

IMAGINE Fada Peer Leader Manual



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For additional curricula, tools, and reports from the IMAGINE Project, please visit: www.care.org/SRHR/IMAGINE

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Finally, we wish to acknowledge the following curricula, from which portions of this guide were modified and adapted:

- CARE. 2018. *Healthy, Wealthy and Wise Facilitator Guide*. Atlanta: CARE USA ;
- CARE. Module de formation sur : La gestion des activités génératrices de revenus AGR. Niger : CARE Niger.
- Cowan, E., F. Mekuria, A. Sprinkel. 2016. *Social Analysis and Action: Global implementation manual*. Atlanta: CARE USA ;
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- International Youth Foundation. *Reproductive Health Lessons: A Supplemental Curriculum for Young People. Adapted for St. Lucia*. Washington D.C.: International Youth Foundation and USAID;
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- Martin, S. 2008. *Being a Mentor: A Guide to Supporting Young Married Adolescent Women*. Kakamega and Nairobi: APHIA II Western, PATH, USAID;
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- Nzau, J. 2016. *Guide de Facilitation des Séances des Dialogues*. Niger : CARE USA ;
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- USAID/SPRING-UNICEF IYCF Image Bank. 2010. iycf.spring-nutrition.org.
- Yaker, Robyn. 2018. *Model Couples (Indashyikirwa) in Eliminating Gender-Based Violence: Adapted Training Module*. CARE Rwanda.

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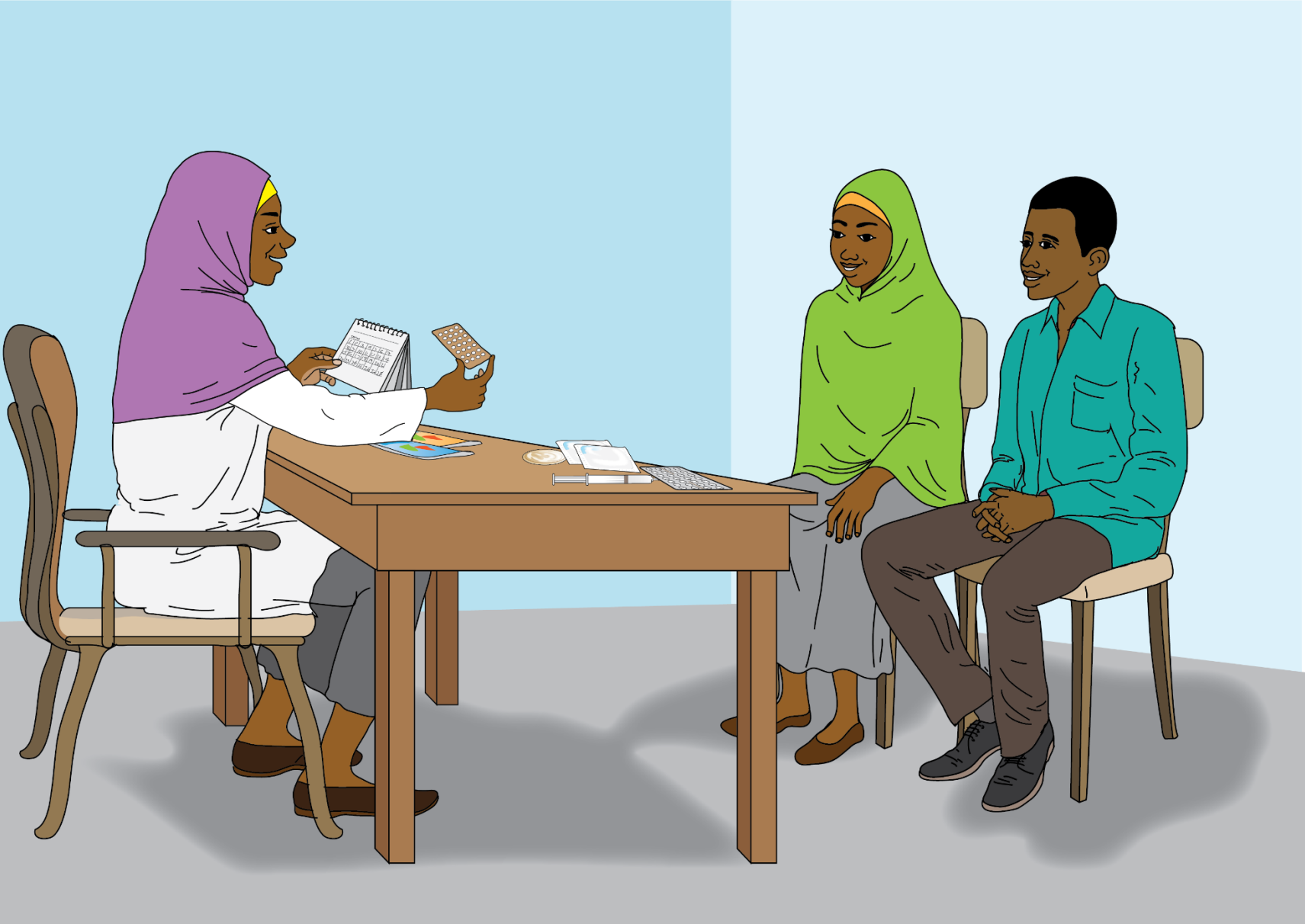
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PART I: Health and Life Skills Sessions



Introduction: Rule Setting



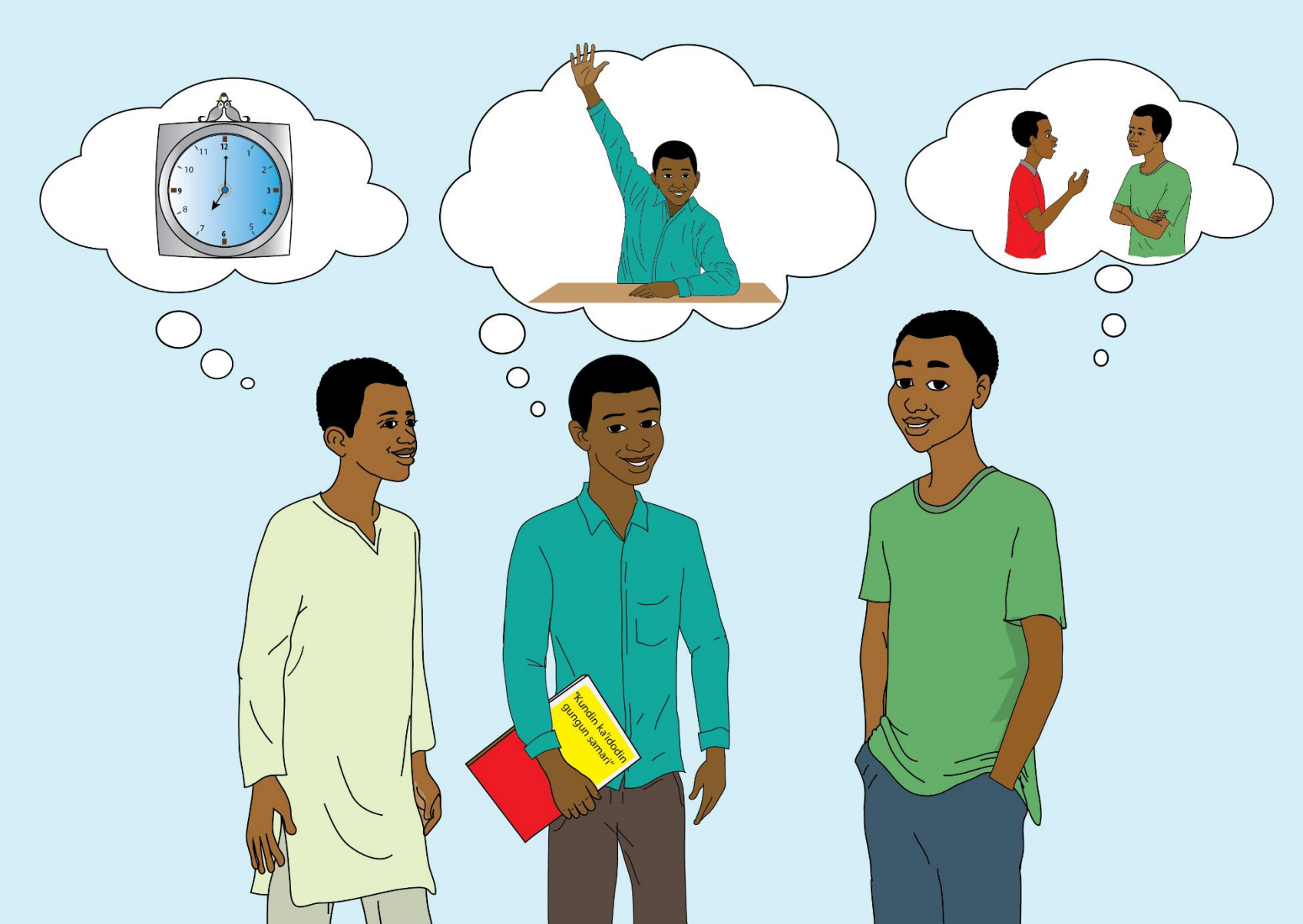
Key messages:

- Rules can help us create a good group environment.

Questions:

- What are rules that you think would help us build trust and work together as a group?

Introduction: Rule Setting



Introduction: My Values



Key messages:

- A value is an idea or belief that is important to you.
- Values can guide how we make decisions, especially about our reproductive health.
- Human rights are values that each person across the world deserves. They help us live happy and safe lives.

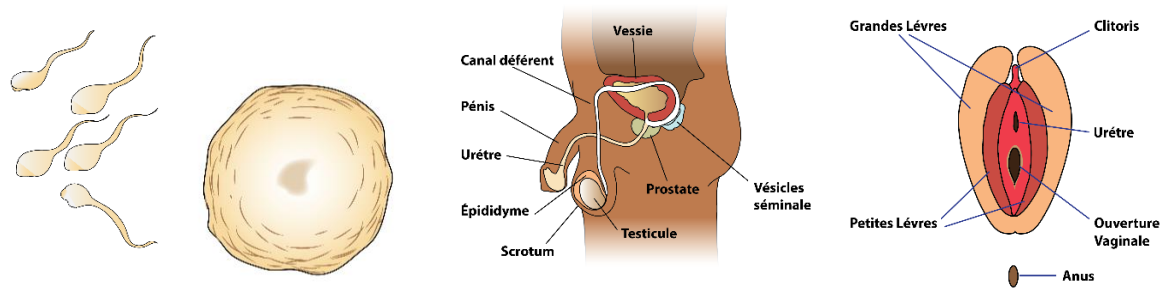
Questions :

- What are examples of a value?
- How do values affect our health?
- How can we protect human rights in our girls' collective and our community?

Introduction: My Values



Sex and Gender: Sex vs. Gender



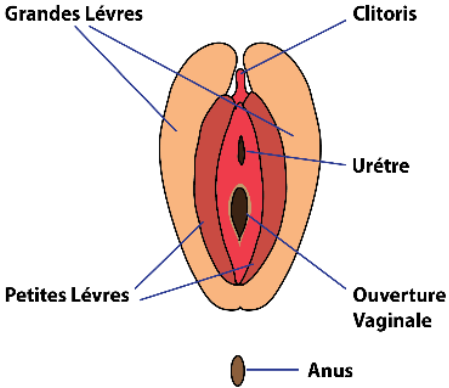
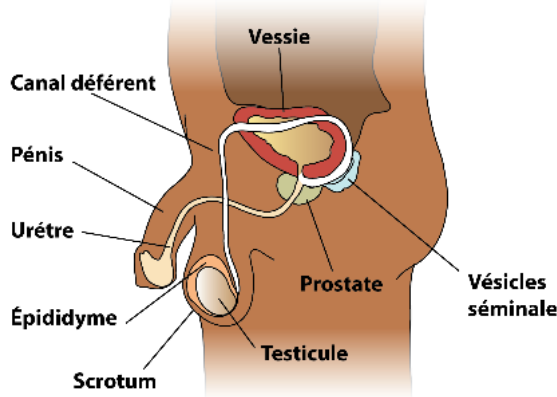
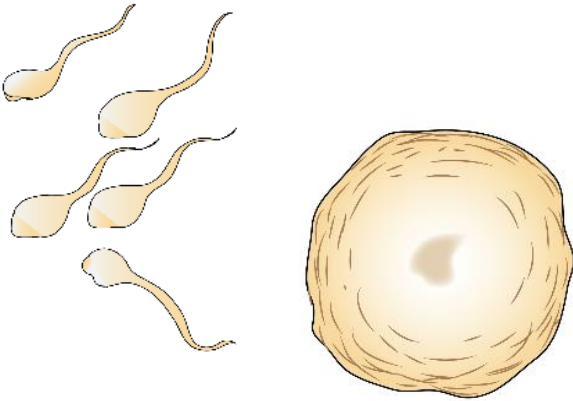
Key messages:

- **Sex:** The physical features that identify a person as male or female.
- **Gender:** Ideas and rules that tell men and women how they should act. Gender is learned.
- **Norms:** unwritten rules for how people are expected to behave in society. These are often very different for men and women.

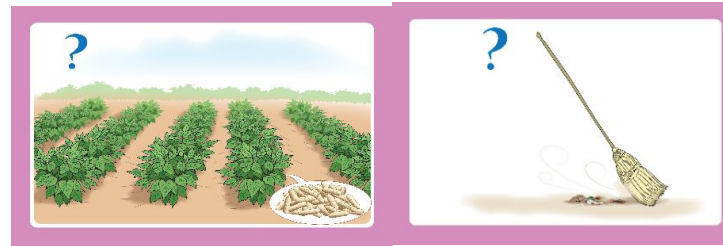
Questions:

- What is sex?
- What is gender?
- Can you identify rules you are expected to follow or ways you are expected to behave due to your gender?

Sex and Gender: Sex vs. Gender



Sex and Gender: Household Tasks



Key messages:

- The tasks we do in our community have to do with gender norms. This means that whether a man or woman typically does the task can change.
- Sharing tasks and decisions can result in happier, more productive families and communities.

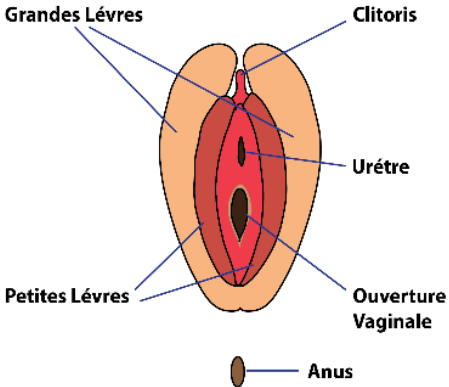
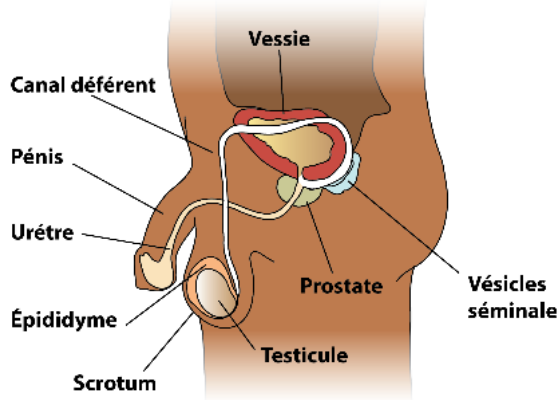
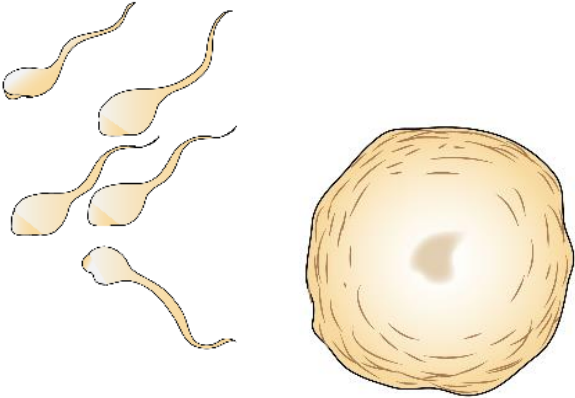
Activity:

- Use the **Gender Task Image Cards** to ask who *usually* performs this task or makes this decision: men, women or both?

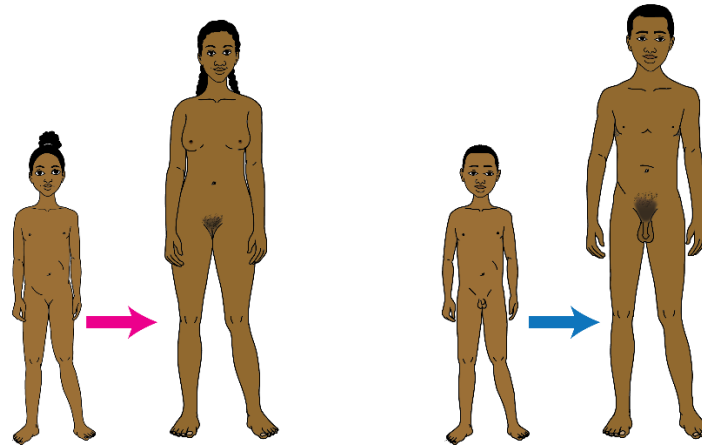
Questions:

- Who does more tasks? Why? How does this affect you?
- Who makes more decisions? Why? How does this affect you?
- How can men and women share more of these tasks and decisions?

Sex and Gender: Sex vs. Gender



Puberty and the Reproductive System: Changes During Puberty



NOTE: If possible, try to invite a health worker to this meeting.

