in James-Wilson, D. and Proctor, H. 2014. *Enterprise Your Life: Building the Capacity of Youth for Economic Engagement*. Making Cents International.



Lah	Lit	Tal	Lar	Alha	Jum	Sub
27	28	29	30	31	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	1	2

## Business Plan

### Objective:

- To write a business plan

### Materials:

- None

### Time:

- 1 hour 20 minutes

# Session Guide

## Welcome (10 minutes)

### DO:

- Welcome participants back to the training and thank them for their continued commitment.
- Take attendance.
- Invite 1-2 participants to share a rule from the Full Value Contract with the rest of the group.
- Thank participants for sharing.

**ASK:** Would anyone like to remind the group what we discussed in our last session?

**DO:** If necessary, remind the group of the core messages from the previous session.

- Before we make an investment, we need to think of three questions:
  - How much will this cost me?
  - What are the potential benefits?
  - What are the potential risks?

**ASK:** Does anyone have any questions or thoughts to share about what we learned?

## Writing a Business Plan (60 minutes)

**SAY:** In today's session, each of you will have the opportunity to prepare a business plan for your very own business.

**ASK:** Why do you think it is important to write a business plan before starting a business?

- *Facilitator note: Answers include that a business plan allows you to...*
  - *Test whether your business idea is feasible and doable*
  - *Turn your ideas into something concrete and easy-to-understand*
  - *Make your planning manageable and effective*
  - *Identify strengths, weaknesses, opportunities and threats*

**SAY:** As you can see, business plans are important tools for giving your business the best possible chance of success.

As I mentioned, each of you will prepare a business plan today. To do this, you will have to apply all of the information and skills you learned since the start of business school.

So that you understand your task, I will read through the components of the Business Plan (See *Business Plan Outline at the end of the Session Guide*). Once I have read it through from start to finish, I will ask you to choose a partner. I will then repeat each question. I will give you a few minutes to come up with an answer that you will then share with your partner.

### DO:

- Conduct the activity as described above.

## Conclusion, Session Evaluation and Dismissal (10 minutes)

### DO:

- Read out the following core messages for this session:
  - It is important to write a business plan before starting a business.
  - A business plan helps businesses turn their ideas into something concrete; test whether a given idea is feasible; make planning manageable and effective; and identify strengths, weaknesses, opportunities and threats.

### If there is time, ASK:

- What information that you learned in this training has been the most useful to you?
- What skills have been the most useful to you?
- How has your life changed since you started participating in a Girls' Collective?
- What else could this Girls' Collective do to support you to be your best self? What else could it do to help you pursue your dreams?
- What ideas challenged you the most?
- Does anyone have any questions?

### DO:

- Conduct the Smiley Face Evaluation (Annex 1) using the 'Check What You Know!' questions found at the end of this session guide. After the session is complete and participants have left, record your answers in the session evaluation form (Annex 2).
- Inform participants of the topics for the next session.
- Remind them of the date, time and location of the next session.
- Thank participants for their active participation.

### Check What You Know!

**SAY:** I will read out a question or statement. When you hear an answer you agree with, please raise your hand.

1. A business plan allows you to test whether your business idea is feasible and doable: true or false? **TRUE**

# Business Plan Outline

1. Introductory Elements
  - Choose a name for your business
2. Description of Business and Product
  - Describe the product you plan to sell (i.e. what is the product? How often do people use it? How often do people buy it? Where do they buy it?)
  - Describe the business (i.e. who is part of the business, where the business will operate, etc.)
3. Evaluation of Market Opportunity
  - Is the product in demand by many people?
  - Who are your customers? (i.e. Men or women? Younger or older people? Married or unmarried? Etc.)
  - Who else sells your product? In other words, who is your Competition?
  - What are the value-add elements of your product? (Remember, to add value, make changes to the quality, presentation and/or pricing of your product.)
4. Planning for Problems
  - What problems might your business face? (Remember, common problems include theft, corruption, outside/family obligations, weather disruptions and external factors, such as someone telling you to step or your competition dropping their prices.)
  - Describe your plan for avoiding or resolving each of the above problems.
5. Description of Development and Production
  - Where, how and from whom will you get your product?
  - How much will it cost you to get your product and prepare it for sale?
  - Labor Requirements (i.e. will you need other people to help you with your business? If yes, what will they do?)
6. Sales and Marketing Strategy
  - Price - How much will you sell it for? Why?
  - Presentation – How will this product be presented to consumers?
  - Promotion - How will people know that you have the product?
  - Place - Where can customers buy the product?
7. Management and Operations Plan
  - Who will help you manage the business? Is it your husband, family, friend, etc.? Do they have the skills to help you manage the business? If yes, describe their skillset.
  - Who can mentor you? (A mentor is a person you trust who can give you advice and guidance.)
8. Financials
  - Start-Up Costs (How much money will you need to start your business?)
  - What savings do you already have for the business?

## Annex 1. Session Evaluation Script

**DO:** Place the three sheets with a smiley face (one happy face, one neutral face, and one sad face) around the room, leaving space in between for participants to move around. The facilitator will then hand each student a small object (ex: a bean, rock, etc.).

**SAY:** Now, we are going to evaluate how you felt about today's session. I will read a series of questions, and I want you to stand up and place your [object] on the sheet with the smiley face that best represents your response to the question. You can choose a sad face, which I've placed \_\_\_\_\_, a neutral face, which I've placed \_\_\_\_\_, or a smiley face, which I've placed \_\_\_\_\_. In between questions, we will pause quickly to count the responses. Are there any questions? [pause for questions].

Were the content and activities interesting and easy to understand? Please stand up and place your [object] on the sheet with the smiley face that best shows your response to this question.

*[Pause: facilitator then counts the total smileys on each sheet and fills out the row for question one in the table in Annex 2]*

Okay, now for the second question. How likely are you to use at least one piece of information from today's session in your daily life? Please stand up and place your [object] on the sheet with the smiley face that best shows your response to this question.

*[Pause: facilitator then counts the total under each smiley sheet and fills out the row for question one in the Session Evaluation Form]*

## Annex 2. Session Evaluation Form: IMAGINE

Session Title and Date: \_\_\_\_\_

Facilitator Name: \_\_\_\_\_

Total Number of Participants: \_\_\_\_\_

Did a community health worker attend the training? (circle one)      Yes / No

1. Directions: Add up the results from the smiley face evaluation activity to complete this table.

	# of sad faces	# of neutral faces	# of smiley faces
Were the content and activities interesting and easy to understand?			
How likely are you to use at least one piece of information from today's			

Comments:

2. What activities/concepts were most difficult for participants to understand, if any?

3. What would you change about this session for next time, if anything?

4. Based on participants' response to the knowledge check questions and behavior during the session, how well do you feel the participants understood the session on a scale of 1-5?  
(please circle your answer)

Did not understand at all	Understood very little	Neutral	Understood most things	Understood perfectly
1	2	3	4	5

## Annex 3. Fact Sheet on Sexually Transmitted Infections (STIs)

### What is an STI?

- A Sexually Transmitted Infection (STI) is a sickness that is passed on from one person to another during sexual activity. Some are passed through bodily fluids like blood, vaginal fluids or semen, while others are passed through skin-to-skin contact.
- It is impossible to tell by looking or talking with someone whether or not they have an STI. A person can have an STI but have no symptoms, or the symptoms may not appear for weeks, months or even years after a person has become infected. Therefore, it is important for people who are sexually active to get tested for STIs.
- Having an STI is a medical problem, not a moral one. *Anyone* who is sexually active can become infected if precautions are not taken.

### Can STIs be cured?

- Many STIs can be easily cured, but not all. For STIs that have no cure, health workers can still prescribe medication to help manage symptoms. STIs that are left untreated can cause other complications in the body, including infertility and death.

### How do I protect myself from STIs if I am sexually active?

- Not all sexual behaviors put a person at risk for STIs. Any activity that does not include the exchange of semen, vaginal fluid or blood between two people is considered safer. For example, kissing, hugging, petting and mutual masturbation involve less risk than sexual intercourse.
- Having sex with one uninfected partner who is also mutually exclusive (meaning, they only have sex with you) reduces the risk of getting an STI.
- Condoms offer safe and easy-to-use protection against STIs when used each and every time a couple has sex.
- Keep genital and anal areas clean
- Do not douche or use herbs or powders in the vagina
- Go to your local health center to get tested for STIs, and encourage your partner to do the same.

### The most common signs of STIs include:

- No symptoms! Some STIs cause no visible symptoms so many people are unaware that they have one. This is why it is very important to get tested regularly.
- Unusual discharge from the vagina. Note that some discharge is normal; however, normal discharge is usually white and thin. If a person has more discharge than usual or if it smells bad, is green, yellow or has white clumps, they may have an STI.
- A strange discharge from the urethra (the place where pee comes out)
- Pain or bleeding when peeing or during sex
- A rash, bump, or sore on around the penis, vagina, or anus. The rash might be painful or it might not be.



- A red or itchy genital area or anus
- Warts or bumps in the genital area or around the anus
- The presence of small insect-like creatures in the pubic hair or around the genital area
- Swelling around the genital and thigh areas
- For men, swollen or painful testicles
- High fever

**Unless STIs are treated, they can cause:**

- Infertility (i.e. a person may not be able to have children)
- Premature or unhealthy babies in women
- Very bad pain in the abdomen
- Cancer of the cervix (the entrance to a woman’s uterus)
- HIV to spread more easily
- Death from a serious infection

**Are there different types of STIs?**

- Yes. STIs can be grouped into three families: Viral, Bacterial, and Parasitic/Fungal.

**Viral Infections:** Viral STIs are caused by viruses passed from person-to-person during sexual activity. In general viral infections involve many different parts of the body at the same time.

- **Human Immunodeficiency Virus (HIV):** Human Immunodeficiency virus or HIV attacks the body’s immune system, leaving infected individuals unable to fight off other illness. It is transmitted through sexual activities, but also spread by sharing items like needles. It is not spread by hugging, shaking hands and other casual contact.
- **Human Papilloma Virus (HPV):** The human papilloma virus or HPV is the most common viral infection. There are over 30 types of HPV that are sexually transmitted through oral, anal or vaginal sex.
- **Genital Herpes:** Genital Herpes is caused by the Herpes Simplex Virus. It is in the same family of viruses that cause cold sores around the mouth. The virus is transmitted by sexual activities or skin-to-skin contact.
- **Hepatitis B Virus:** Hepatitis B or Hep B, affects the liver. It is not to be mistaken with Hepatitis A or C, which are other forms of liver disease. Hepatitis B is easily transmitted not only through sexual activities, but by sharing items like razors, needles and toothbrushes.

**Bacterial Infections:** Bacterial STIs are caused by bacteria passed from person-to-person during sexual activity.

- **Chlamydia:** Chlamydia is one of the most common STIs especially among people ages 15 to 24. If left untreated it can cause infertility in both women and men.
- **Chlamydia:** Chlamydia is one of the most common STIs especially among people ages 15 to 24. If left untreated it can cause infertility in both women and men.
- **Gonorrhea:** Gonorrhea is an infection that shares the same symptoms and is often transmitted at the same time as Chlamydia. It is most commonly affects people aged 15 to 29. If left untreated it can cause infertility in both women and men.
- **Syphilis (“the great imitator”):** Syphilis is called the great imitator because, initially, it

has the same signs and symptoms as other STIs. There are three stages of Syphilis. The first stage starts with a small painless sore where the bacteria entered the body. In stage two, a person may develop a general feeling of being unwell or flat smooth warts in the genital area. In stage three, syphilis that has been left untreated can cause heart problems, mental issues and even death.




**Parasitic Infections:** These STIs are caused by parasites passed from person-to-person during sexual activity. A parasite is a creature like a little bug that lives off of human and cannot always be seen by the naked eye.

- **Trichomoniasis (Trich):** This single-celled organism can infect the urethra, bladder, vagina, cervix or get under the foreskin. It can be transmitted through sexual activity.
- **Pubic Lice (Crabs):** Pubic lice are also called crabs, because that's what they look like under a microscope. Public Lice live in pubic hairs around the genitals. They lay eggs at the base of the hair.
- **Scabies (Mites):** Scabies are tiny mites that dig little holes below the surface of the skin where they lay eggs.

**Fungal Infections:** While not technically STIs, this infection can sometimes be passed through sexual contact.

- **Flush/Yeast Infection (Candida):** A vaginal yeast infection is a common fungal infection caused by overgrowth of Candida, naturally occurring yeast. Yeast is normally found in a woman's vagina in small numbers, but sometimes they can multiply. This can cause itchiness, burning and pain in the vagina. Men can also get yeast infections, although they are much more common in women. They tend to experience redness, itchiness and burning on the head of the penis.

# Annex 4. Template for Household Budgeting

EXPENSES			
Item	Weekly Expenses	Monthly Expenses	Monthly Expenses With baby
	Beans:		
	Rice:		
	Transport:		
(insert other common expenses here)			
<b>TOTAL</b>			

INCOME		
Activity	Weekly	Monthly
 <p>Selling food</p>		
 <p>Selling Coffee</p>		
 <p>Livestock</p>		
<p><i>(Insert other common income generation activities here)</i></p>		
<p>TOTAL</p>		

**SAVINGS**

*I am saving for \_\_\_\_\_.*

Item/Expense

Cost

Expense 1:

Expense 2:

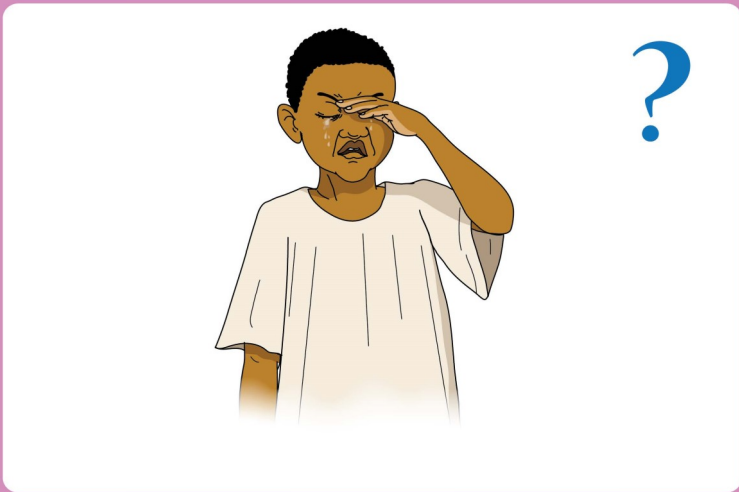
Expense 3:

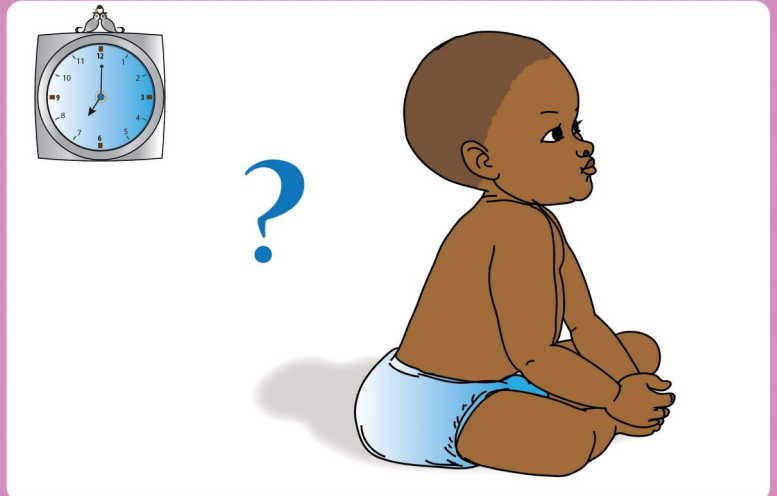
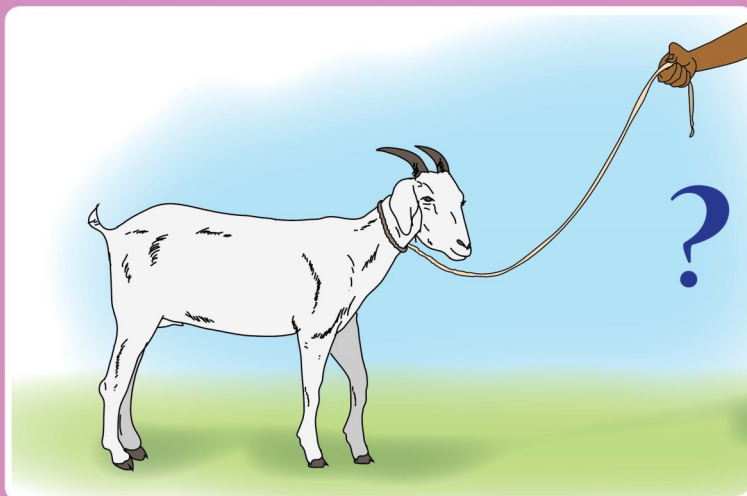
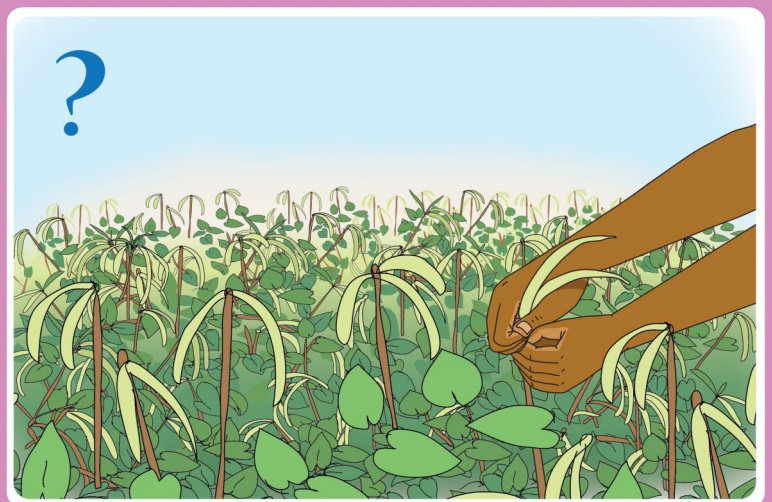
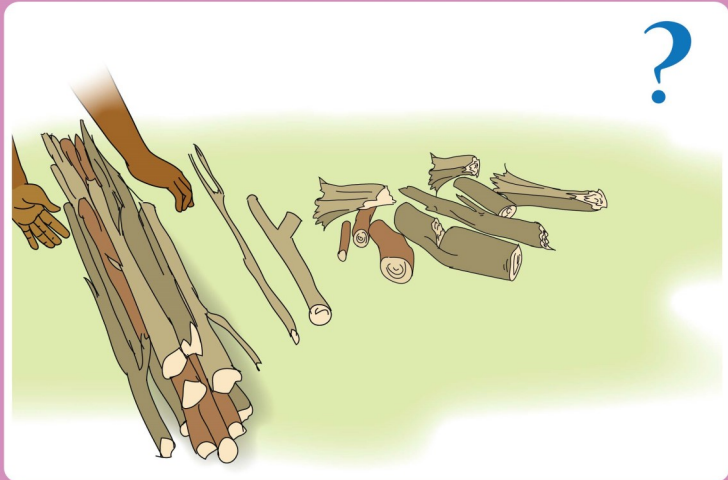
Etc.