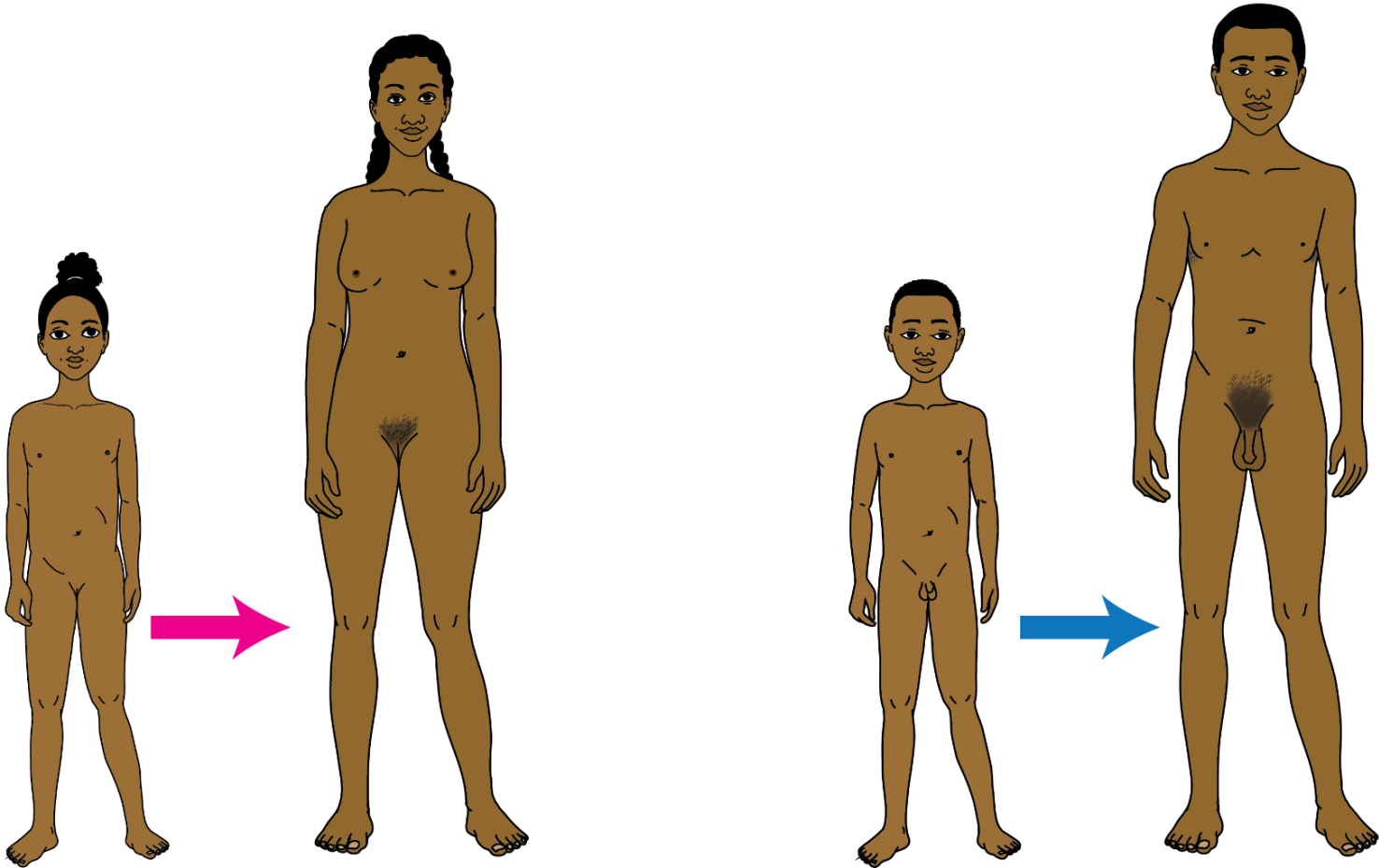
Key Message:

- Puberty describes the changes we experience as we become an adult. Changes include things like a growth in body hair, breast growth, and other physical changes.
- During puberty, a girl becomes *physically* able to have a baby and a boy becomes *physically* able to father a child. However, it does not mean it is healthy for a girl to become pregnant.
- In addition to physical changes, boys' and girls' roles in society may change after puberty.

Questions:

- What changes happen to girls and boys during puberty?
- Do people change the way they treat girls and boys after puberty? Why?
- In addition to being physically ready to have child, what else do you need to consider before becoming pregnant?

Puberty and the Reproductive System: Changes During Puberty



Puberty and the Reproductive System: Menstruation



Key Message:

- During puberty, most girls begin to menstruate (also called a “period”). Menstruation is the shedding of the uterine lining each month if an egg has not been fertilized.
- Menstruation is a normal and healthy part of becoming a woman. It is still safe and healthy to participate in all activities, such as school, household activities, or work.
- A woman begins menstruating during puberty and continues until she is around 50 years old. When a woman is pregnant, her period temporarily stops.
- Some women may experience pain with their period. This is normal and healthy. A health worker can help you learn how to manage pain with your period.

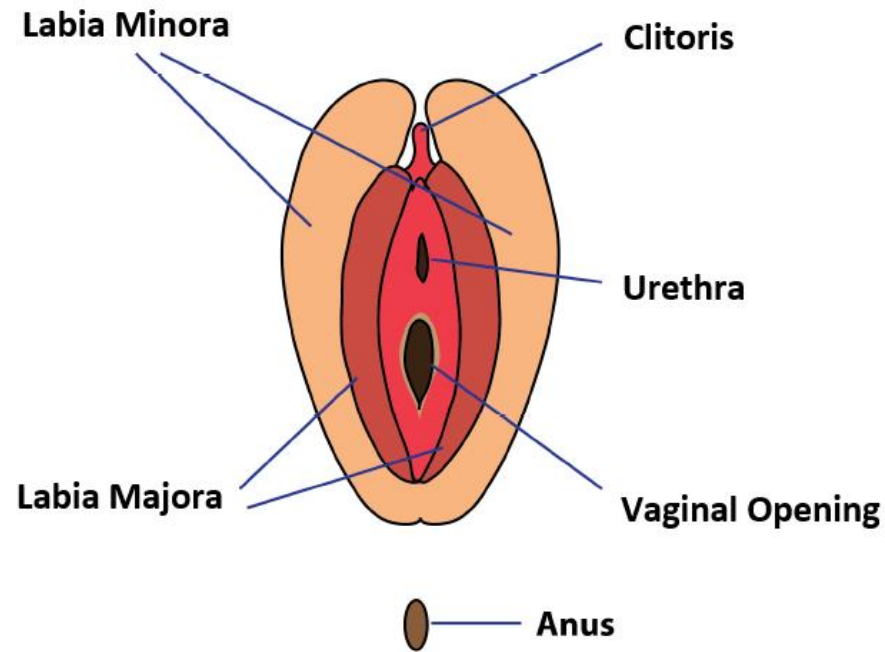
Questions:

- What can girls in this community use to manage their periods?
- How do beliefs in our community about menstruation relate to gender norms?

Puberty and the Reproductive System: Menstruation



Puberty and the Reproductive System: External Female Anatomy



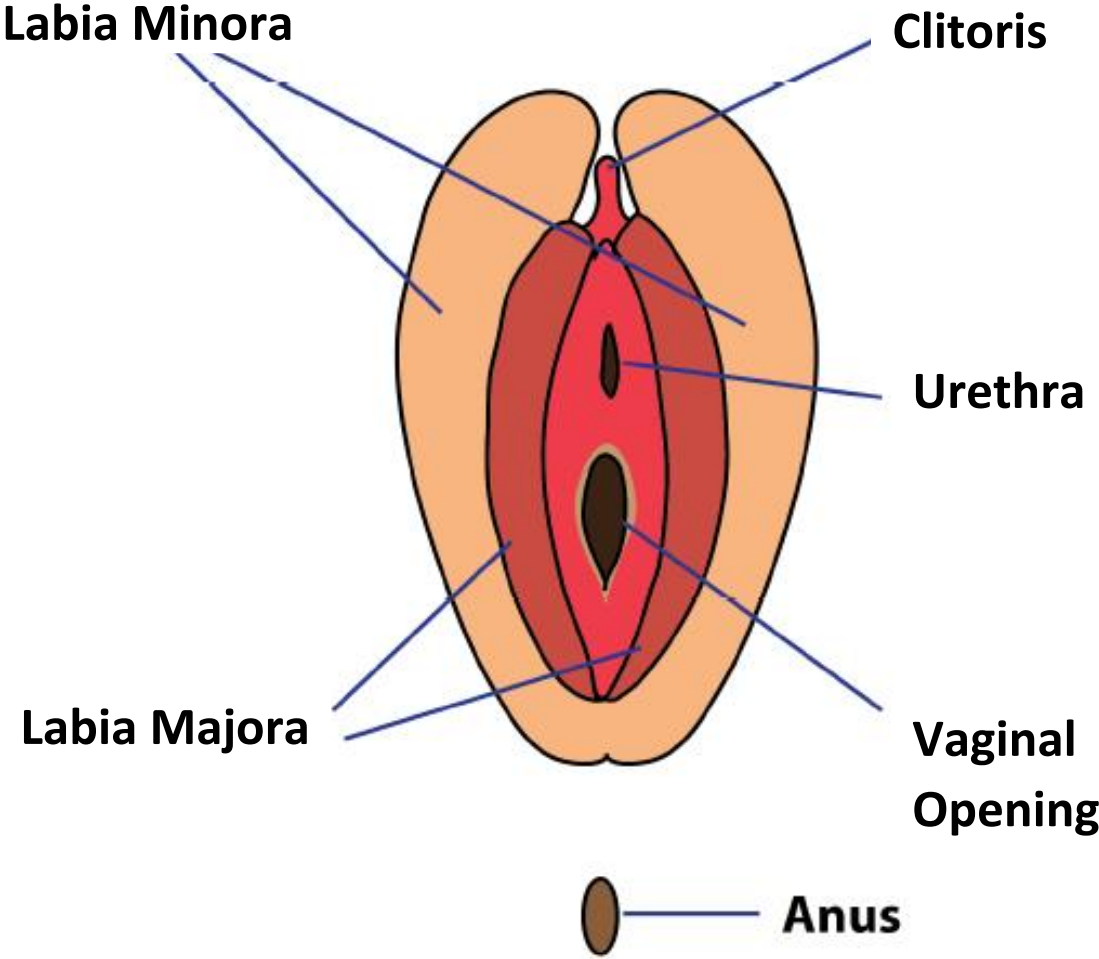
Key Messages:

- This is the OUTSIDE of a woman's reproductive system.
- **Inner and outer labia:** Folds of skin that cover and protect the genitals.
- **Urethra:** Where urine leaves the body.
- **Clitoris:** Only provides sexual pleasure.
- **Vaginal opening:** Passageway from the uterus to the outside of the body.
- **Anus:** Where poop leaves the body.

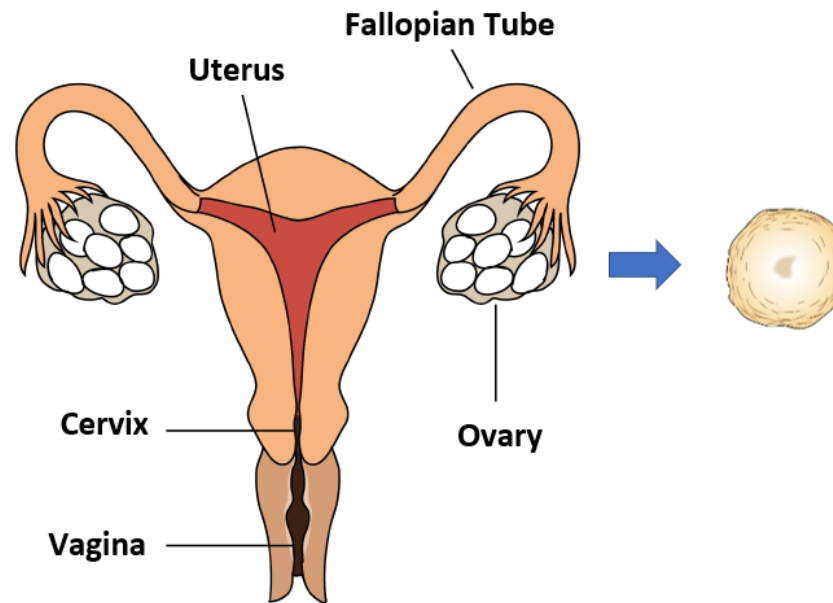
Questions:

- What questions do you have? (*write or draw the questions so you can share these with a health worker*)

Puberty and the Reproductive System: External Female Anatomy



Puberty and the Reproductive System: Internal Female Anatomy



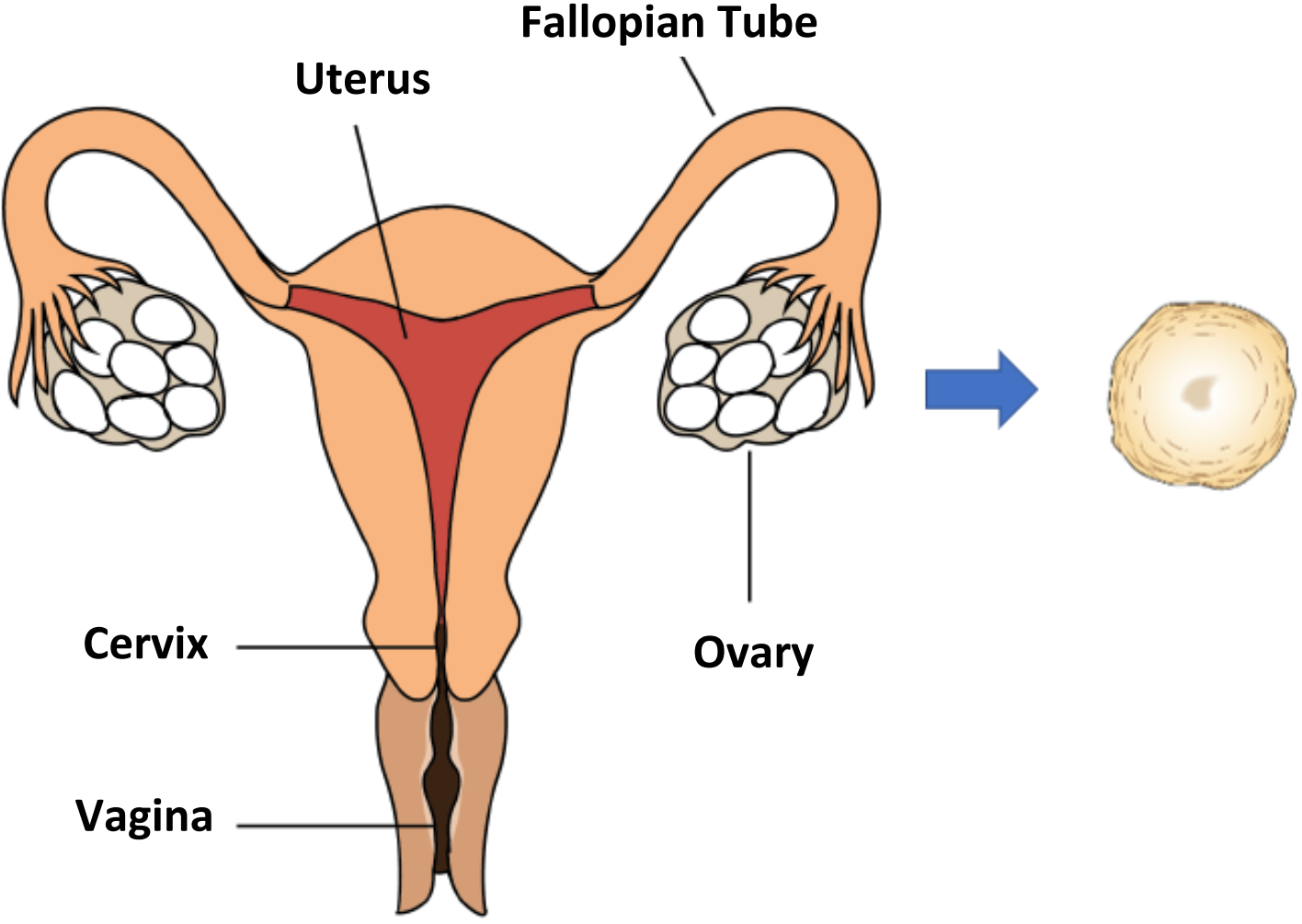
Key Messages:

- This is the INSIDE of a woman's reproductive system.
- **Ovaries:** These store eggs. Each month, one ovary will release an egg.
- **Fallopian tubes:** Tubes that carry the egg from the ovaries to the uterus. This is where fertilization occurs.
- **Uterus:** If an egg is fertilized, it will travel to the uterus. This is when pregnancy begins.
- **Cervix:** An opening between the vagina and the uterus.
- **Vagina:** The passageway from the uterus to the outside of the body.
- During a woman's menstrual cycle, the walls of the uterus grow and thicken. If a woman does not get pregnant, this lining leaves the body out of the vagina. This is called menstrual bleeding.

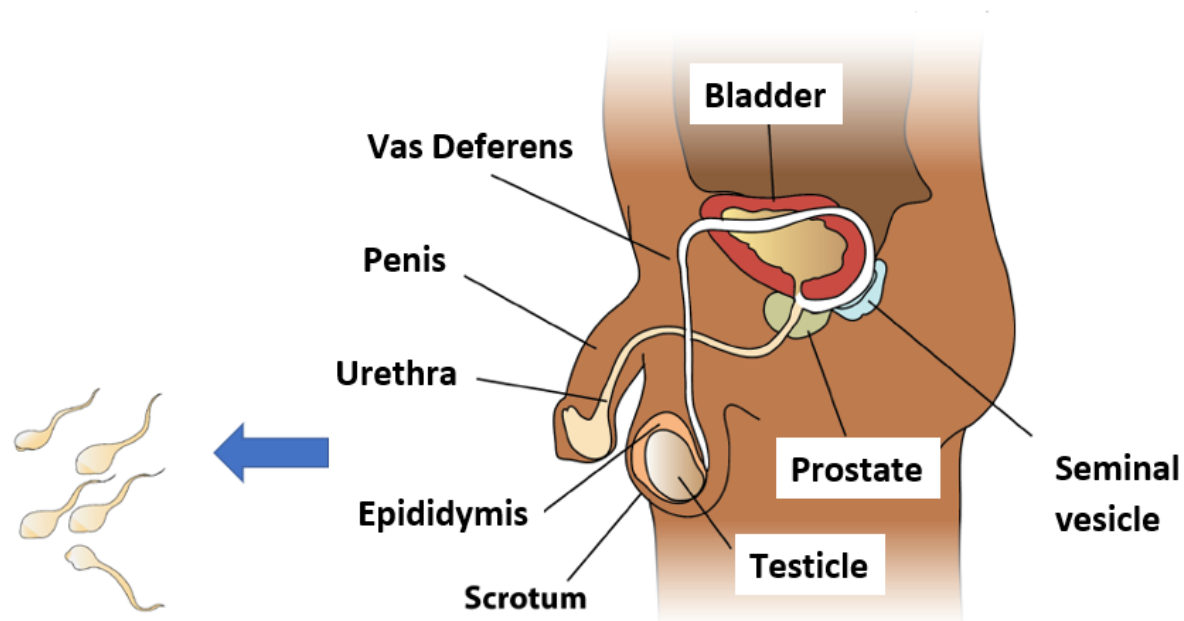
Questions:

- What questions do you have? (*write or draw the questions so you can share these with a health worker*)