**TOTAL**

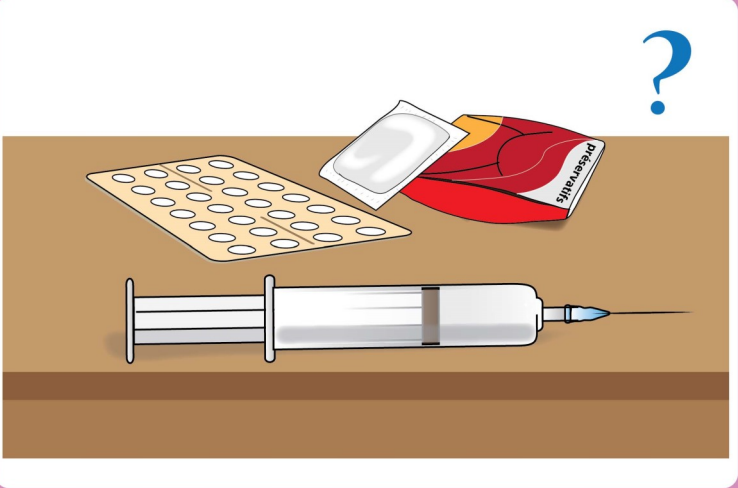
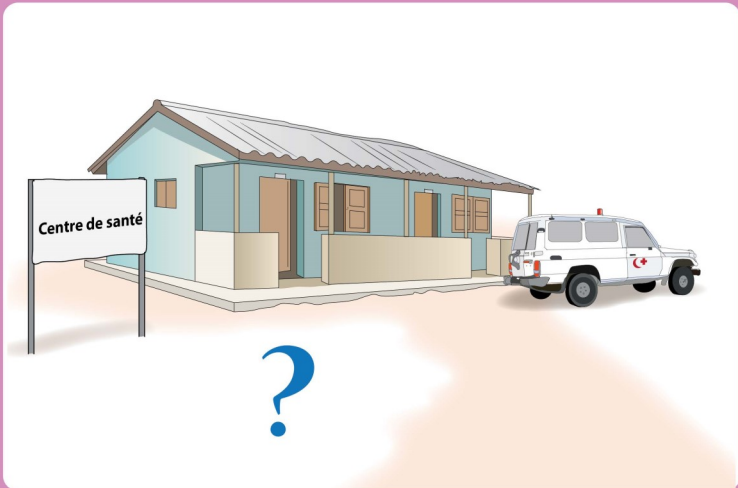
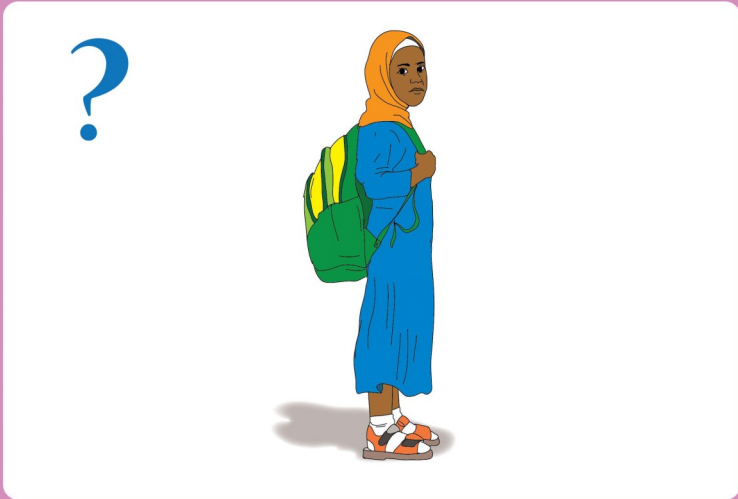
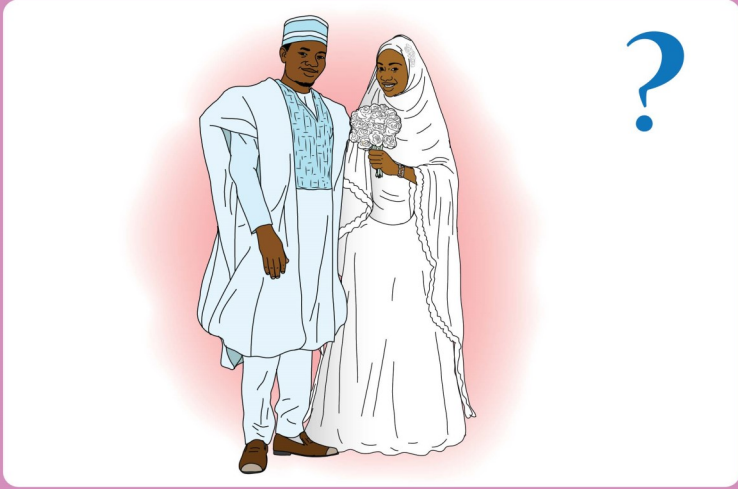
## Annex 5: Gendered Tasks and Decision Cards



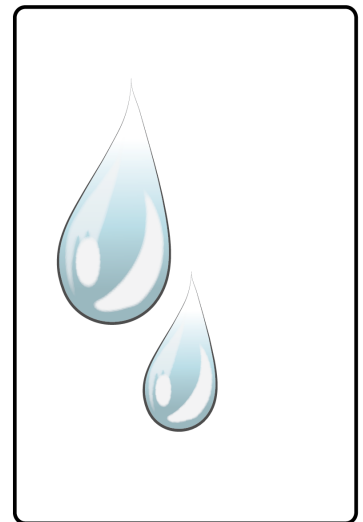
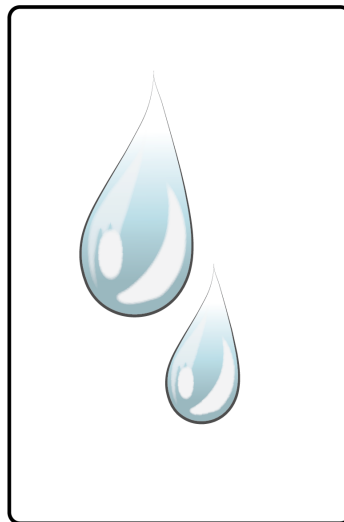
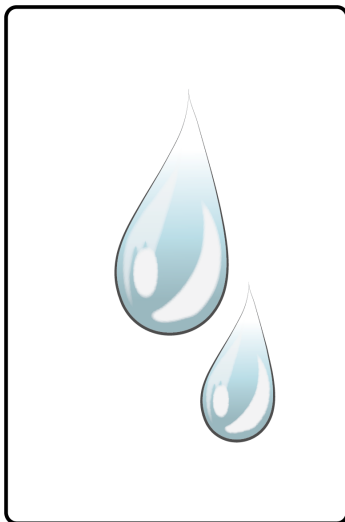
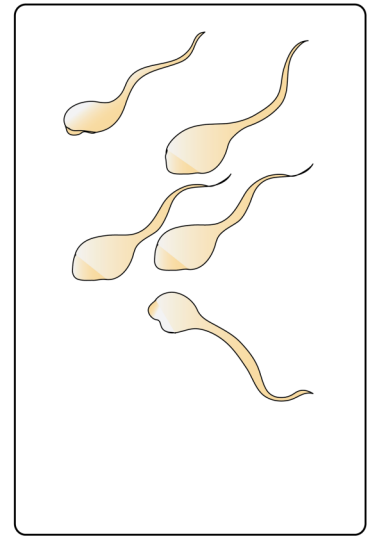
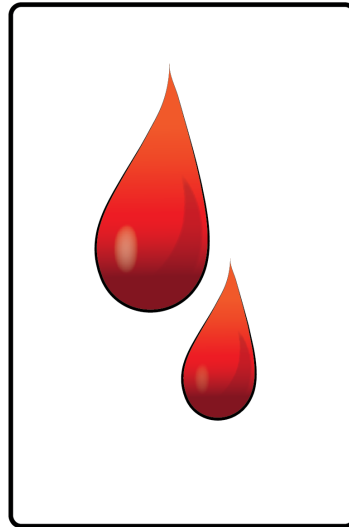
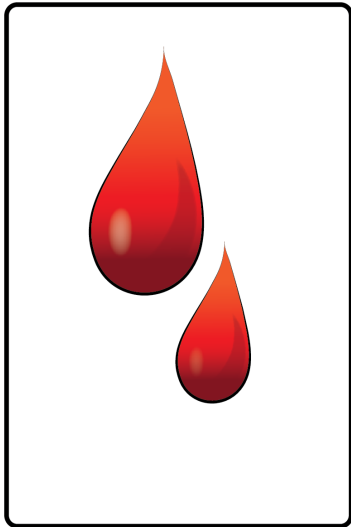
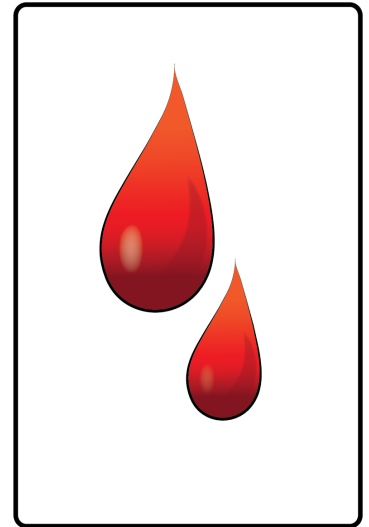
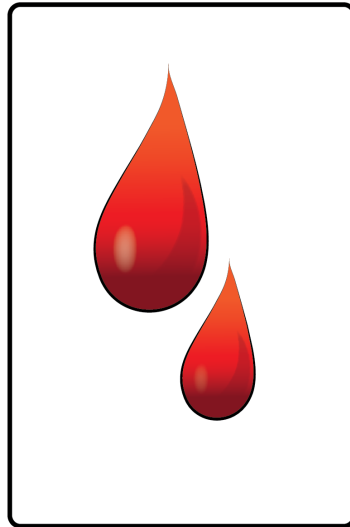
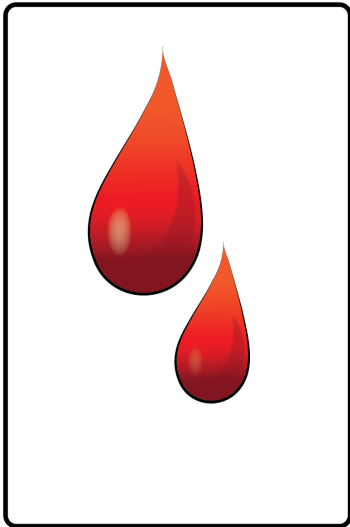