Puberty and the Reproductive System: Internal Female Anatomy



Puberty and the Reproductive System: Male Anatomy



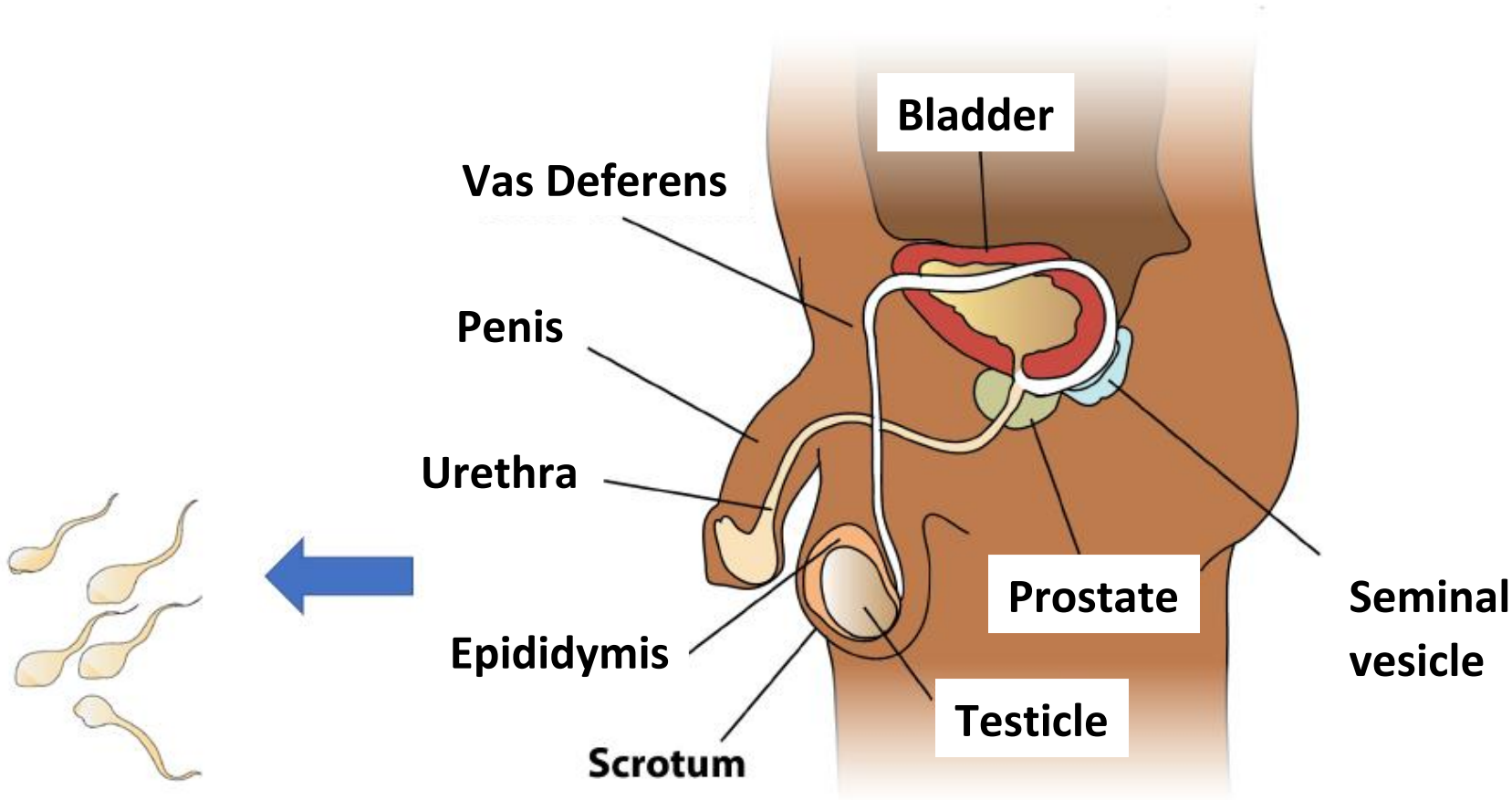
Key Messages:

- **Penis:** This is the outer sex organ in males. Inside the penis, there is a tube called the urethra. It allows urine to pass and it carries sperm out when a man is sexually excited.
- **Scrotum:** This holds the testicles.
- **Testicles:** These are two balls that sit inside the scrotum. They make sperm – a man’s seed.
- **What is an erection?** An erection occurs when the penis becomes hard and straight. Just because a person has an erection does not mean that he 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. If semen is ejaculated into the woman’s vagina, she may become pregnant. It can also carry diseases that could harm a woman.

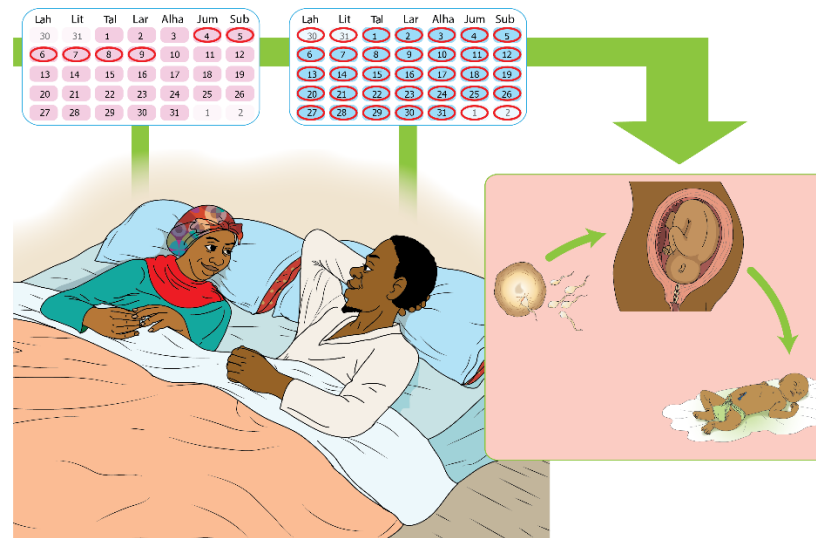
Questions:

- What questions do you have? (*write or draw the questions so you can share these with a health worker*)

Puberty and the Reproductive System: Male Anatomy



Fertility and Conception: Overview



NOTE: If possible, invite a health worker to this meeting.

Key Messages:

- For pregnancy to occur, sperm from a man must join a woman's egg inside a woman's body during sexual intercourse.
- Men are fertile from puberty onwards, no matter the day of the month.
- Women are only fertile for a few days each month.
- Most women who are not pregnant bleed each month.

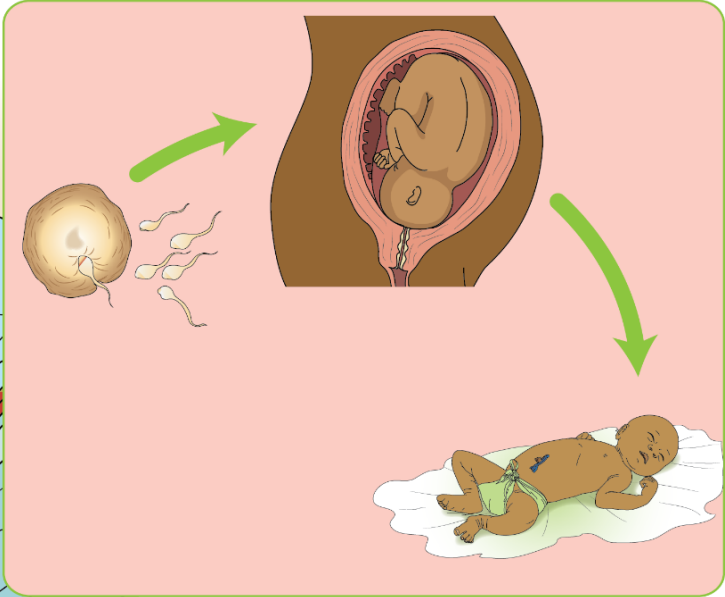
Questions:

- What does fertility mean?
- How does pregnancy occur?
- When are men fertile? When are women fertile?

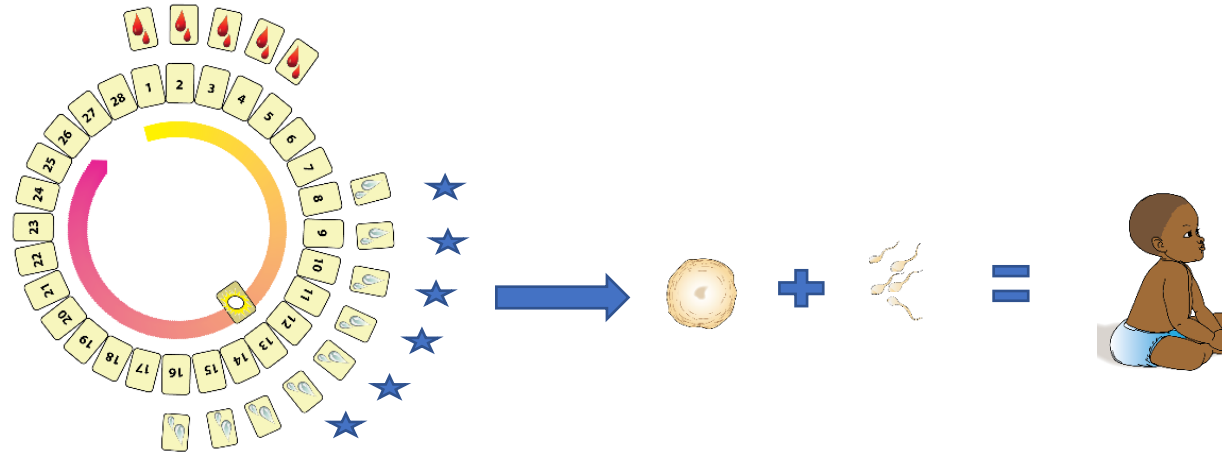
Fertility and Conception: Overview

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: Fertility and Menstruation



Key Messages:

- A typical menstrual cycle is 28 days. Women bleed for 5 days per month on average.
- After they bleed, women begin to produce mucus from their vaginas.
- Mid-cycle each month, a woman releases an egg. If the egg and the sperm meet, the woman will get pregnant.
- A woman can get pregnant the day she releases an egg and the five days before – because sperm can live inside a woman for three to five days.

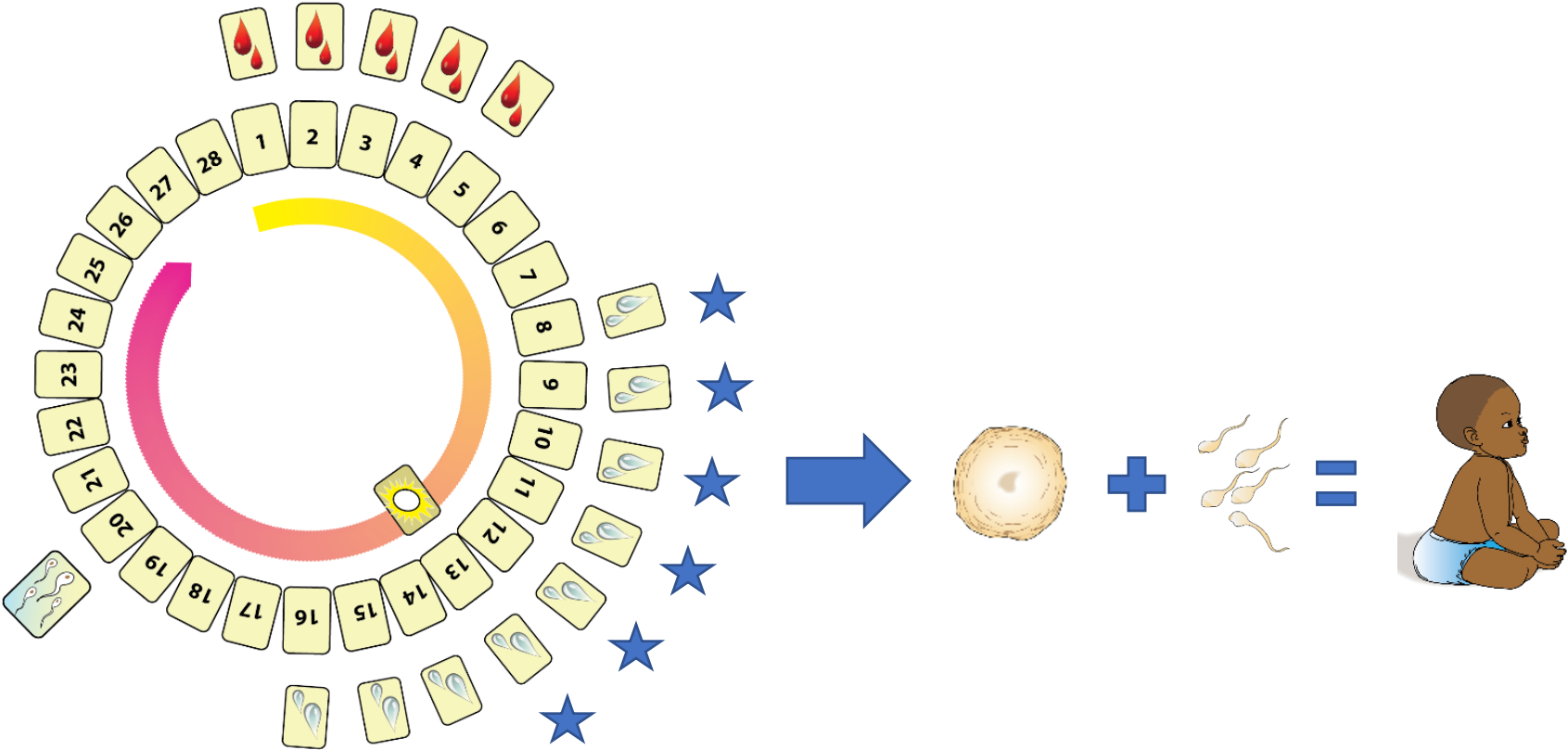
Activity:

- Explain this picture represents days in a typical menstrual cycle. The red cards represent a period, and the droplet cards represent days when a woman produces mucus from her vaginas. The card with the egg represents when an egg enters a woman's womb.
- Point to different days of the month. Can a woman can become pregnant on that day if she has unprotected sex? (*Remember—a woman can only get pregnant on the days with a star: between the time she has secretions and when her egg is released*).

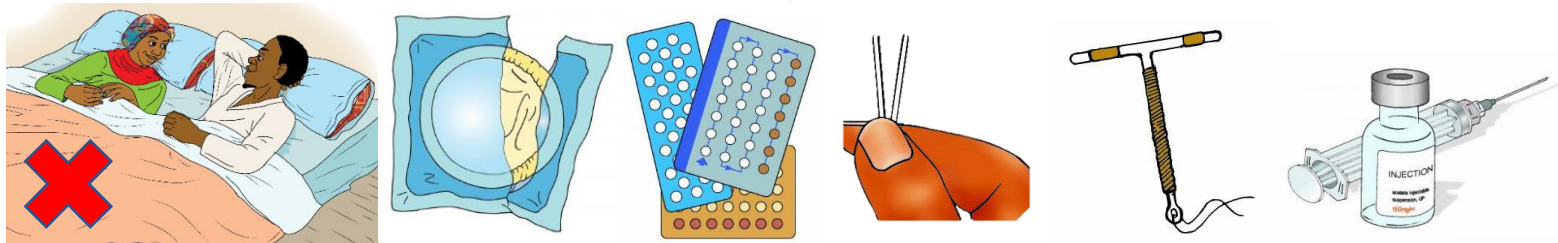
Questions:

- When in her cycle can a woman become pregnant?

Fertility and Conception: Fertility and Menstruation



Fertility and Conception: Avoiding Pregnancy



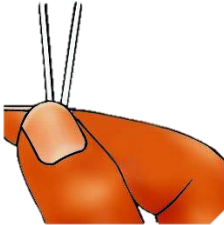
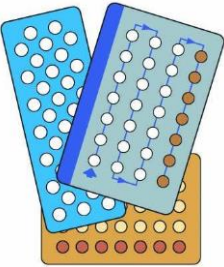
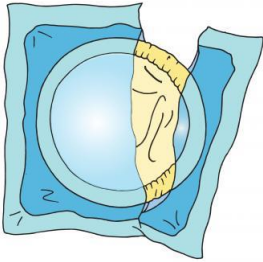
Key Messages:

- It can be difficult to tell what stage of a menstrual cycle you are in. That means that we often cannot predict when a person can become pregnant.
- There are three ways to avoid pregnancy:
 - Avoid sexual intercourse
 - Use a condom
 - Use hormonal contraception

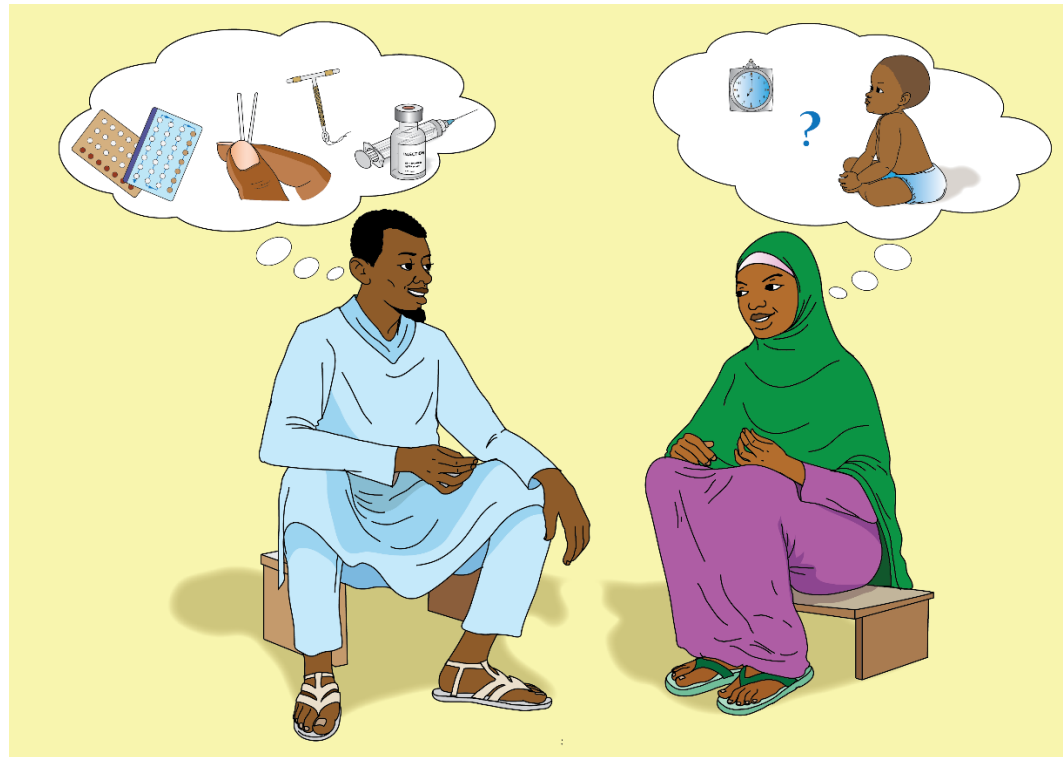
Questions:

- What can a couple do to avoid or delay pregnancy?
- How can hormonal contraception help us ensure our health and the health of our future children?

Fertility and Conception: Avoiding Pregnancy



Fertility and Conception: Planning our Pregnancies



Key Messages:

- Before you have a child, it is important to think about what is good for the child and what is good for you and your family.
- Sometimes, it is healthier to wait to become pregnant. Contraception can help you decide when to become pregnant.

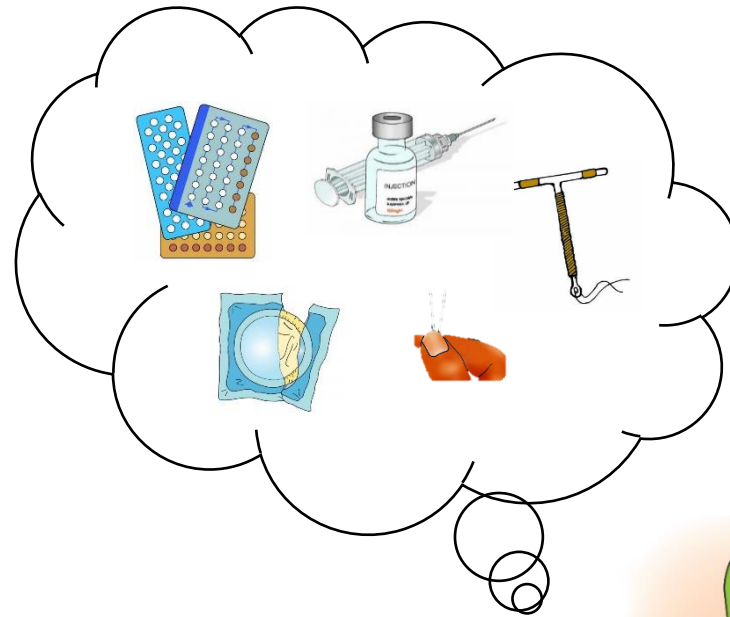
Questions:

- What are the advantages of having a child now or soon after marriage?
- What are the disadvantages of having a child now or soon after marriage?

Fertility and Conception: Planning our Pregnancies



Contraception: Overview



NOTE: If possible, a health worker should attend this meeting.

Key Messages:

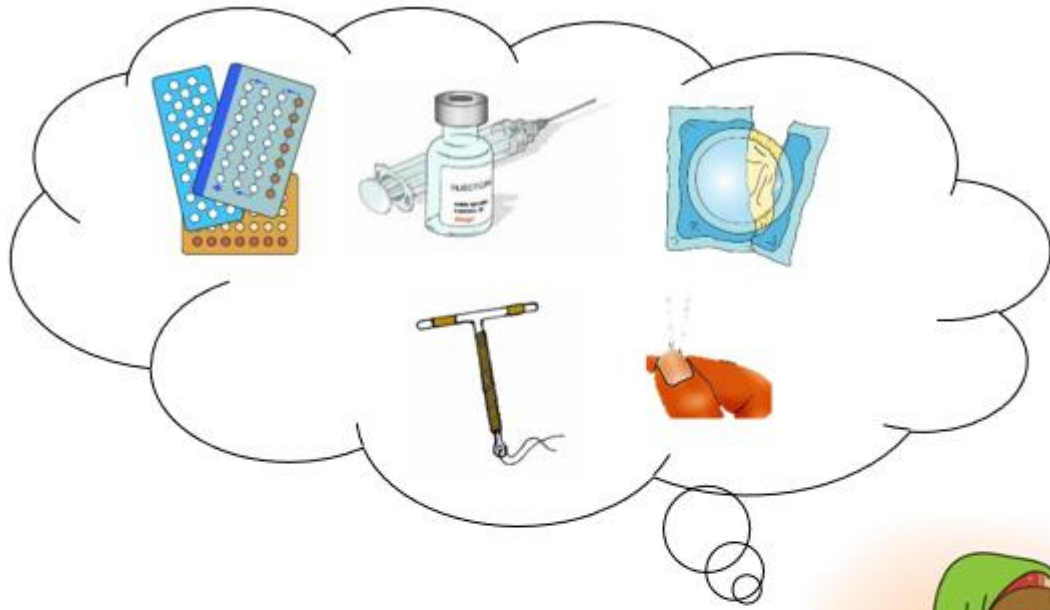
- Contraception is the tools and strategies available to plan when to have a family.
- Some methods also protect us from illnesses that are spread through sexual activity.
- Contraceptive methods can help couples control when they become pregnant.
- All contraceptive methods are safe for adolescents with or without children to use.



Questions :

- What contraceptive methods do you know?
- What contraceptive methods are safe for adolescents?
- Why might some couples use contraception?

Contraception: Overview

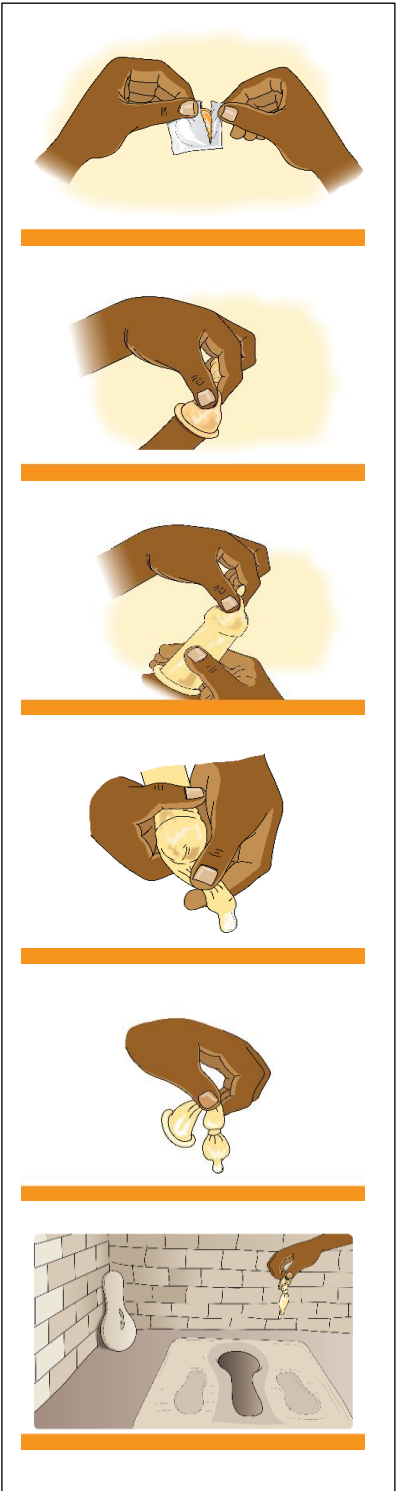


Contraception: Condoms

Steps to Use a Condom

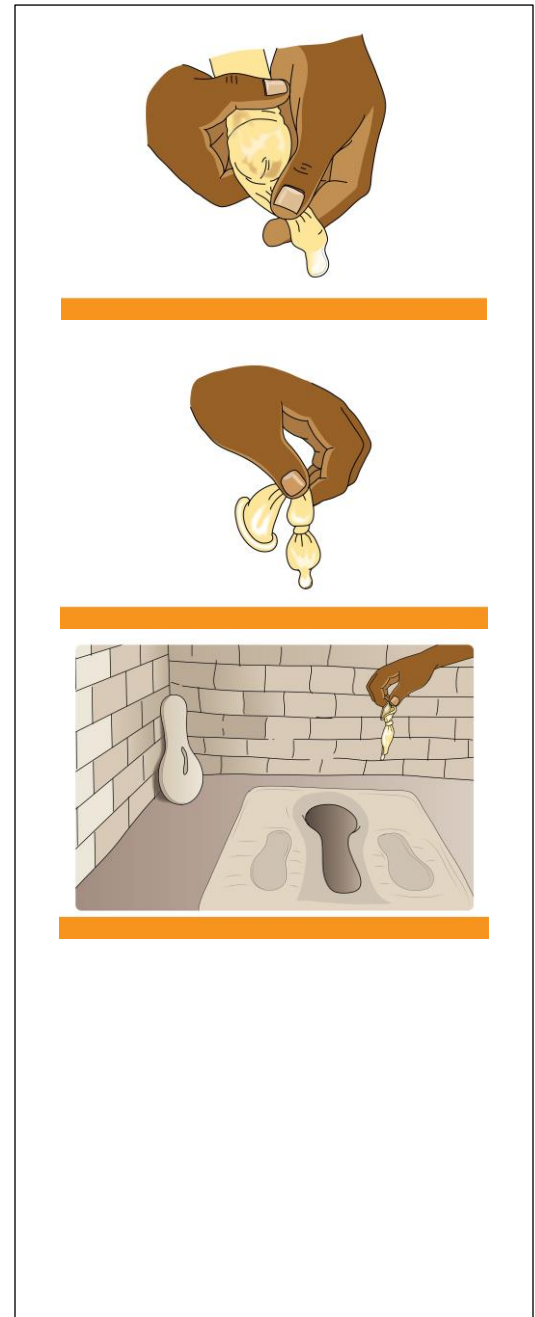
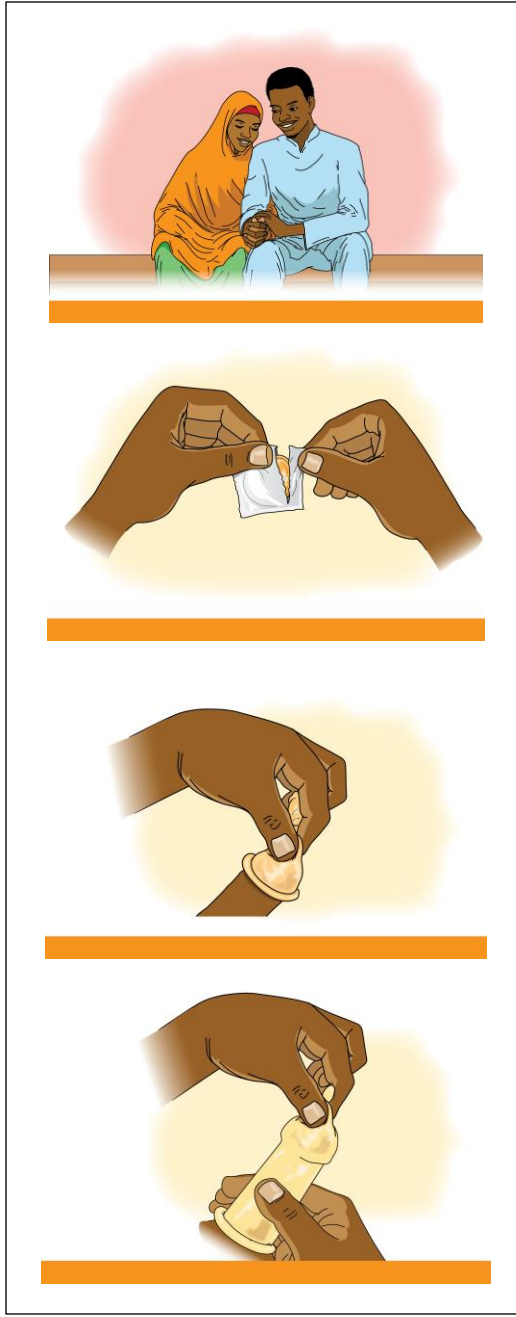


1. Talk about condom use with your partner.
2. Buy condoms or find a place that gives them away for free.
3. Keep condoms in a cool, dry place (not a wallet).
4. Check the expiration date. Also check for the air bubble to make sure there are no holes.
5. Establish consent and readiness for sex. Engage in foreplay.

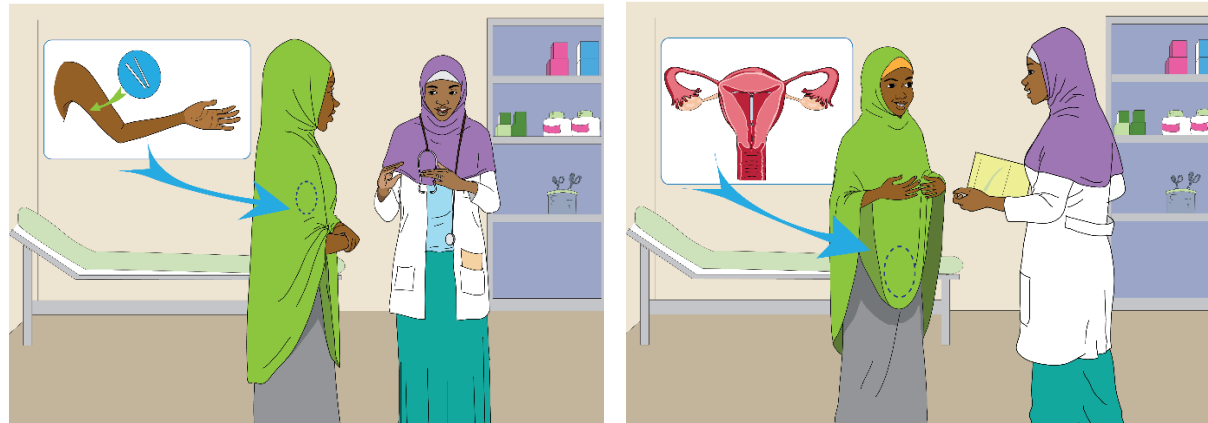


6. Open the condom package with your fingers.
 7. When the penis is erect, squeeze the tip of the condom and place it on the head of the penis.
 8. Roll the condom down to the base of the penis as you hold the tip of the condom.
 9. After ejaculation, hold the condom at the base of the penis and gently pull out the penis.
 10. Tie the condom to prevent spills.
 11. Throw the condom away in the trash.
- Remember: Condoms are the only way to protect against HIV and other sexually transmitted infections during sex. Condoms can be used at the same time as other methods.*

Contraception: Condoms



Contraception: Implants and IUDs



Implants Key Messages:

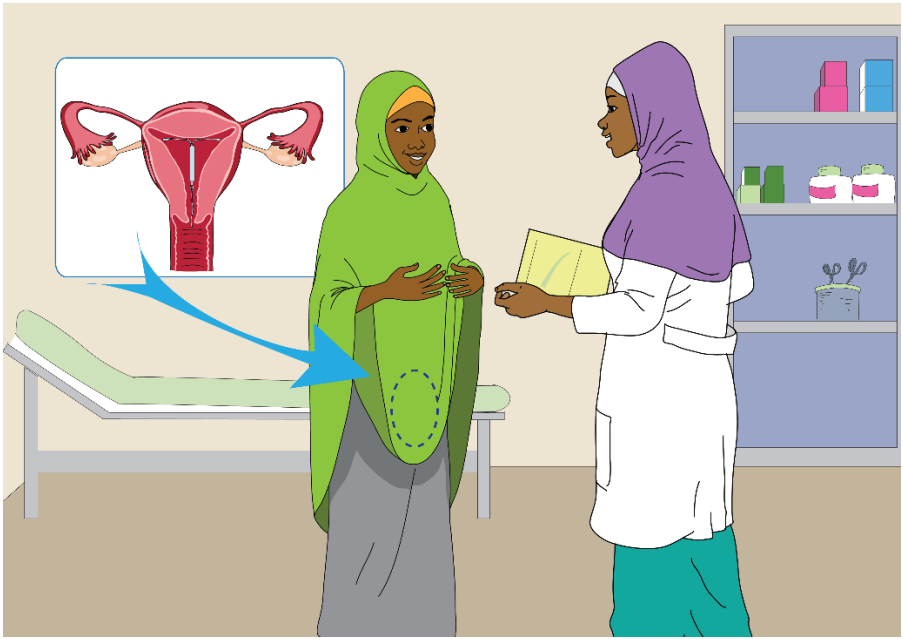
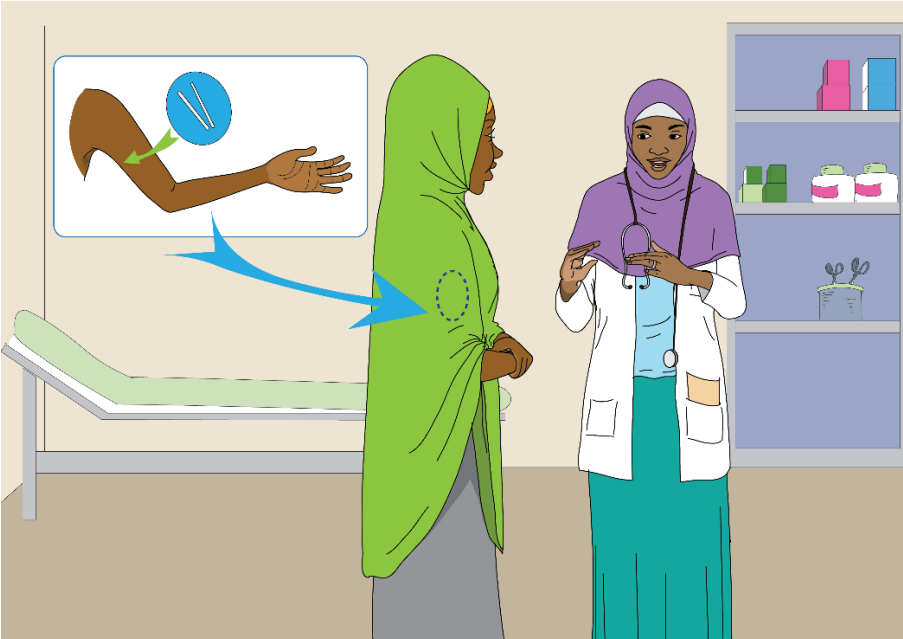
- Implants are small plastic rods. A trained health worker places implants under the skin of a woman's upper arm by making a small cut. It can stay the arm for several years, but they can also be taken out sooner.
- **Advantages:** Implants work for a long time and can be used without the knowledge of others. Implants do not disrupt sex and the woman does not have to remember to do something every day. A woman can become pregnant immediately after it is removed.
- **Possible disadvantages:** Implants require a small cut in the arm that may leave a tiny scar.

IUDs Key Messages:

- An IUD is a small device that is made of either plastic or plastic and copper. Some also release hormones. A doctor or health worker places the IUD in the woman's uterus. The copper IUD, which is the most common IUD, can be left in place for up to 10 years.
- **Advantages:** IUDs prevent pregnancy for a long time and can be used without the knowledge of others. IUDs do not disrupt sex and the woman does not have to remember to do something every day. A woman can get pregnant immediately after the IUD is removed.
- **Possible disadvantages:** There is a higher risk for pelvic inflammatory disease.

Remember: None of these methods protect against HIV and other sexually transmitted infections. Condoms are the only way to protect against HIV and other sexually transmitted infections during sex. Condoms can be used at the same time as other methods.

Contraception: Implants and IUDs



Contraception: Injectables and the Oral Contraceptive Pill



Injectables Key Messages:

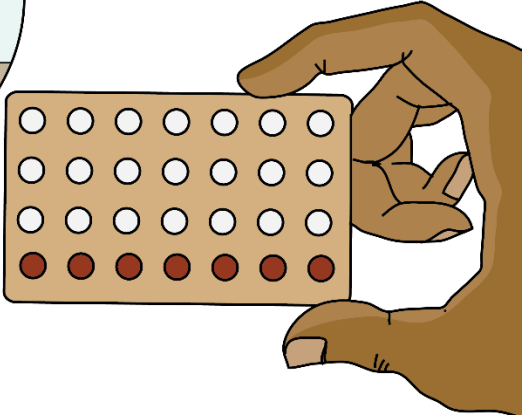
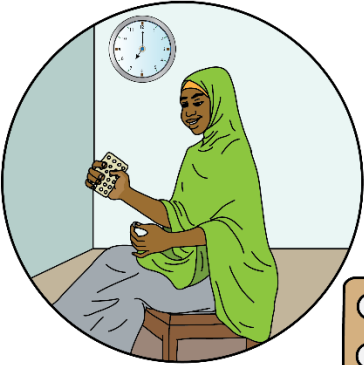
- The woman gets an injection in her arm or buttock every two or three months.
- **Advantages:** The injectable does not disrupt sexual intercourse and can be used without the knowledge of others. A woman can become pregnant after she stops receiving injections
- **Possible disadvantages:** It may take 6 to 12 months to become pregnant after stopping injections. It requires a visit to a health worker or clinic every two or three months.