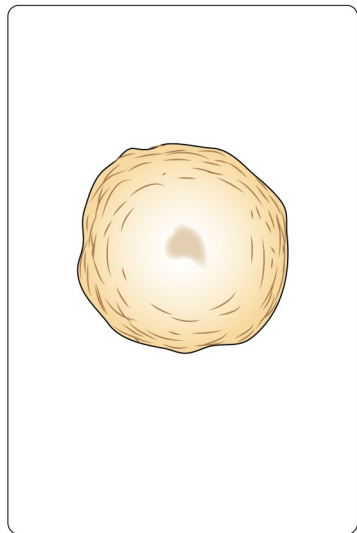
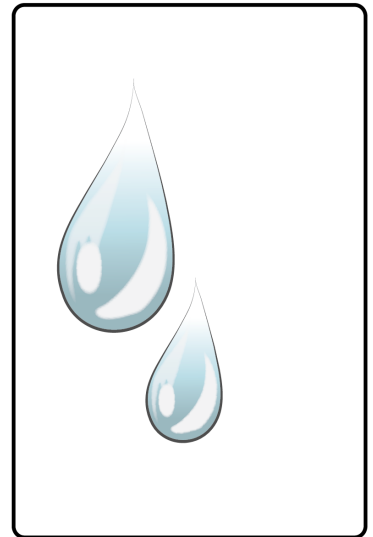
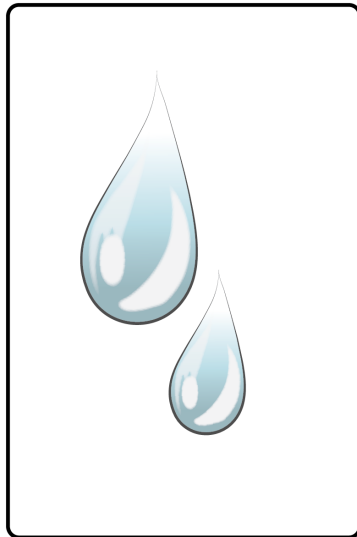
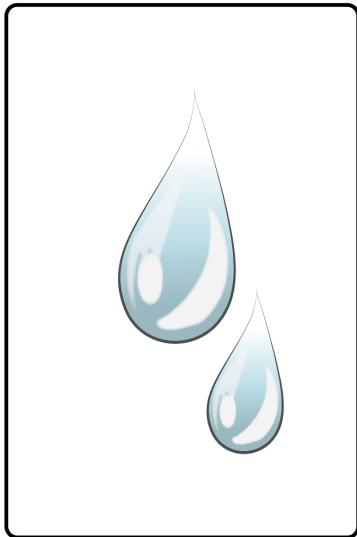
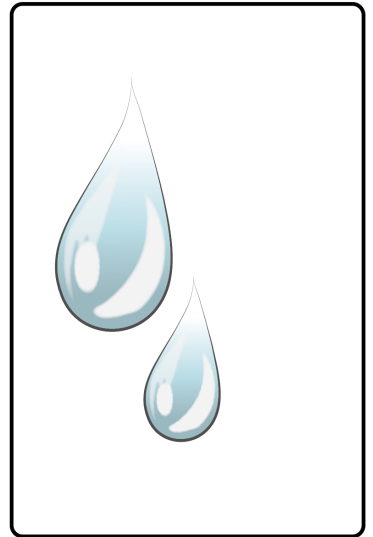
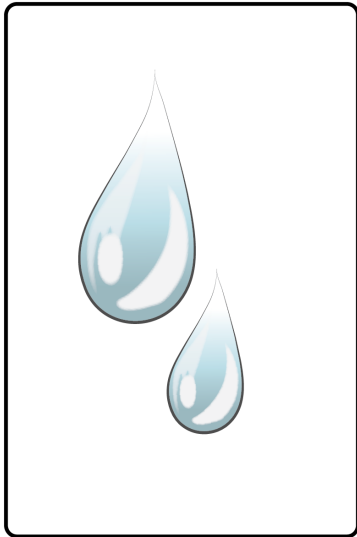
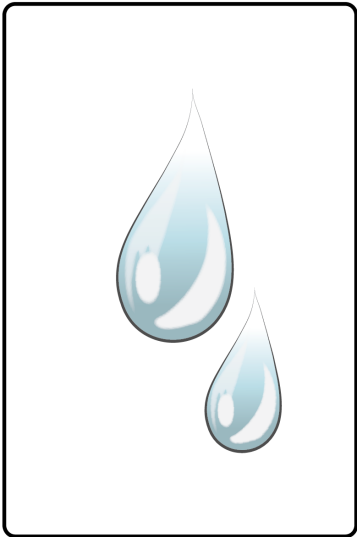