Oral Contraceptive Pill Key Messages:

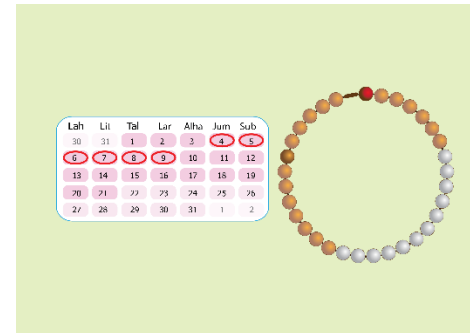
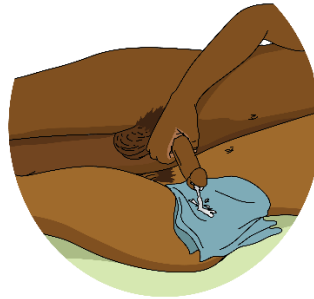
- The oral contraceptive pill is a pill that a woman takes by mouth at the same time each day.
- **Advantages:** The pill can make menstrual periods lighter and improve acne. Once a woman stops using the pill, she can become pregnant right away.
- **Disadvantages:** The woman must remember to take the pill every day at the same time each day and must obtain a pill package for every month. This may require visits to a pharmacy, health worker or clinic every month.

Remember: None of these methods protect against HIV and other sexually transmitted infections. Condoms are the only way to protect against HIV and other sexually transmitted infections during sex. Condoms can be used at the same time as other methods.

Contraception: Injectables and the Oral Contraceptive Pill



Contraception: Oral Contraceptive Pill, LAM, Withdrawal, Standard Days Method



Lactational Amenorrhea (LAM) Key Messages:

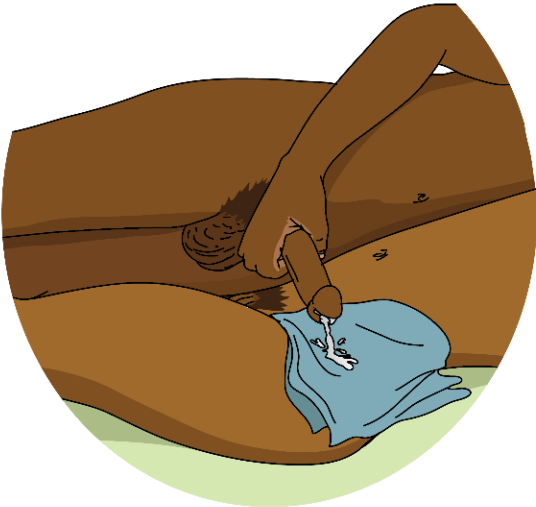
- By only feeding a new baby breast milk, a new mother can prevent pregnancy for up to six months if her period has not returned.
- LAM is less effective after the baby is six months old, after the baby begins having other foods and drinks, or after the woman's period has returned—whichever comes first.
- **Advantages:** Women do not need to access a service from a health facility. There are no side effects.
- **Possible Disadvantages:** Women must already have had a child to use. LAM needs to be used correctly for it to be effective.

Withdrawal and Standard Days Method Key Messages:

- 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 avoiding sex or using condoms during fertile days. A woman may use a special necklace called Cycle Beads or a calendar to track her fertility.
- **Advantages:** Using one of these methods is more effective than using no method, especially for couples without access to family planning.
- **Disadvantages:** They have very high rates of error and require action from the couple every time they have intercourse.

Remember: None of these methods protect against HIV and other sexually transmitted infections. Condoms are the only way to protect against HIV and other sexually transmitted infections during sex. Condoms can be used at the same time as other methods.

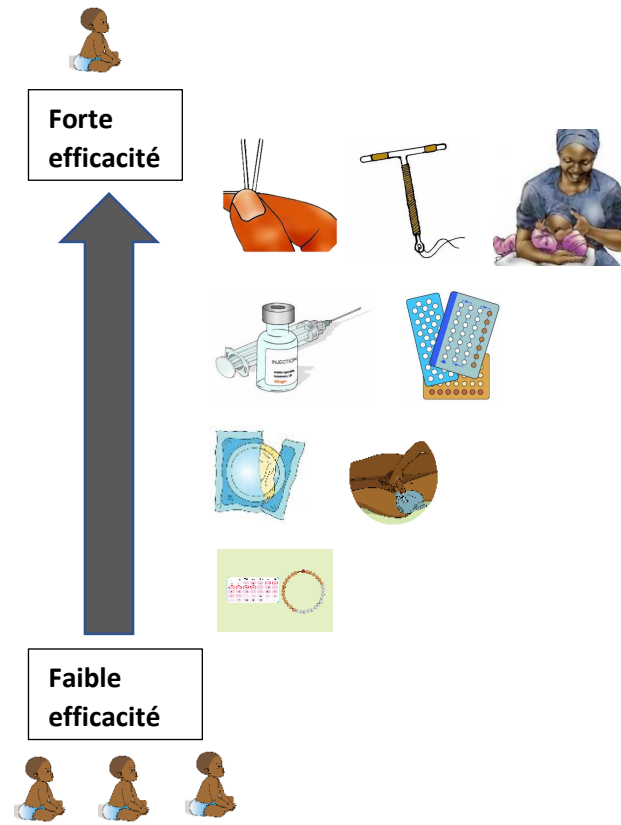
Contraception: LAM, Withdrawal, and the Standard Days Method



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



Contraception: Effectiveness of Contraceptive Methods



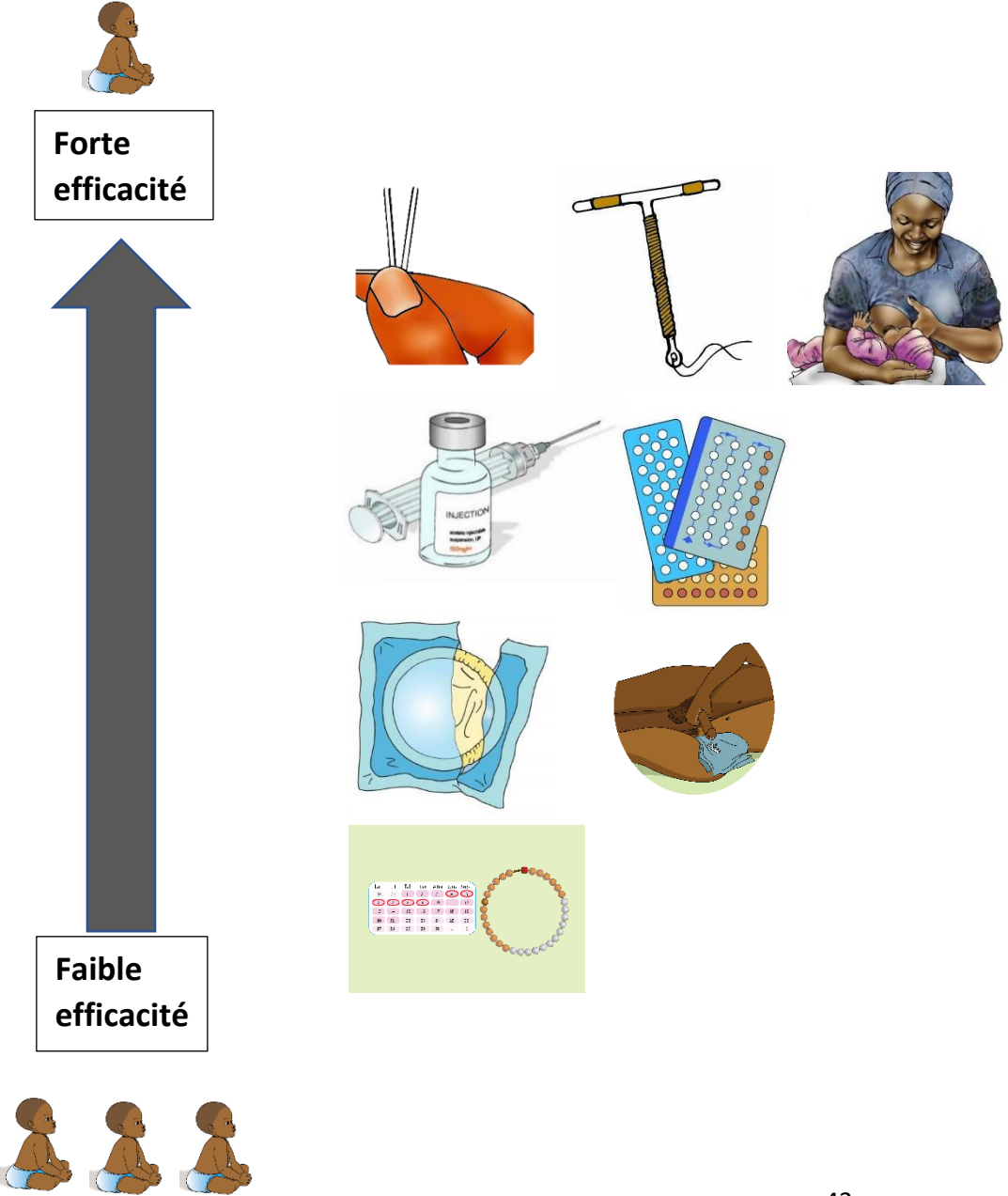
Key messages:

- Implants and IUDs are the most effective methods for preventing pregnancy before you want to have children. For women with a new baby, lactational amenorrhea is also very effective.
- The pill and injectables are effective at preventing pregnancy, when used correctly. However, they take more time and effort than implants and IUDs.
- Condoms, withdrawal, and cycle beads have higher rates of pregnancy but are better than using no method.

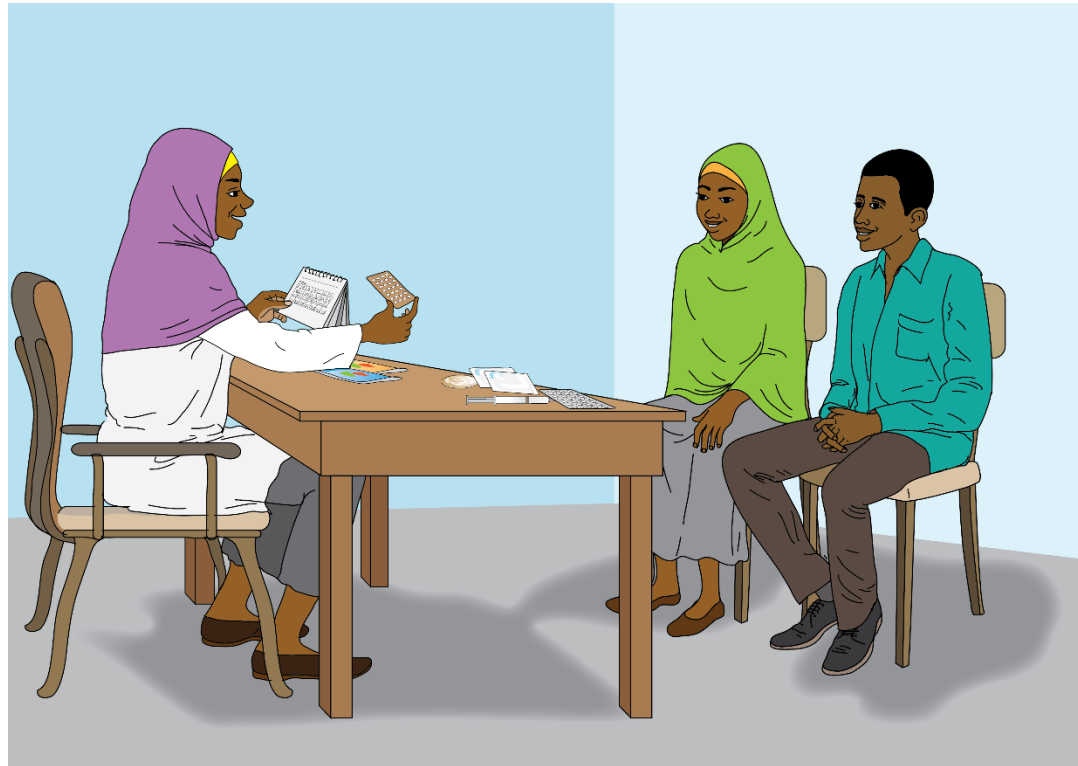
Questions:

- Other than effectiveness, what should we consider before we choose a contraceptive method?

Contraception: Effectiveness of Contraceptive Methods



Understanding Family Planning: Myths and Misconceptions



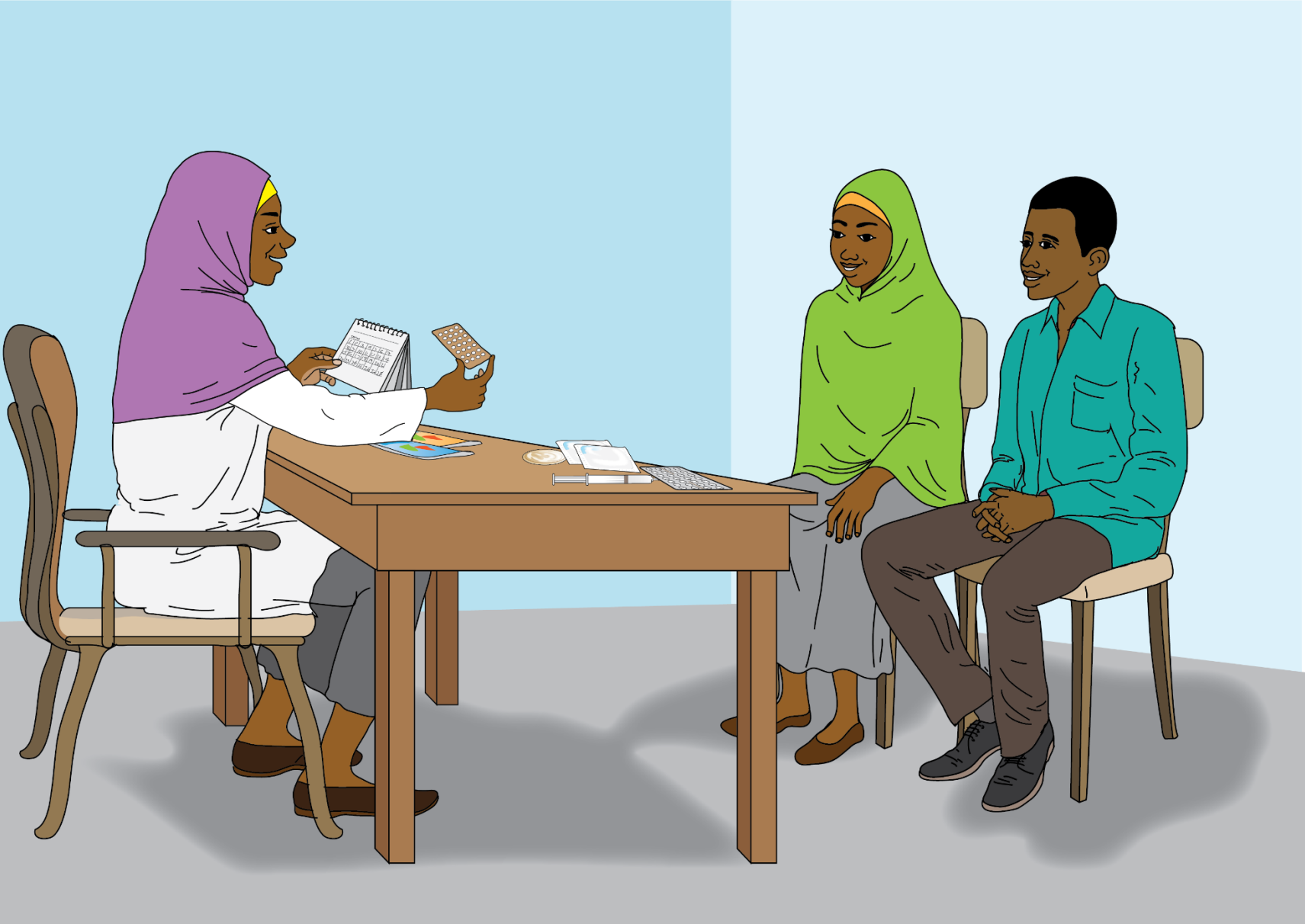
Key Messages:

- Sometimes, when something is unfamiliar, new, or scary, people may have false beliefs.
- Especially for family planning, people's personal experiences, fears, and beliefs can affect the way they share information about methods.
- The best way to determine whether your beliefs or worries about family planning are true or false is to ask a health professional.

Questions:

- What are common false beliefs about family planning methods in our community?
- Where can we go to make sure the information we have about our health is correct?

Understanding Family Planning: Myths and Misconceptions



Understanding Family Planning: Safety & Side Effects



Key Messages:

- Remember, all methods presented in this guide are safe for adolescents to use.
- Some methods can cause side effects. These are normally mild and get better with time.
- If you are concerned about a side effect, talk to your health provider.

Questions:

- If you experience a side effect, what can you do?

Understanding Family Planning: Safety & Side Effects



Understanding Family Planning: The Role of Husbands



Key Messages:

- Both husbands and wives have a responsibility to discuss their desires around family size and contraceptive use.
- Men can use male methods such as condoms
- For other methods, men can support their wives in using other methods by going with their wife to the health clinic or paying for contraceptives.

Questions:

- What is the husband in the pictures doing to help his wife prevent pregnancy and sexually transmitted infections?
- Do you think men in your community would be willing to play these roles?

Understanding Family Planning: The Role of Husbands



Early First Birth – Health Perspective: Overview



Key Messages:

- Our communities may hold beliefs around when a woman should have a child. Often, these beliefs are related to gender norms.
- Financial, social, and health barriers can make it hard for young, married couples to wait to have children.
- Couples should start talking about family planning as early as possible. Both men and women can help prevent pregnancy.
- Ultimately, the couple needs to decide when to become pregnant.

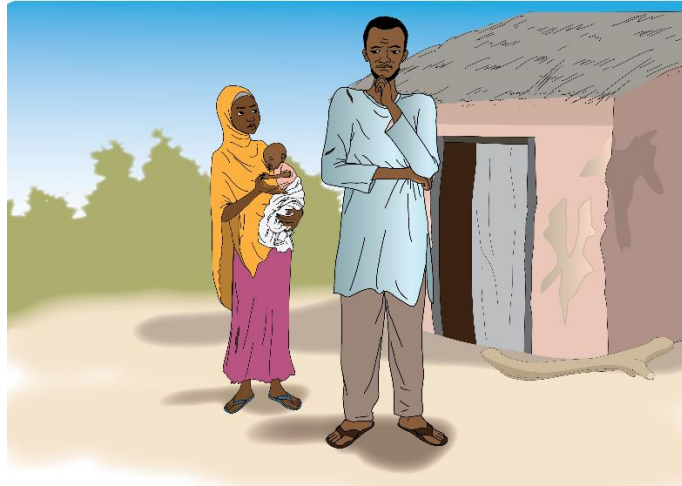
Questions:

- How do people view couples that wait longer than one year after marriage to have a child?
- How can these beliefs affect when we decide to have children?
- Do you think pressure to have children impacts girls' ability to do other activities, such as starting a business or finishing school?

Early First Birth – Health Perspective: Overview



Early First Birth – Health Perspective: Risks to Mothers & Children



Key Messages:

- Early pregnancy puts mothers at risk:
 - Girls under 18 have a higher risk of high blood pressure, iron deficiency and prolonged or complicated labor.
 - It can be extremely difficult for them to give birth to a child and can cause conditions such as obstetric fistula.
 - Adolescents 15-19 are twice as likely to die during pregnancy or childbirth as those over age 20.
- Early pregnancy puts children at risk:
 - Newborns are at risk of being born too soon, too small or with a low birth weight.
 - The infants of adolescent mothers are more likely to die before their first birthday than are the infants of older mothers.
 - After having a baby, waiting two years before trying to get pregnant again also results in higher infant survival.

Questions:

- How can early pregnancy put the health of mothers at risk?
- How can early pregnancy put the health of children at risk?
- In the picture, what is life like for the woman and husband who have had many children early in their marriage?

Early First Birth – Health Perspective: Risks to Mothers & Children



Early First Birth – Health Perspective: Advantages



Key Messages:

- Delaying first birth until you are 18 has many benefits. You may be able to continue your education, work and save money.
- Waiting can also help make sure that you are physically, emotionally, and financially ready to have a child. It can result in a healthier pregnancy and healthier, happier family.

Questions:

- In the picture, what are the woman and her husband able to do because she waited until she was 18 to have a baby?
- How did waiting until she was 18 to have a baby help make her family happier and healthier?

Early First Birth – Health Perspective: Advantages



Early First Birth – Economic Perspective: Economic Benefits of Delaying Early Pregnancy



Key Messages:

- There are many financial benefits to waiting until you are at least 18 years of age and physically, emotionally, and financially ready before having a child. These include:
 - Reduces medical expenses by lowering the chance that a woman will have medical complications from an early birth
 - Reduces medical expenses by lowering the risk of a child being born early, too small, and with health complications
 - Offers more opportunities to continue education, learn skills and participate in income generating activities that will help a family earn more money
 - Provides couples with more time to become financially stable so that they can afford to take good care of themselves and their children
- There are also non-financial benefits to waiting until you are at least 18 years of age and physically, emotionally, and financially ready before having a child. These include:
 - Reduces the chance of illness, death, and complications from pregnancy
 - Gives couples time to get to know each other
 - Creates opportunities to attend school

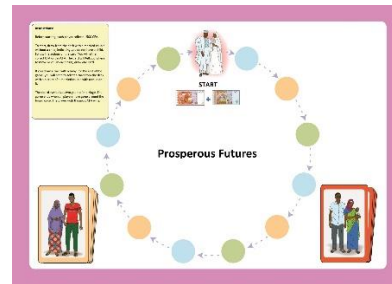
Questions:

- How can waiting until you are at least 18 years of age and emotionally and financially ready before having a child potentially save a couple money?
- How can opportunities to continue education, learn skills, and participate in income generating activities help your family prepare for if you do decide to have a child?
- What are the non-financial benefits of waiting to have children?

Early First Birth – Economic Perspective: Economic Benefits of Delaying Early Pregnancy



Early First Birth – Economic Perspective: Prosperous Futures Game



Key messages:

- Waiting to have a child can lead to better financial outcomes for your family.
- A wife that works can contribute to the finances of her family, which can improve the wellbeing of her family.

Activity:

Use the “Prosperous Futures” board game and cards. Explain the following rules.

- To play the game:
 - Before starting, each player should collect 1500 CFA.
 - To start, draw from the deck with a married couple without a child, indicating you do not have a child. Follow the actions on the card. You will either collect CFA or pay CFA. The card will tell you where to move next. On each turn, draw one card.
 - If you draw a card with a baby, for the rest of the game, you will need to select a card from the deck with a picture of a married couple with a child on it.
 - The board symbolizes two years of marriage. The game ends when all players have gone around the board once. Then each player counts how much money they have, and the player with the most CFA wins.
 - Up to 6 players can play the game.

Questions:

- Which activities had the highest payment amounts? Why?
- Which activities made players lose the most money? Why?
- What did you notice about players who had a child soon after marriage? What did you notice about players who did not have children soon after marriage? Who made more money? Why?
- Does this game reflect what happens in your community when couples wait until they are at least 18 and physically, emotionally, and financially ready to have a child? Why or why not?

Early First Birth – Economic Perspective: Prosperous Futures Game

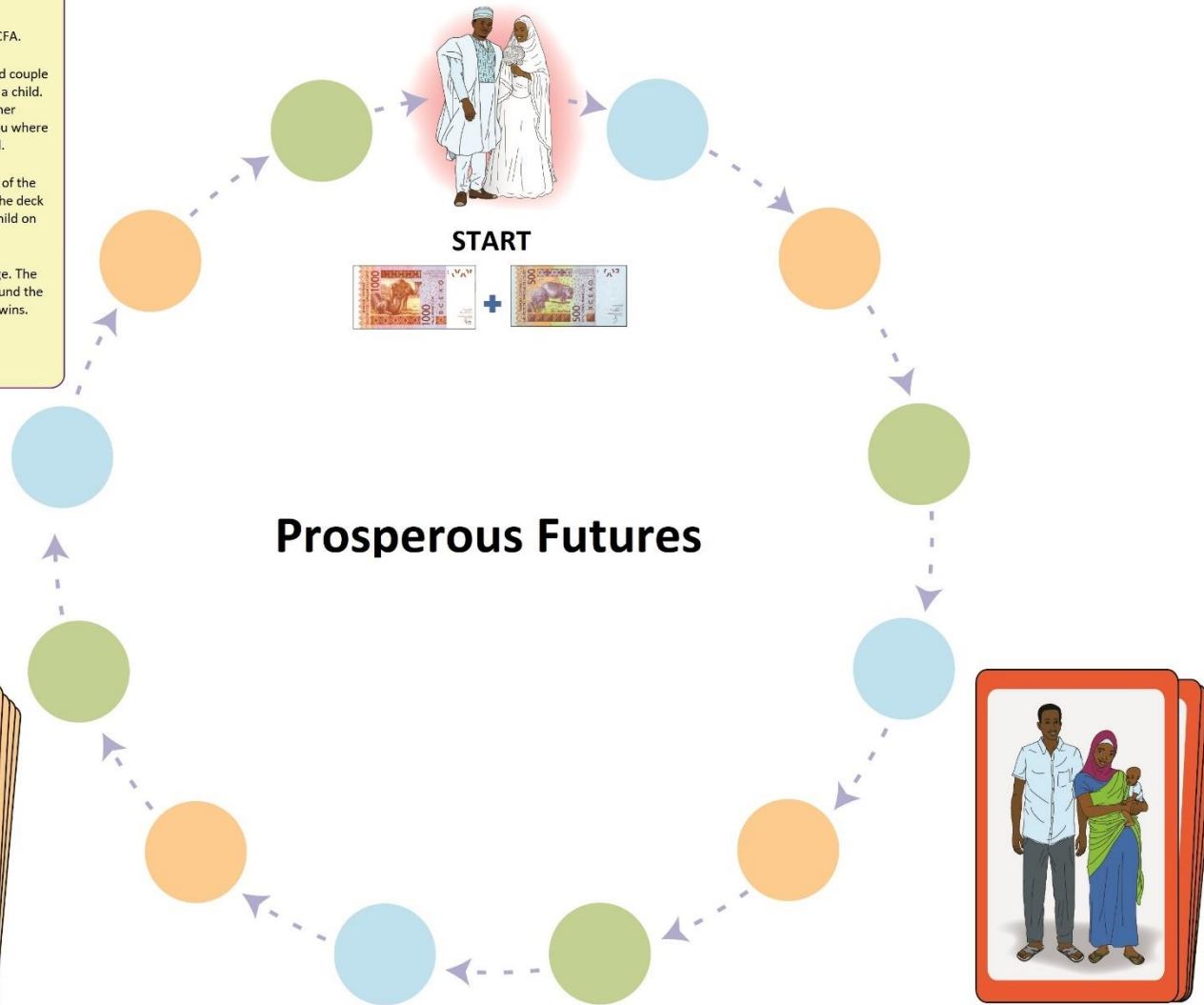
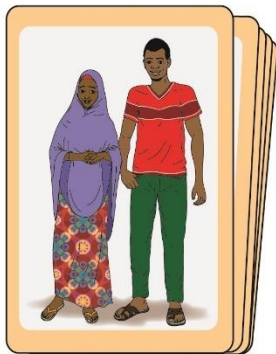
Instructions:

Before starting, each player collects 1500 CFA.

To start, draw from the deck with a married couple without a child, indicating you do not have a child. Follow the actions on the card. You will either collect CFA or pay CFA. The card will tell you where to move next. On each turn, draw one card.

If you draw a card with a baby, for the rest of the game, you will need to select a card from the deck with a picture of a married couple with a child on it.

The board symbolizes two years of marriage. The game ends when all players have gone around the board once. The player with the most CFA wins.



Goal Setting: Introduction to Goal Setting



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



Key Messages:

- Creating a vision for our future can help us make healthy and smart decisions.
- In order to make our dreams a reality, we need to set goals.
- Goals include 3 things:
 - 1) **WHAT** do you want?
 - 2) By **WHEN** do you want to have achieved it?
 - 3) **HOW** will you do it?

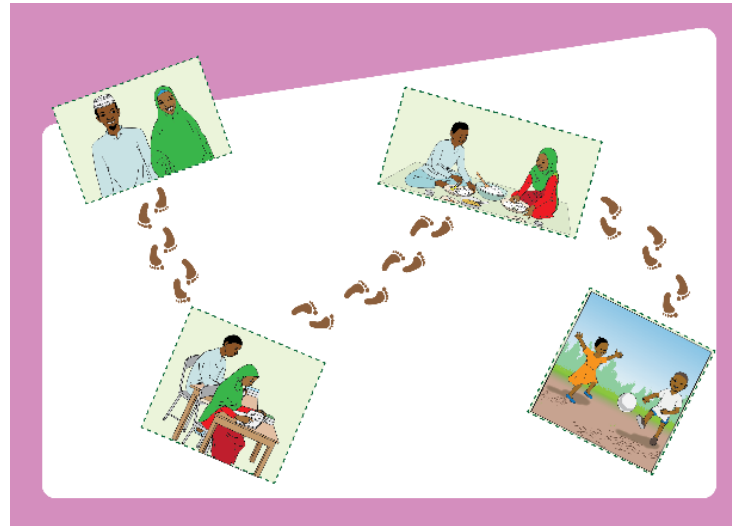
Goal Setting: Introduction to Goal Setting



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



Goal Setting: Vision Board



Key messages:

- Creating a vision for our future can help us make healthy and smart decisions.
- The four parts of this board are: relationships, work & education, home & environment, and children.

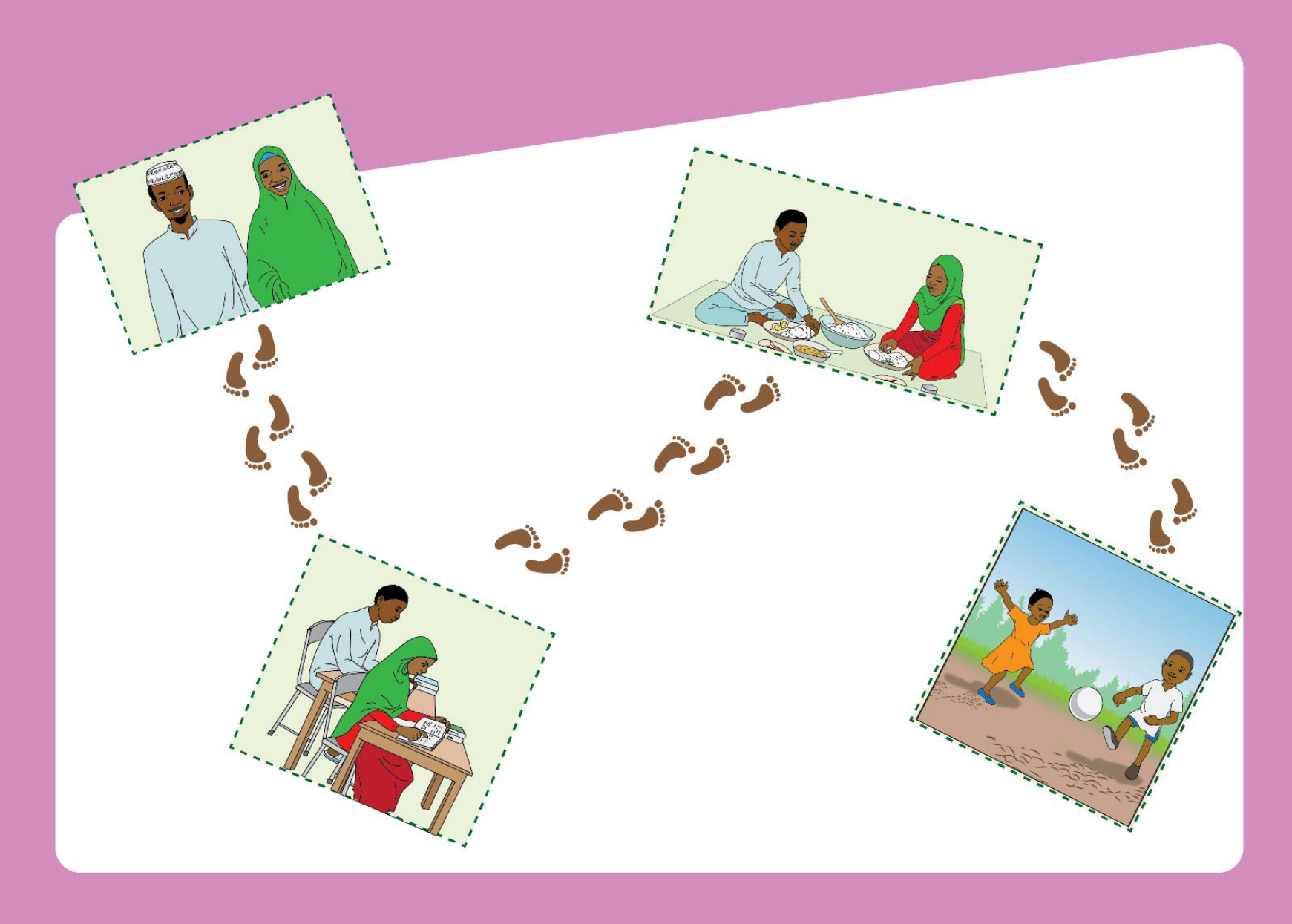
Activity:

- Use the vision board to create goals for your relationship, work & education, home & environment, and children.

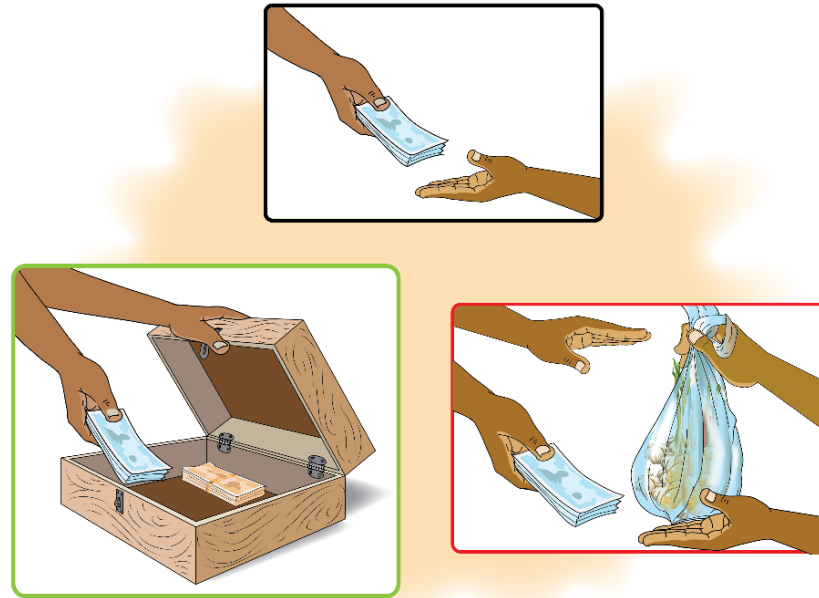
Questions:

- Has your vision for the future changed since the last time we did this exercise? Why or why not?
- If you were to get pregnant now, how difficult would it be for you to achieve your vision?

Goal Setting: Vision Board



Household Budgeting: Income, Expenses, & Savings



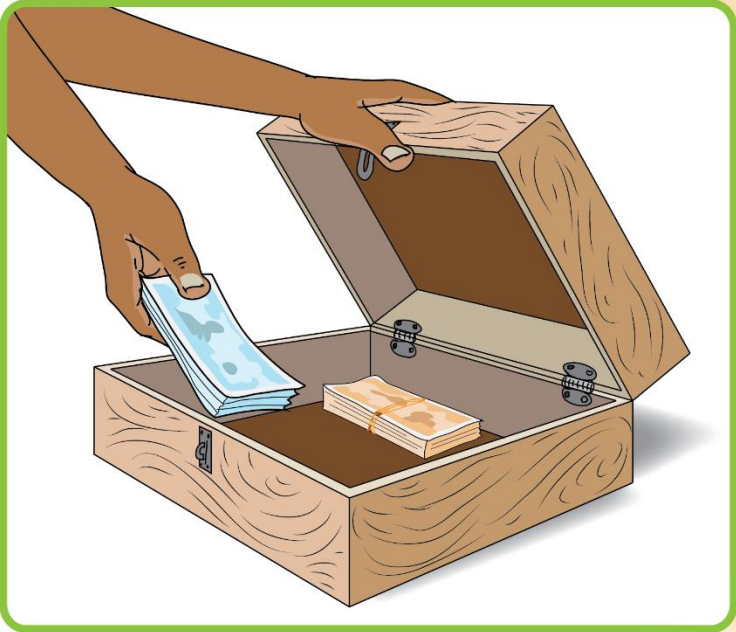
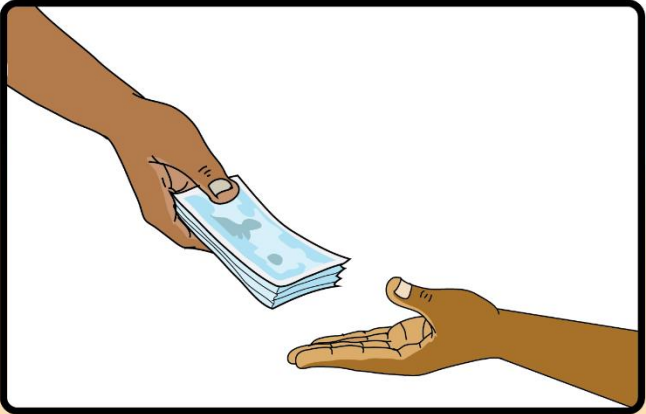
Key Messages:

- If you make money, it is called income. When you pay for items or services, it is called expenses. Ideally, your income must be greater than or equal to your expenses.
- Savings is money you put away to spend later. Savings can be useful when our income decreases or our expenses increase.