## Annex 6: Menstrual Cycle Cards





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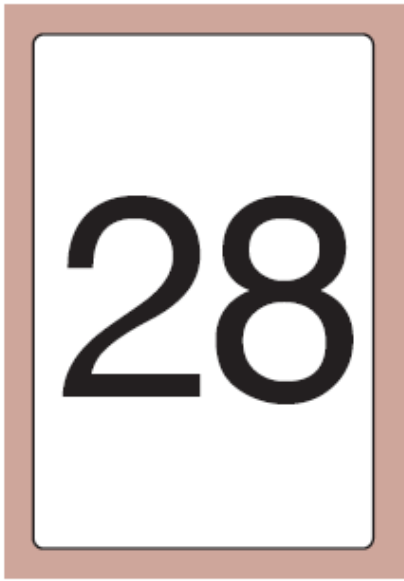
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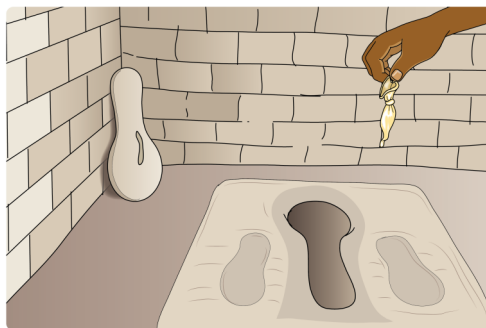
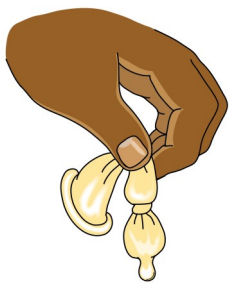
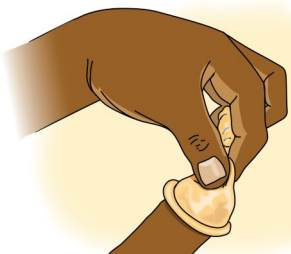
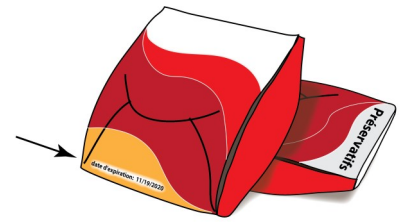
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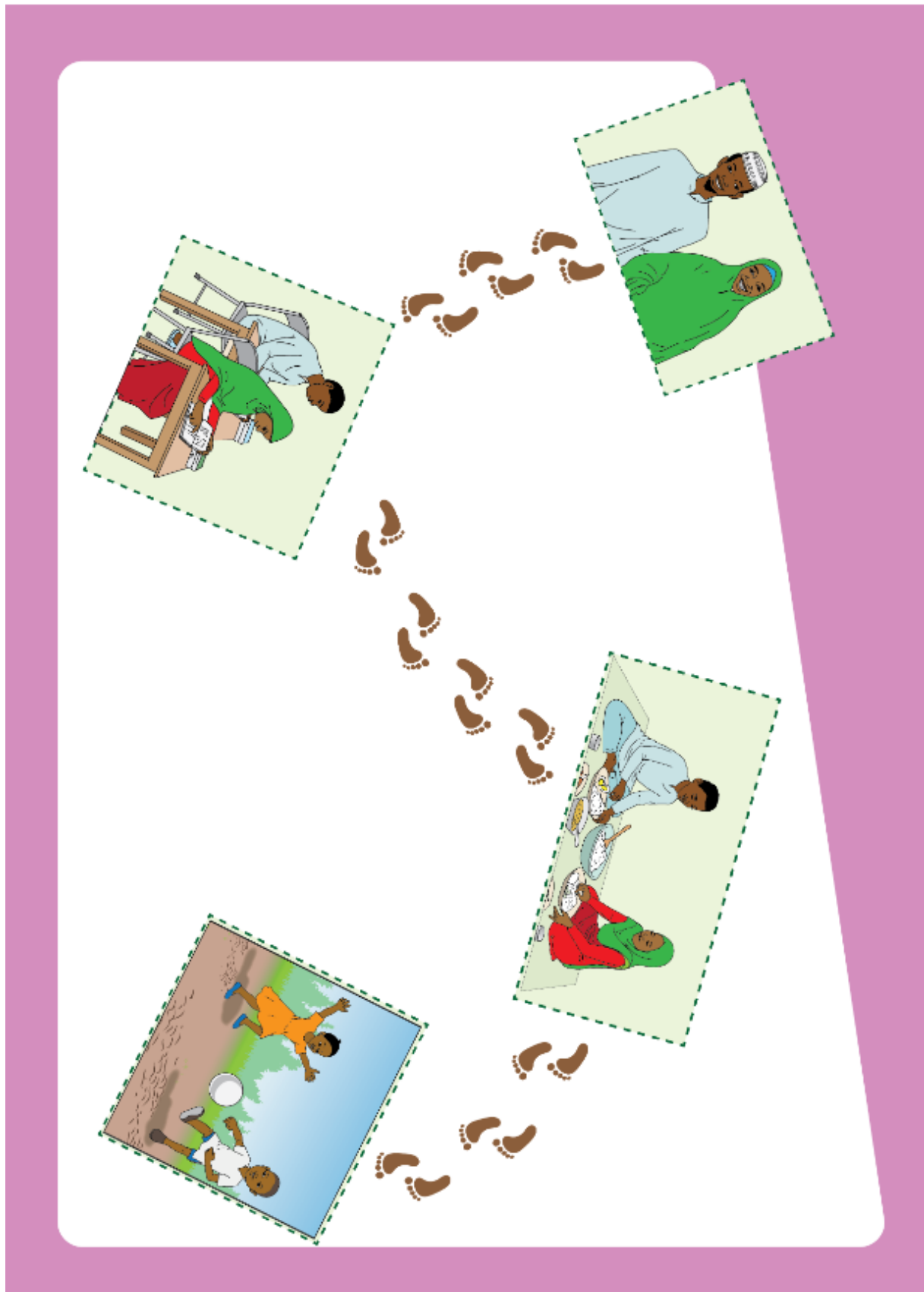


# Annex 7: Steps For Using Condoms Cards





## Annex 8: Vision Board



## Annex 9: Prosperous Futures

### Using the Materials:

1. Print one copy of the game board. You may wish to print this on a larger sheet of paper and/or laminate if possible.
2. Print one copy of all orange and blue prosperity cards. These should be printed double-sided so that the orange or blue cover appears on one side, and the text appears on the other side. You will need to cut these out afterwards.
3. Print 4 copies of all sheets of CFA money to share with participants. You will need to cut these out afterwards.

### Directions to Play “Prosperous Futures”

**SAY:** Congratulations! You were just married. The first two years of marriage are an important base for all couples and the decisions you and your spouse make during these first few years will influence your whole life.

**DO:** Point to the circles on the game board. Explain that each circle represents one month, with the 24 months representing two years of marriage. Explain the rules of the game.

### Rules:

- The aim of the game is to have the most money after going around the board once. Just like in real life, each couple will be faced with a number of decisions that will impact their financial wellbeing.
- Every time you roll the dice, you can move that number of steps on the board.
- If you land on an orange circle, pick up an orange card. I will read out what is written on the card.
- If you land on a blue circle, pick up a blue card. I will ask you to make a ‘Life Decision’ [*facilitator note: use the Facilitator Life Decision Guide to determine what actions take place based on a player’s decision*]. If your life decision results in the wife getting a job or going to school, I will give you a *Working Wife* or *Educated Wife Card*. If your life decision results in you and your spouse having a baby, I will give you a *Child Card*. Based on the life decisions you make you may also receive money or have to spend money.
- If you land on a green circle, I will either give you money or take your money.
- The first couple to make it around the board will get an extra 200 CFA.
- I will give more instructions as we play.
- Each couple will start with 1000 CFA.

### Facilitator Note:

- Couples CANNOT have more than one working wife or educated wife card. They CAN have both a working wife and educated wife card at the same time, though.
- When a couple gets a *Child Card*, they must give up their *Working Wife Card*, if they have one.
- For the blue cards, refer to the reference sheet for instructions on how much money participants should pay or receive based on the life decisions they choose to make.

## Facilitator “Life Decision” Guide

#	Decision	If yes...	If no...
1	<p><b>Couple:</b> You and your husband want to use birth control pills so that you can wait until you are at least 18 years old to have children. Your husband's parents are opposed to this.</p> <p>Do you decide to use the pill?</p>	<p>"You do not become pregnant immediately."</p> <p>Move on to the next player.</p>	<p>Have the player roll the dice.</p> <ul style="list-style-type: none"> <li>• If they roll a "1" or "6", tell the player that she has had a child. Give her a child card. This means that the player must pay more during the game and remove any "working wife card" they have.</li> <li>• If the player rolls a 2, 3, 4, or 5, say "You don't have a child but you took a risk."</li> </ul> <p>Move on to the next player.</p>
2	<p><b>Wife:</b> Your husband encourages you to use hormonal contraception.</p> <p>Do you decide to use it?</p>	<p>"You do not become pregnant immediately."</p> <p>Move on to the next participant.</p>	<p>Have the player roll the dice.</p> <ul style="list-style-type: none"> <li>• If they roll a "1" or "6", tell the player that she has had a child. Give her a child card. This means that the player must pay more during the game and remove any "working wife card" they have.</li> <li>• If the player rolls a 2, 3, 4, or 5, say "You don't have a child but you took a risk."</li> </ul> <p>Move on to the next player.</p>
3	<p><b>Husband:</b> Your wife wants to work outside of the home. This would mean she would need to leave the village every day.</p> <p>Do you allow her to?</p>	<p>Give the player a <i>Working Wife Card</i>. This means that they earn more money during the game.</p>	<p>Do nothing. Move to the next player.</p>
4	<p><b>Couple:</b> A community meeting is held in your village about postponing pregnancy until couples are financially, emotionally, and physically ready to have children.</p> <p>Do you attend?</p>	<p>Roll the dice. If you roll a "2," collect 100 CFA.</p>	<p>Have the player roll the dice.</p> <ul style="list-style-type: none"> <li>• If they roll a "1" or "6", tell the player that she has had a child. Give her a child card. This means that the player must pay more during the game and remove any "working wife card" they have.</li> <li>• If the player rolls a 2, 3, 4, or 5, say "You don't have a child but you took a risk."</li> </ul> <p>Move on to the next player.</p>
5	<p><b>Husband:</b> Your wife wants to go to school to study fulltime.</p> <p>Do you allow her to?</p>	<p>Give the participant an <i>Educated Wife Card</i>.</p> <p>They must pay 100 CFA to the bank, but they can earn more throughout the game.</p>	<p>Do nothing. Move to the next player.</p>

5	<p><b>Husband:</b> Your wife wants to go to school to study a full-time course.</p> <p>Do you allow her to?</p>	<p>Give the participant an <i>Educated Wife Card</i>.</p> <p>They must pay 100 CFA to the bank, but they can earn more throughout the game.</p>	Do nothing. Move to the next player.
6	<p><b>Couple:</b> You are under a lot of pressure to prove your fertility and have a child.</p> <p>Do you have a child?</p>	<p>Give a <i>Child Card</i> to the participant.</p> <p>If the participant has a <i>Working Wife Card</i>, take the card. He or she can no longer earn bonuses.</p>	Do nothing. Move to the next player.
7	<p><b>Husband:</b> Your neighbors discuss your wife's activities outside the house. They think you should stop her from going out.</p> <p>Do you listen to them?</p>	<p>If the player has a <i>Working Woman</i> or <i>Educated Woman Card</i>, take the card. The player will no longer earn bonuses.</p>	Give the participant an extra 100 CFA.
8	<p><b>Couple:</b> You want to have a large family with many children. Some people say you should start right away. Others say you should wait.</p> <p>Do you try to have a child right away?</p>	<p>If the player has a <i>Working Wife</i> or <i>Educated Wife Card</i>, take the card. The player will no longer earn bonuses.</p>	Do nothing. Move to the next player.
9	<p><b>Wife:</b> You want to go to the health center to talk to the health worker. If someone sees you going there, they may gossip.</p> <p>Do you go?</p>	<p>Give the player an extra 200 CFA.</p>	<p>Have the player roll the dice.</p> <ul style="list-style-type: none"> <li>• If they roll a "1" or "6", tell the player that she has had a child. Give her a child card. This means that the player must pay more during the game and remove any "working wife card" they have.</li> <li>• If the player rolls a 2, 3, 4, or 5, say "You don't have a child but you took a risk."</li> </ul> <p>Move on to the next player.</p>

10	<p><b>Wife:</b> You come home in tears because other women are chatting and calling you names because you haven't had a child yet. Are you trying to have a child?</p> <p>Are you trying to have a child?</p>	<p>Give a <i>Child Card</i> to the participant.</p> <p>If the participant has a <i>Working Wife Card</i>, take the card. The player can no longer earn bonuses.</p>	Do nothing. Move to the next player.
11	<p><b>Wife:</b> Your husband invites you to a financial planning course for newly married couples.</p> <p>Do you attend together?</p>	Give the participant an additional 500 CFA and an <i>Educated Wife Card</i> .	Do nothing. Move to the next player.
12	<p><b>Couple:</b> A health worker visits your home and wants to talk to you about family planning.</p> <p>Do you listen to the health worker?</p>	Give the participant an extra 200 CFA.	<p>Have the player roll the dice.</p> <ul style="list-style-type: none"> <li>• If they roll a "1" or "6", tell the player that she has had a child. Give her a child card. This means that the player must pay more during the game and remove any "working wife card" they have.</li> <li>• If the player rolls a 2, 3, 4, or 5, say "You don't have a child but you took a risk."</li> </ul> <p>Move on to the next player.</p>
13	<p><b>Husband:</b> Your wife is being trained in sewing. A friend tells you that there are a lot of men hanging around where she goes to take classes.</p> <p>Do you allow her to continue taking the course?</p>	Give the participant an <i>Educated Wife Card</i> .	Take 500 CFA from the participant. This is the loss of tuition for the course.

14	<p><b>Husband:</b> Your wife tells you that she has heard about an injection that she can take to prevent pregnancy. You have heard rumors that it may cause infertility, but you don't know much about it.</p> <p>Do you go with her to the health center to find out more?</p>	<p>Give the participant an <i>Educated Woman Card</i>.</p>	<p>Have the player roll the dice.</p> <ul style="list-style-type: none"> <li>• If they roll a "1" or "6", tell the player that she has had a child. Give her a child card. This means that the player must pay more during the game and remove any "working wife card" they have.</li> <li>• If the player rolls a 2, 3, 4, or 5, say "You don't have a child but you took a risk."</li> </ul> <p>Move on to the next player.</p>
15	<p><b>Husband:</b> You and your wife have a savings plan, but a friend asks you for a loan. After some discussion, your wife does not want to give the loan.</p> <p>Do you still give the loan to your friend?</p>	<p>Take 1,000 CFA from the participant.</p>	<p>It is important to make choices together with your wife.</p> <p>Give 800 CFA to the participant.</p>

You're married!



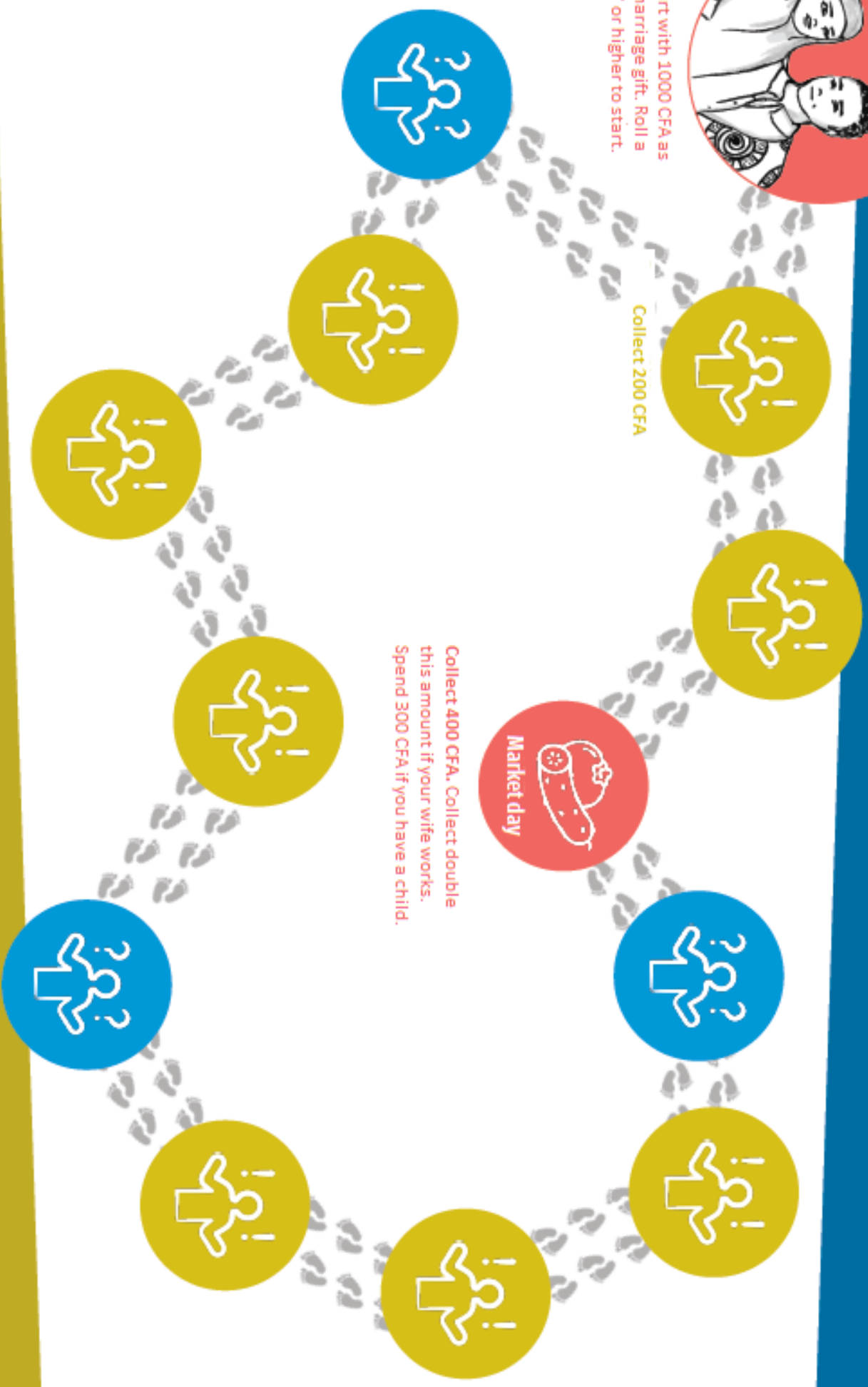
Start with 1000 CFA as a marriage gift. Roll a "3" or higher to start.

Collect 200 CFA

Market day

Collect 400 CFA. Collect double this amount if your wife works. Spend 300 CFA if you have a child.

Prosperous Futures



**Prosperity**



**Prosperity**



**Prosperity**



**Prosperity**



**Prosperity**



**Prosperity**



**Prosperity**



**Prosperity**







**1. Husband:** You help your neighbor with his crops.

He pays you 100 CFA.



**2. Wife:** You sell food in the village.

You earn 200 CFA.



**3. Couple:** Your family has health problems. If you have a child, pay 300 CFA.

If you don't have a child, pay 100 CFA.



**4. Husband:** You go to the nearest town for a week of manual labor.

You earn 800 CFA.



**5. Wife:** You participate in the local girls' collective.

You get another turn. Roll the dice again!



**6. Couple:** You attend a meeting on reproductive health organized by the local health worker.

You get another turn. Roll the dice again!



**7. Couple:** Your crops have bugs. You have to buy a pesticide.

Pay 400 CFA.



**8. Wife:** You join a savings group. You are able to start a small business.

You earn 400 CFA.

Prosperity



Prosperity



Prosperity



Prosperity



Prosperity



Prosperity



Prosperity



Prosperity





**9. Husband:** You do not go with your wife to the health facility to discuss family planning.

Lose your turn next time.



**10. Couple:** You decide to store grains in the cereal bank until the dry season.

You earn 300 CFA on your next round.



**11. Wife** Your husband helps you fetch water this week. This frees up your time to make cakes for sale.

You earn 200 CFA.



**12. Couple:** You attend training in financial planning and business skills.

You get another turn. Roll the dice again!



**13. Couple:** You decide to start saving 100 CFA per week.

You earn 100 CFA and you have another turn. Roll the dice again!



**14. Wife:** The local girls' collective practices Habbanayé, and it's your turn to get a goat.

You have another turn. Roll the dice again!



**15. Couple:** You decide to buy a telephone.

Pay 300 CFA and take another turn. Roll the dice again!



**16. Wife:** You attend a girls' collective and give good advice to a friend.

You have another turn! Roll the dice again!