Questions:

- Are there periods during the year when household expenses increase? When?
- Are there periods when household income decrease? When?
- How can knowing when expenses or income will change help you plan?

Household Budgeting: Income, Expenses, & Savings



Household Budgeting: Without a Baby



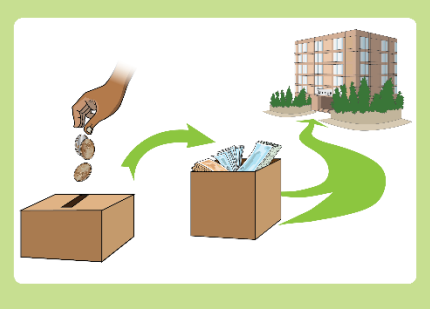
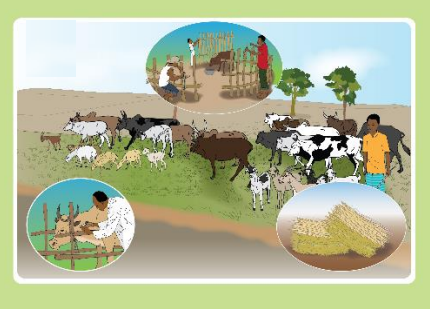
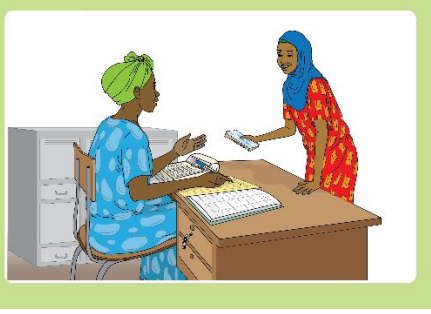
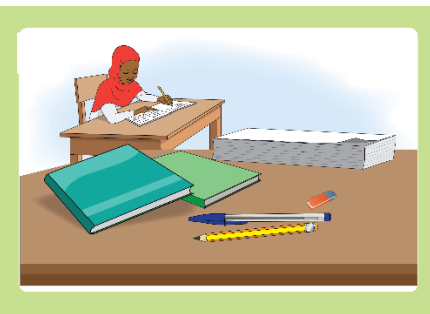
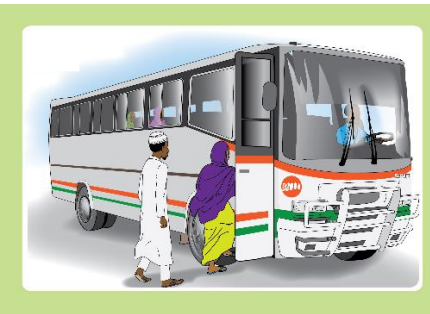
Key Messages:

- Expenses can include: Food, communication, transportation, education, water, clothes, housing, health, loan payments, seeds/farming products, costs for animals, and savings.
- A budget can help us track our spending and plan for our expenses.

Questions:

- What expenses do the pictures show for people without a baby?
- How can a budget help you?

Household Budgeting: Without a Baby



Household Budgeting: With a Baby



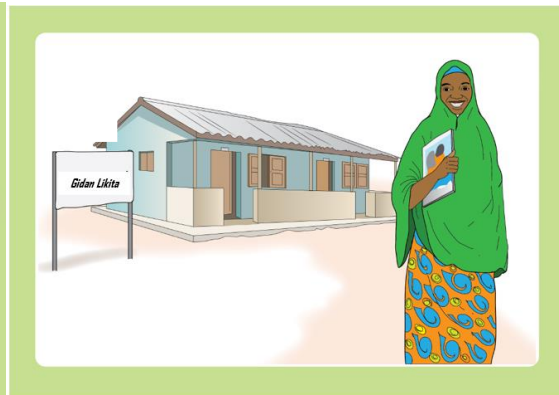
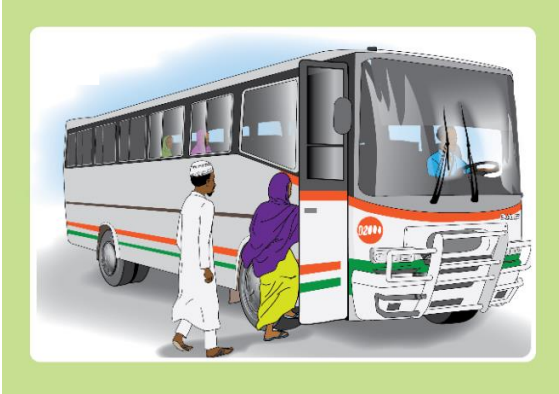
Key Messages:

- When you have a baby, you will have additional expenses. These can include clothes, food, healthcare, transportation, school fees, and savings.
- When you have a child, the amount of money you will need for your household will increase.







Questions:

- What are some additional expenses you will have if you decide to have a child?

Household Budgeting: With a Baby









Household Budgeting: Budget Activities






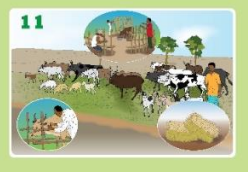

Item	Weekly Expenses Without a Baby 	Weekly Expenses With a Baby 
		
		
		
		






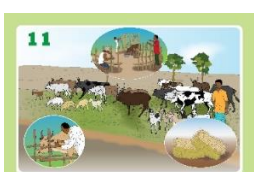

Household Budgeting: Budget Activities

Activity:

- Work together to fill in typical weekly expenses for a young couple in your community for each item. Then estimate what your weekly expenses would be with a baby. Add up the total cost for “weekly expenses without a baby” and “weekly expenses with a baby.”

Item	Weekly Expenses Without a Baby 	Weekly Expenses With a Baby 
		
		
		
		

Item	Weekly Expenses Without a Baby 	Weekly Expenses With a Baby 
		
		
		
		
		
TOTAL		

Item	Weekly Expenses Without a Baby 	Weekly Expenses With a Baby 
		
		
		
		
		
TOTAL		

Household Budgeting: Planning my Family



Key Messages:

- Waiting until you are at least 18 before you have a child can save you money in hospital costs because an adolescent girl is more likely to have complications.
- Waiting until you are at least 18 before you have a child can save you money in hospital costs because a child from an underage mother is more likely to be sickly.
- Waiting until you are at least 18 before you have a child can give you and your husband more opportunities to continue education, learn skills and participate in income generating activities that will help the family earn more money.
- If both you and your husband work for a few years and save money, it will help you save for when you do have a child. It will also give you time to get to know one another and build a strong and successful relationship.

Questions:

- How can waiting until you are 18 having a child help you save money?
- In addition to saving money, what are other benefits to waiting until you are 18 to have a child?
- What are some decisions you can make that might increase your income before you decide to have a child?

Household Budgeting: Planning my Family



Communication: Overview



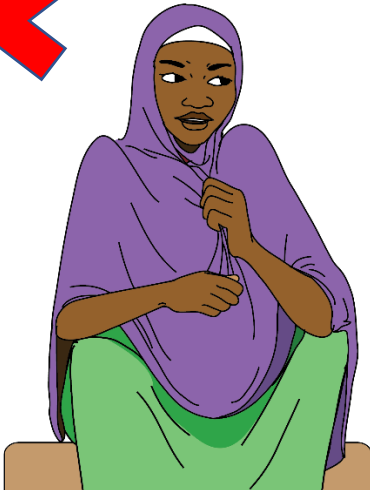
Key Messages:

- Good communication builds trust; fosters affection and understanding; and helps solve problems and make decisions.
- **Aggressive communication:** expressing your feelings in a way that threatens, punishes or scares the other person.
- **Passive communication:** leaving it to others to guess what you want or letting them decide for you.
- **Assertive communication:** telling someone exactly what you want in a way that does not seem rude or threatening to them.

Questions:

- What kind of communication is happening in the first image? Is this a healthy form of communication?
- What kind of communication is happening in the second image? Is this a healthy form of communication?
- What kind of communication is happening in the third image? Is this a healthy form of communication?
- Why is good communication important in a marriage?

Communication: Overview



Communication: Assertive Communication



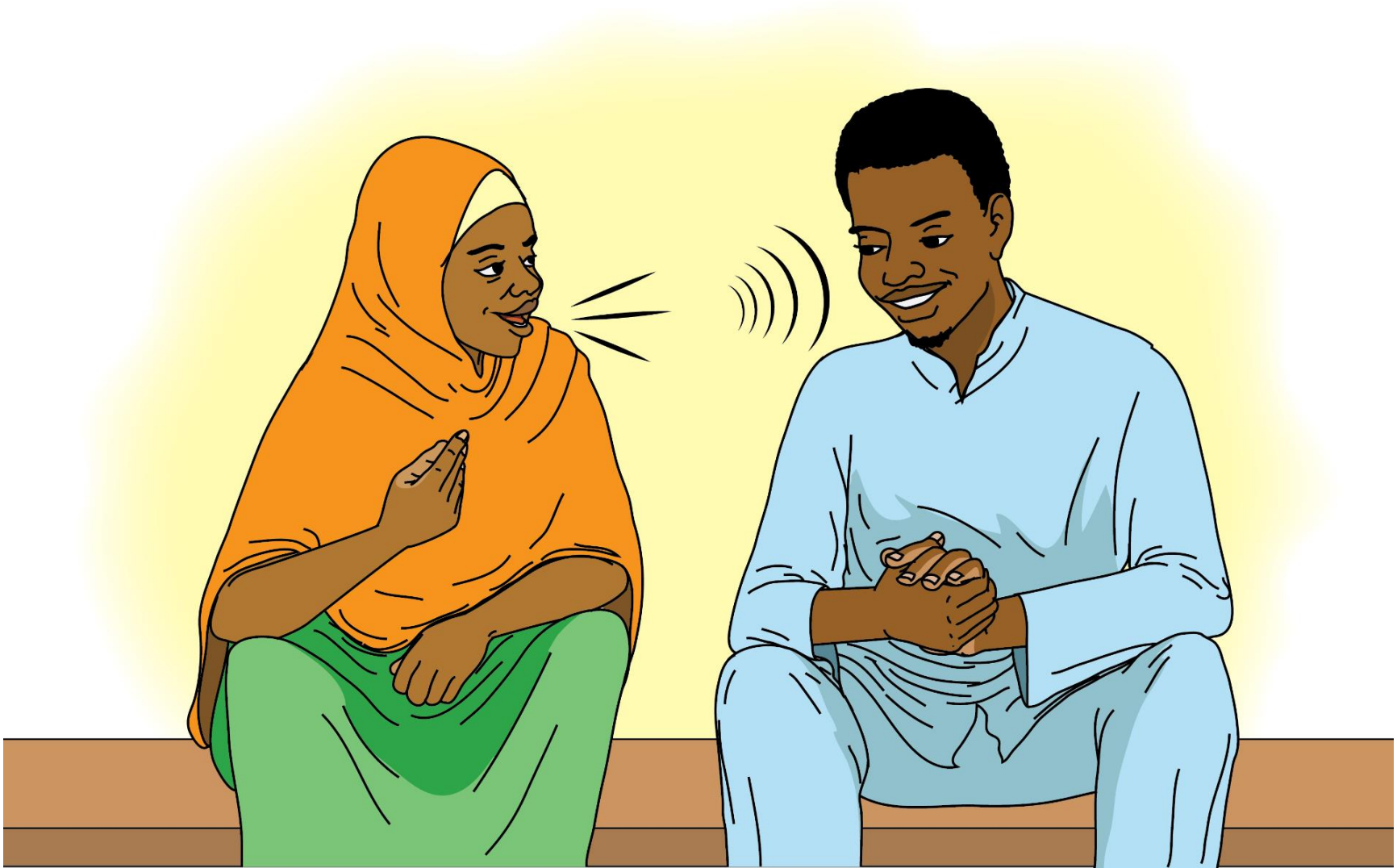
Key Messages:

- Assertive communication involves expressing our thoughts and respecting what others feel by listening to them. Assertive communication can improve a couple's relationship.
- 'I' statements allow you to clearly express your point of view, how something is affecting you and how you would like things to change.
- To do this, use the formula: I feel _____, when you _____. What I would like instead is _____.
- Sometimes it can help to start by acknowledging the other person's feelings.

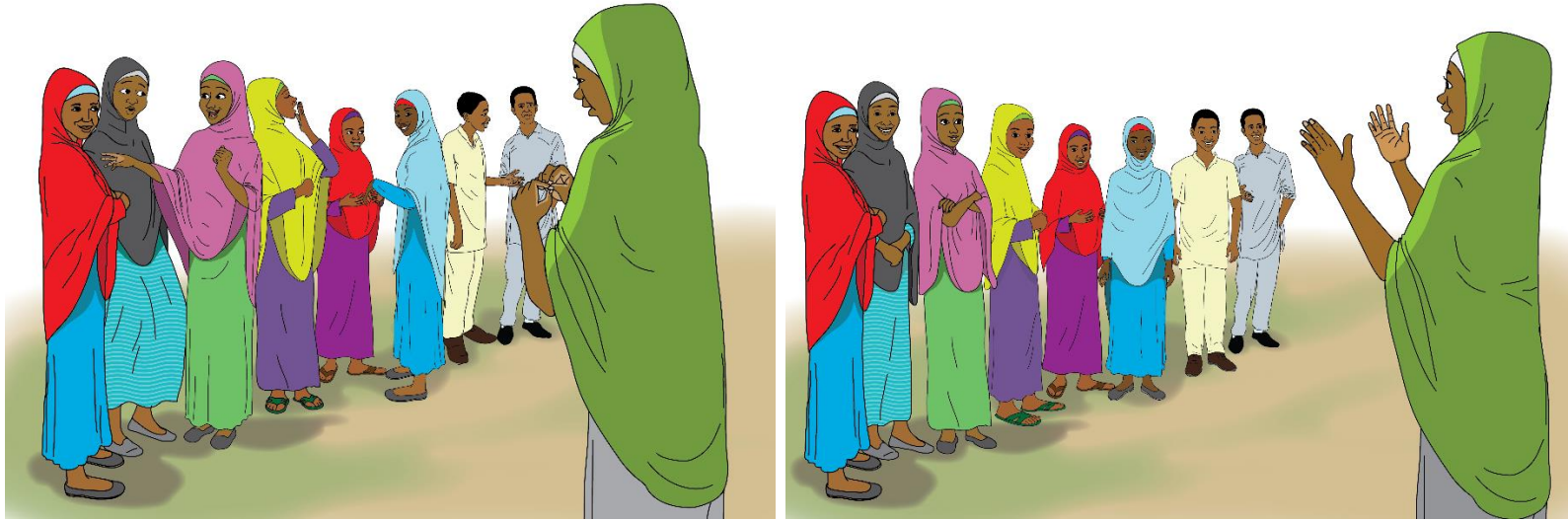
Questions:

- According to the picture, what do we need to do to use assertive communication?
- How can assertive communication improve your relationship with your family or husband?

Communication: Assertive Communication



Communication: Active Listening



Key Messages:

- Active listening means listening carefully to the other person and making sure that our bodies show we are listening.
- Negative examples include yawning, frowning, laughing, etc.
- Positive examples include smiling, eye contact, nodding, etc.

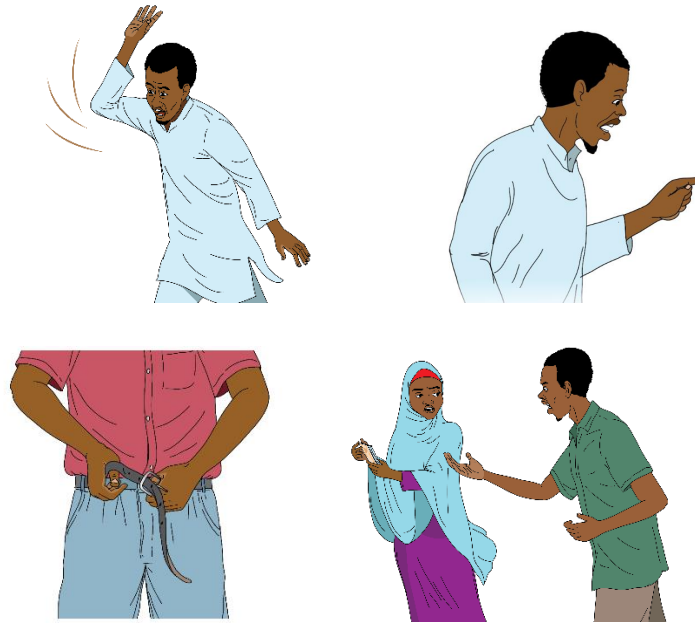
Questions:

- What is happening in the first picture? How would you feel if you were the girl speaking in the first picture?
- What is happening in the second picture? How would you feel if you were the girl speaking in the second picture?
- What can people do to show they are listening closely to someone?

Communication: Active Listening



Gender Based Violence: Types of Violence



Key Messages:

- Acts of violence from a partner are called gender-based violence.
- There are four different categories of violence:
 - Physical (hurts the body)
 - Emotional (hurts feelings)
 - Sexual (controls sexuality)
 - Economic (controls access to money, property or resources)

Questions:

- What kinds of violence are happening in the pictures?
- How does this violence make the girl in the pictures feel?
- Do you think these violent acts happen within marriage in our community?

Gender Based Violence: Types of Violence



Gender Based Violence: Vulnerability



Key Messages:

- Women and girls are often more vulnerable than men and boys to gender-based violence because our societies have different expectations for women and men.
- It is rooted in the fact that we do not value men and women equally.
- While men and women and boys and girls are all different, everyone has equal worth and deserves respect.
- Women are never responsible for violence committed against them.
- Everyone has the right to live a life free from violence and abuse.

Questions:

- Who does violence affect more: men or women? Why?
- What can friends and family do to support women in this type of situation?
- Where can people in our community who have experienced violence go for help?

Gender Based Violence: Vulnerability



Healthy Relationships



Key Messages:

- A healthy relationship is one in which we feel respected, valued and appreciated.
- In this, a couple shares responsibilities and decisions, communicates openly, is honest, non-violent and treats one another as equals.