**Prosperity**



**Prosperity**



**Prosperity**



**Prosperity**



**Prosperity**



**Prosperity**




**Prosperity**











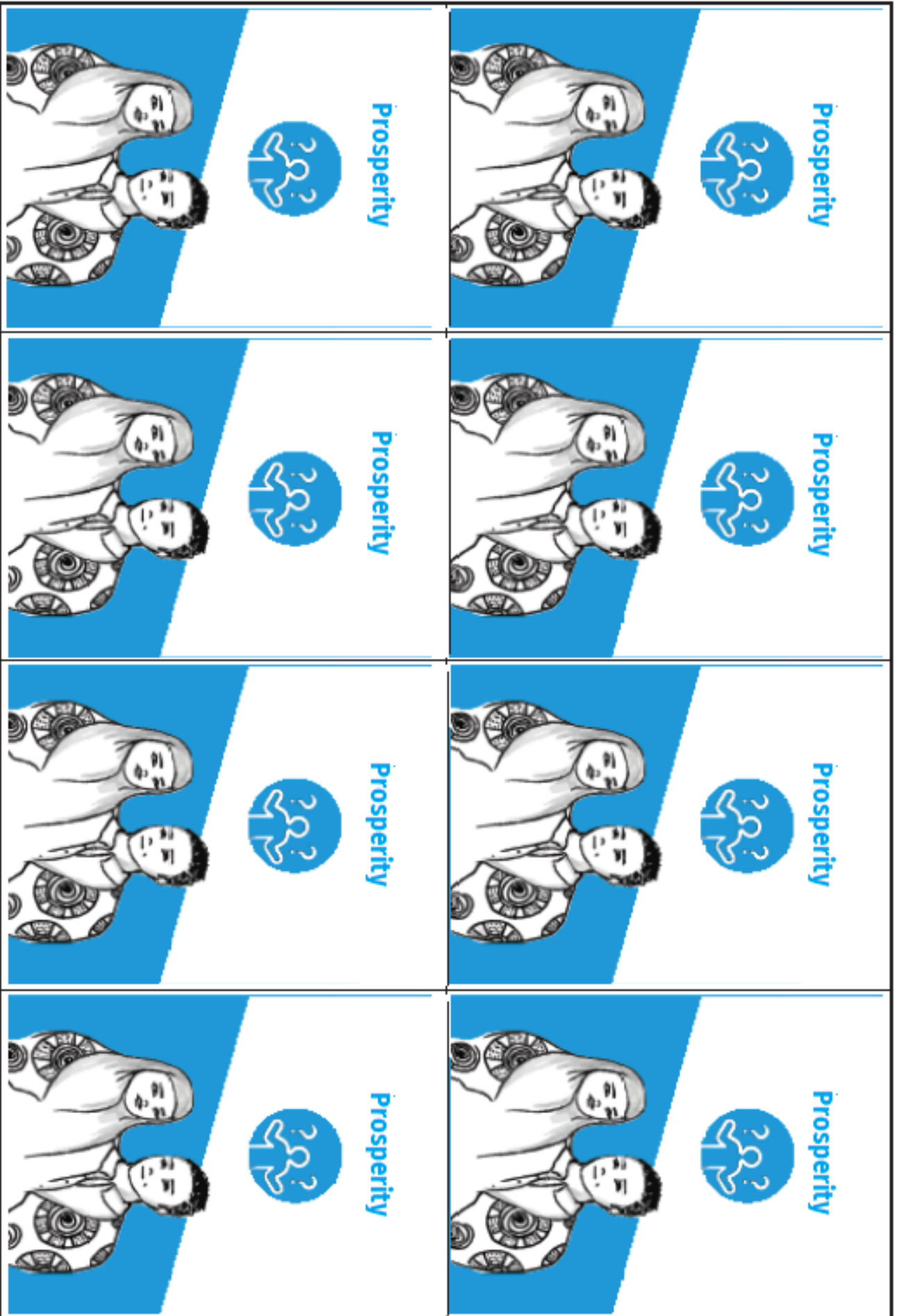
**Prosperity**









 <p><b>17. Husband:</b> A member of your family is sick and you have to lend him money. You lose 200 CFA.</p>	 <p><b>18. Wife:</b> You participate in a cowpea training. You pay 200 CFA AND collect 400 CFA at the next round.</p>	 <p><b>19. Wife:</b> Your husband helps you collect firewood this week. This allows you sell milk products at the market. You earn 200 CFA.</p>	 <p><b>20. Couple:</b> You discuss family planning. You have another turn. Roll the dice again!</p>
 <p><b>21. Couple:</b> Your goat is sick. Pay 200 CFA.</p>	 <p><b>22. Couple:</b> You attend a community awareness meeting. You have another turn. Roll the dice again!</p>	 <p><b>23. Couple:</b> It's planting season and you need to buy seeds. Pay 200 CFA.</p>	



 <p><b>1. Couple:</b> You and your husband want to use birth control pills to wait until you are at least 18 years old to have children. Your husband's parents are opposed to this.</p> <p>Do you decide to use the pill?</p>	 <p><b>2. Wife:</b> Your husband encourages you to use a modern method of contraception.</p> <p>Do you decide to use one?</p>	 <p><b>3. Husband:</b> Your wife wants to work outside the home. This forces her to travel outside the village every day.</p> <p>Do you allow her to do this?</p>	 <p><b>4. Couple:</b> A community meeting about postponing pregnancy until your wife turns 18 is held in your village.</p> <p>Do you attend?</p>
 <p><b>5. Husband:</b> Your wife wants to go to school to study full-time.</p> <p>Do you allow her to do so?</p>	 <p><b>6. Couple:</b> You are under a lot of pressure to prove your fertility and have a child immediately.</p> <p>Do you have a child?</p>	 <p><b>7. Husband:</b> Your neighbors are discussing your wife's activities outside the house. They think you should stop her from going out.</p> <p>Do you listen to them?</p>	 <p><b>8. Couple:</b> You want to have a large family with lots of children. Some people say you should start right away. Others say you should wait.</p> <p>Do you try to have a child right away?</p>





 <p><b>10. Wife:</b> You come home in tears because other women insult you and gossip about you because you have not yet had a child. Do you try to have a child?</p>	 <p><b>11. Wife:</b> Your husband invites you to a financial planning course for newly married couples. Do you go with him?</p>	 <p><b>12. Couple:</b> A health worker visits your home and wants to talk to you about family planning. Do you listen to her?</p>	 <p><b>13. Husband:</b> Your wife taking a sewing class. A friend tells you that there are many men hanging around where she is going to take these classes. Do you allow her to continue taking classes?</p>
 <p><b>14. Husband:</b> Your wife tells you that she has heard about an injection that she can take to prevent pregnancy. You have heard rumors that it may cause infertility, but you don't know much about it. She wants to go to the health center for more information. Do you accompany her to the</p>	 <p><b>15. Husband:</b> You and your wife have a savings plan, but a friend asks you for a loan. After discussion, your wife does not want to give him the loan. Do you still lend him the money?</p>		

BANQUE CENTRALE  
DES ÉTATS DE L'AFRIQUE DE L'OUEST

500

500  
CINQ CENTS FRANCS CFA

B C E A O

2016

LE GOUVERNEUR

LE PRÉSIDENT DU CONSEIL  
DES MINISTRES

BANQUE CENTRALE  
DES ÉTATS DE L'AFRIQUE DE L'OUEST

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CINQ CENTS FRANCS CFA

B C E A O

2016

LE GOUVERNEUR

LE PRÉSIDENT DU CONSEIL  
DES MINISTRES

BANQUE CENTRALE  
DES ÉTATS DE L'AFRIQUE DE L'OUEST

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CINQ CENTS FRANCS CFA

B C E A O

2016

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B C E A O

2016

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MILLE FRANCS CFA

B C E A O

2003

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BANQUE CENTRALE  
DES ÉTATS DE L'AFRIQUE DE L'OUEST

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MILLE FRANCS CFA

B C E A O

2003

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DES ÉTATS DE L'AFRIQUE DE L'OUEST

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B C E A O

2003

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B C E A O

2003

LE GOUVERNEUR

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MILLE FRANCS CFA

B C E A O

2003

LE GOUVERNEUR

LE PRÉSIDENT DU CONSEIL  
DES MINISTRES

## Annex 10: Business Image Cards

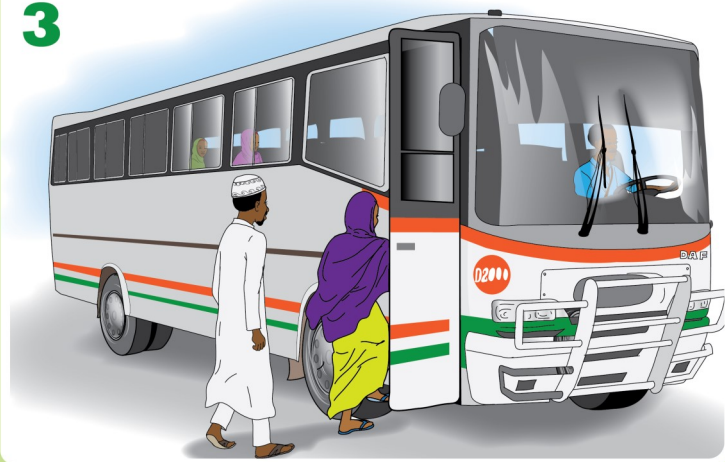
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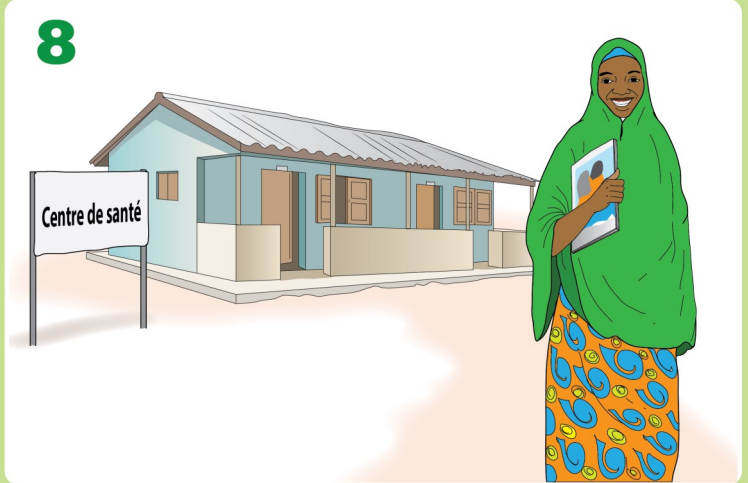
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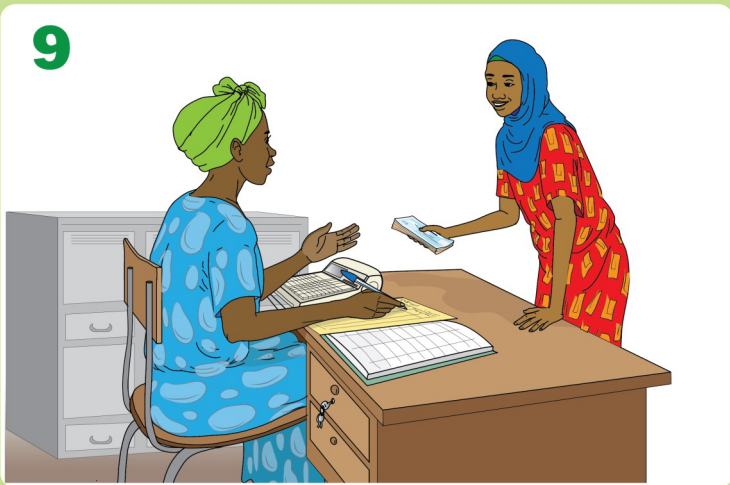
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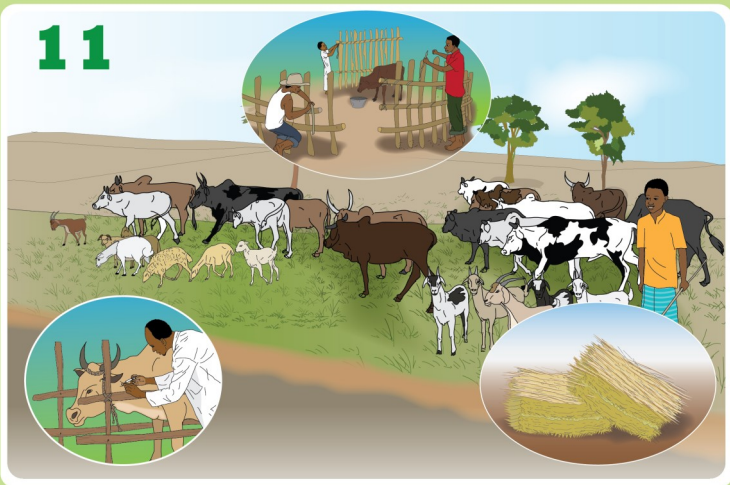
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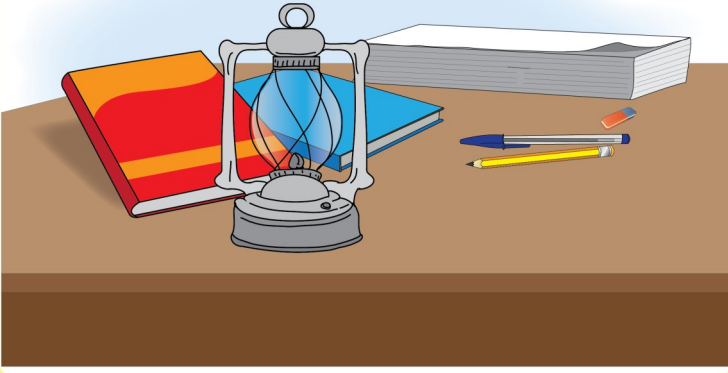
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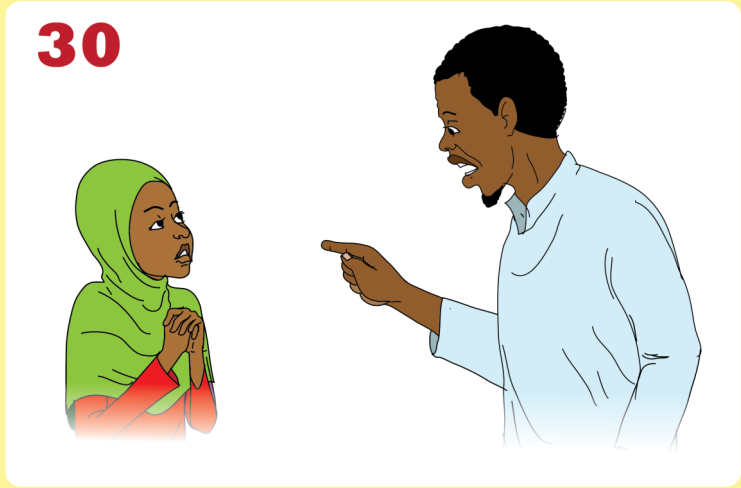
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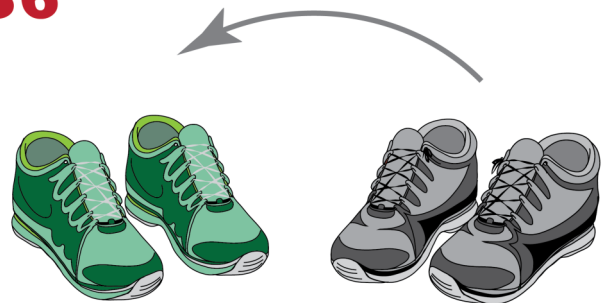
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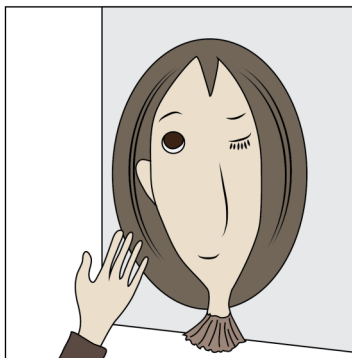
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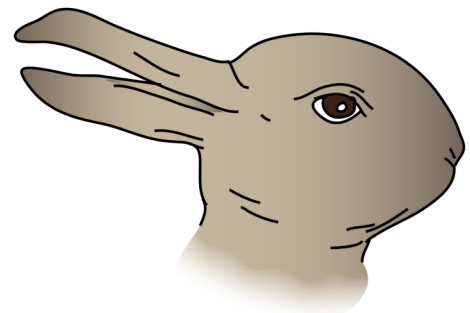
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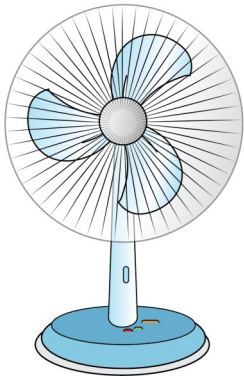
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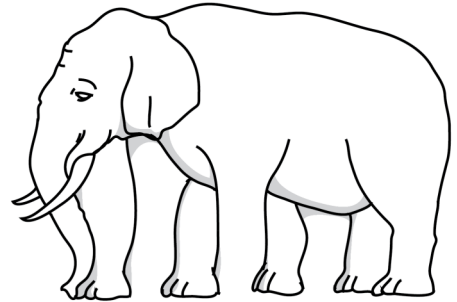
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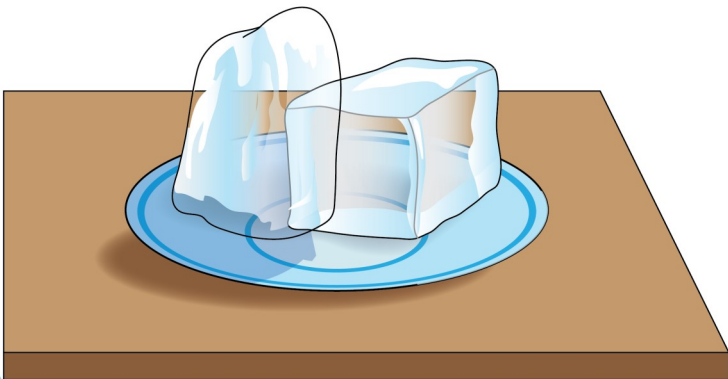
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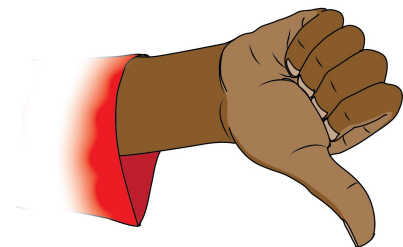
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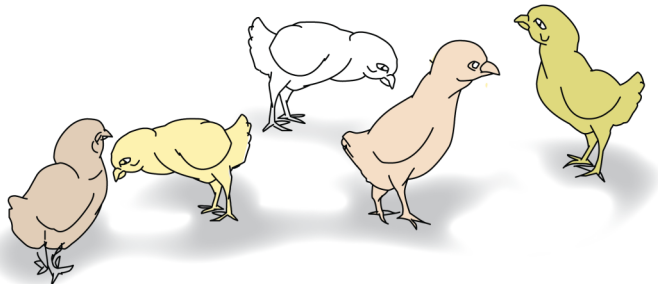
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