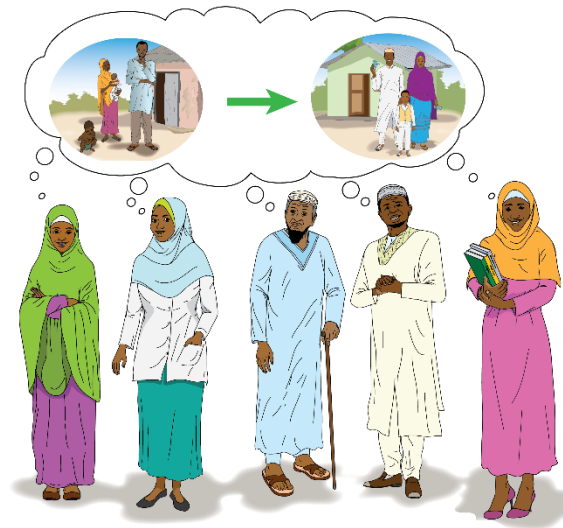
Questions:

- When you think of a “healthy relationship,” what does it look like?
- How would you feel in this kind of a relationship?

Healthy Relationships



Action Planning: Everyone is a Leader



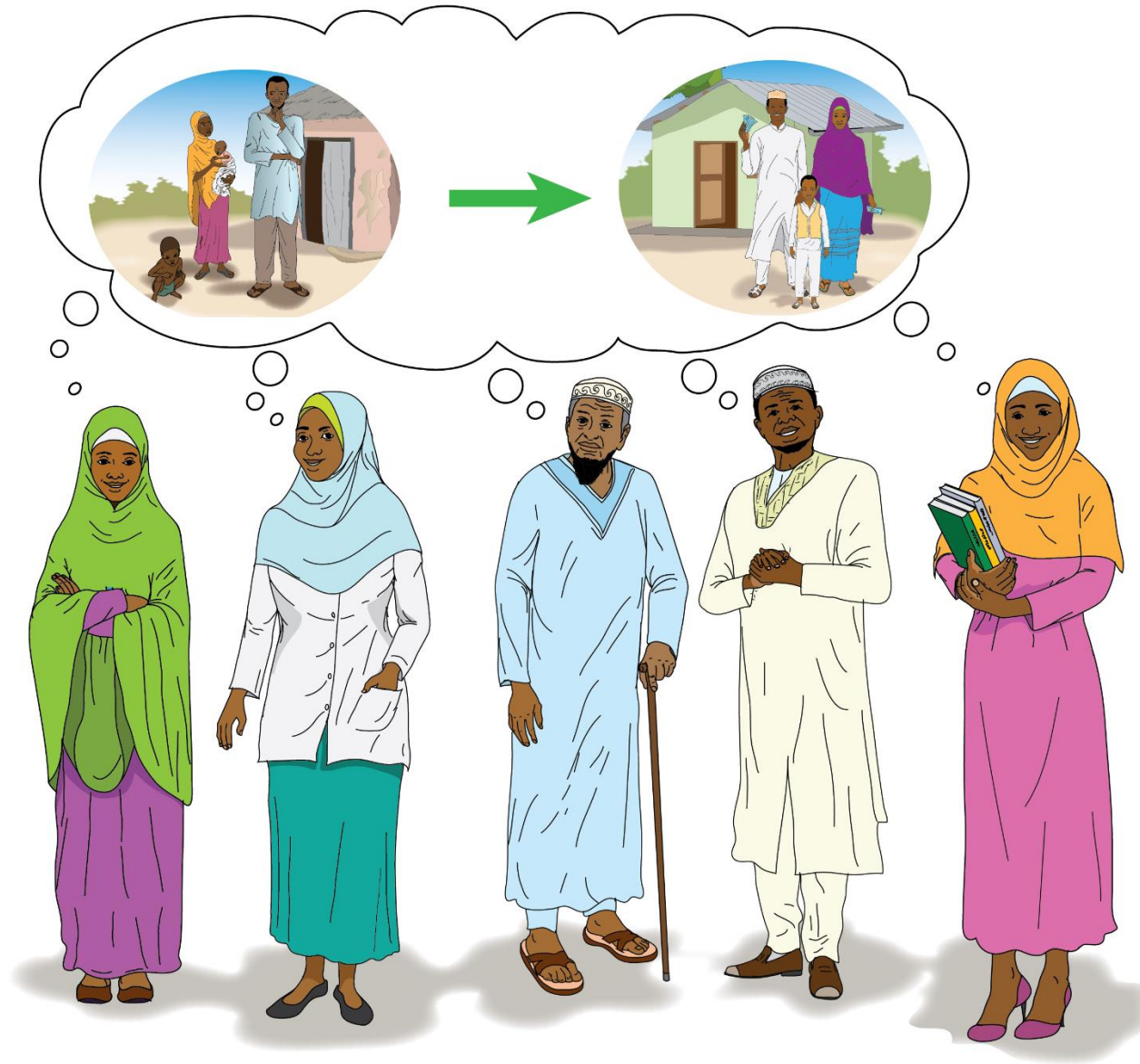
Key Messages:

- Everyone in this group is a leader. Together, we can change our communities.
- Understanding our skills can help use lead with our strengths.
- A good leader is respectful, creative, caring, and a good communicator.

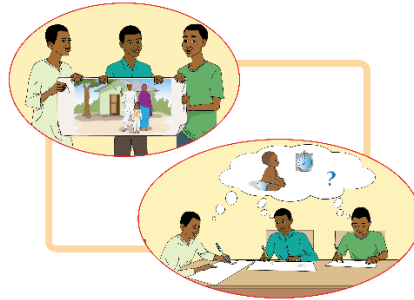
Questions:

- How would you describe a good leader? How does he or she act? What skills does this person have?
- What skills or characteristics do you have?
- How can you use your skills or characteristics to be a leader in your community?

Action Planning: Everyone is a Leader



Action Planning: First Birth



Key Messages:

- One norm in our communities that we can change together is making sure that married girls can delay their first birth until after they are 18 years old, and they and their husbands are emotionally and financially ready to have a child.
- To change a norm, we need to think about what we want to change, why, when, how, who will support or not support the change, and any problems we may face.

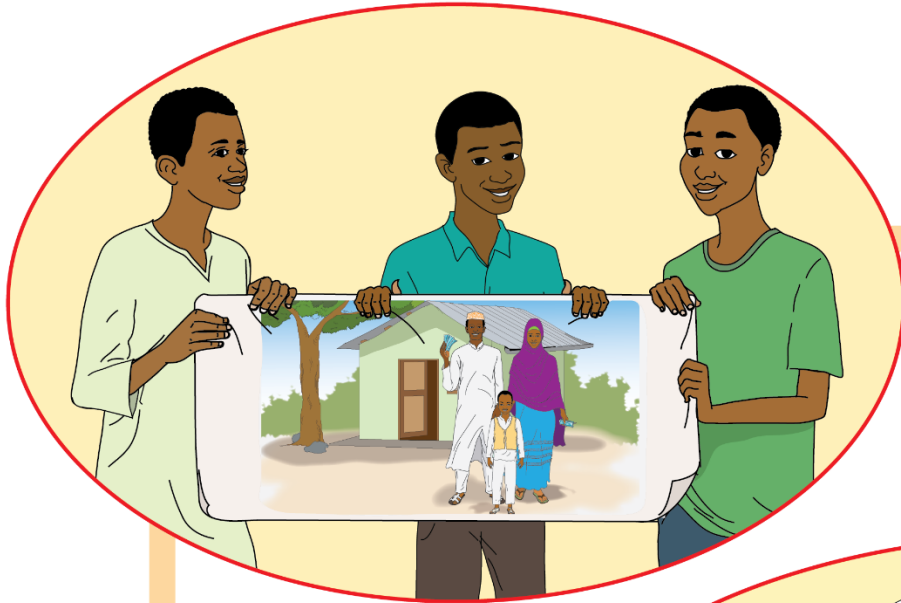
Activity:

On a piece of paper, write or draw answers to the questions below. Save this paper and bring it with you to future sessions.

- Why is it important to change norms in our community so that married girls can delay their first birth until after they are 18 years old, and they and their husbands are emotionally and financially ready to have a child?
- Who most impacts couples' decision on when to have a child?
 - For each of these people, describe an activity you will do to make sure these people support couples to wait until they are at least 18 years old and emotionally and financially ready to have a child. *Remember, you may reach several people through a single activity or through multiple activities.*
- When will you do this activity?
- Who will do this activity?
- Who will support this change? How can they help support this project?
- Who will not support this change? How will they be reached through this project?
- What problems are possible and how will you deal with them?

Together, agree on a plan for an activity to do in your community. Remember to talk about this activity at future sessions to make sure the group is on schedule.

Action Planning: First Birth



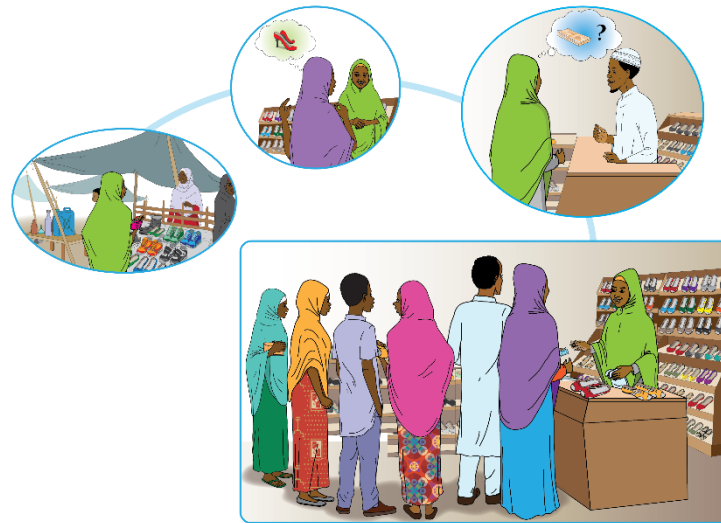
PART II: BUSINESS SCHOOL SESSIONS



PART II: BUSINESS SCHOOL SESSIONS



Business Planning Session 1: Creating a Business Plan



Key Messages:

- A business plan helps to make your ideas more specific; make planning manageable; and identify strengths, weaknesses, opportunities and threats.
- It is important to create a business plan before starting a business.
- Even though planning can take more time at the beginning, it can help us be more successful in the long-term.
- Over the next few sessions, we will work together to create business plans.
- In our business plans, we need to consider all options to be successful.

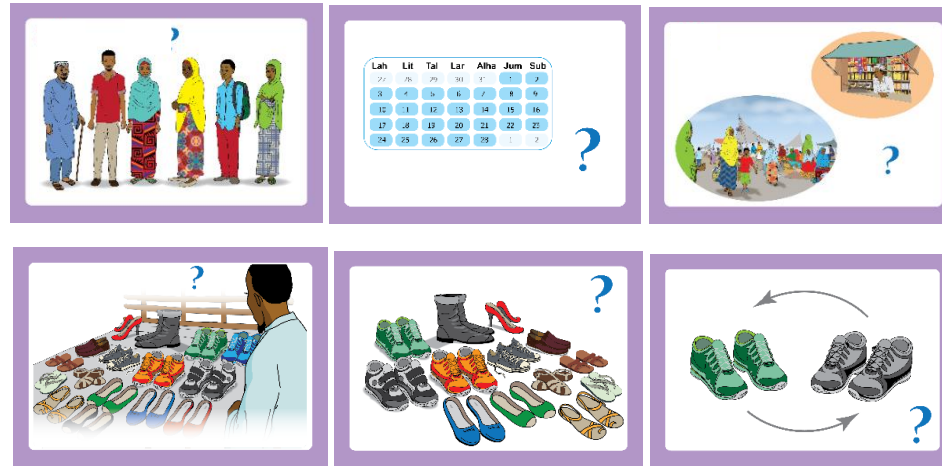
Questions:

- What is contributing to the girl's success in the picture?
- How can planning at the beginning help us be more successful in the end?

Business Planning Session 1: Creating a Business Plan



Business Planning Session 1: Market Research



Key Messages:

- The first steps for a business plan are to decide what product or service we will offer and what our business will be like.
- To decide what product or service to offer, we need to conduct **market research**.
- Market research is when we collect information on our customers' needs and wants and what our competitors are doing.
- Your goal is to identify what other businesses are already offering, what products or services people want to buy but have a hard time finding and what you could offer or do different from other businesses to meet the customer's needs.
- Market research questions include:
 - **Who** buys this product or service?
 - **How often/when** do people buy this product or service?
 - **Where** are the different locations where they can buy it?
 - **Why** do people want to buy this product? What is the quality/price/special feature that people like?
 - **What other similar products or services** do people buy? How is your product or service different?
 - **How could the product or service be improved** from what is already offered?

Questions:

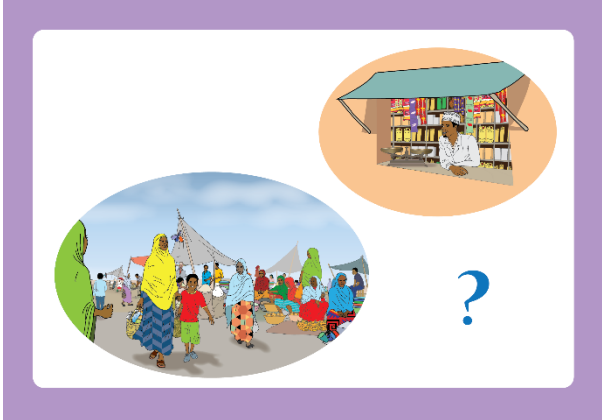
- What market research questions do the pictures represent?

Business Planning Session 1: Market Research



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

A blue question mark is located to the right of the table.



Business Planning Session 1: Market Research with Customers



Key Messages:

- One way to do market research is to talk to current or potential clients. Talking to clients can help you improve your business.
- To learn from customers:
 - Ask questions about the product or service that they want.
 - Try to understand why they want to buy a certain product.
 - Use this information to think about how to improve your product or service to meet the needs of the customers.

Questions:

- The girl in this picture is talking to her clients to improve her business.
 - What should she ask her clients?
 - How can this information help her find and keep customers?

Business Planning Session 1: Market Research with Customers



Business Planning Session 1: Practice



Activity:

Encourage participants to write or draw answers to the following questions. Explain that they will continue to make a business plan during the next sessions; ask participants to bring their paper with these questions to the next session.

- What is the name of your business?
- What product or service do you want to sell?
 - **Who** buys this product or service?
 - **How often/when** do people buy this product or service?
 - **Where** are the different locations where they can buy it?
 - **Why** do people want to buy this product? What is the quality/price/special feature that people like?
 - **What other similar products or services** do people buy?
 - **How could the product or service be improved?**
- What information will you collect from clients and competitors before you start your business? How will you collect this information?

Business Planning Session 1: Practice

The image illustrates a business planning session. A woman in a green hijab is focused on writing in a notebook at a desk. Her thoughts are visualized in several bubbles:

- Calendar:** A calendar grid with columns labeled Lah, Lit, Tal, Lar, Alha, Jum, and Sub. The numbers 1 through 31 are arranged in a grid.
- Market:** A vibrant outdoor market scene with people, stalls, and tents.
- Shop:** A small shop with a woman in a white hijab behind a counter, surrounded by various goods.
- Shoes:** A woman in a blue hijab is looking at a variety of shoes displayed on a wooden rack.
- Community:** A group of six diverse people, including an elderly man with a cane, a man in a red shirt, a woman in a blue hijab, a woman in a yellow hijab, a man in a blue shirt with a backpack, and a woman in a grey hijab.
- Shoes Cycle:** A pair of green sneakers and a pair of grey sneakers with circular arrows around them, suggesting a cycle or process.

Business Planning Session 2: Sourcing Your Product



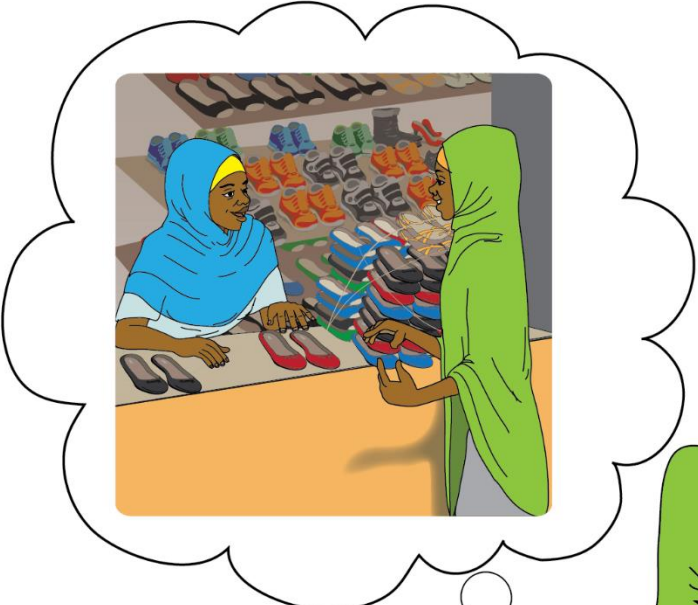
Key Messages:

- In the previous session you conducted market research to identify your product or service, now we will plan how you will find or produce that product.
- In order to have a successful business, we need to think about where we will get our product, how much it will cost to get our product ready for sale, and who will help us with our business.
- To plan what product(s) you should sell and where, take the following steps:
 - Investigate where, how and from whom will you get your product.
 - Ask questions from suppliers about prices for the product(s) you want to sell.
 - Determine how much it will cost you to get your product and prepare it for sale.

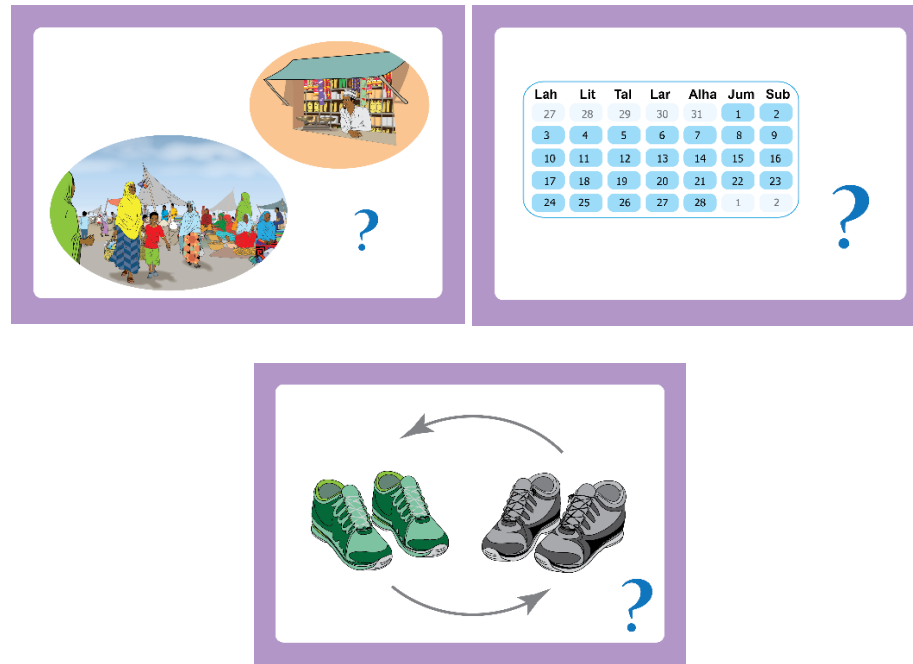
Questions:

- What is the girl in the picture doing? How will it help her business?

Business Planning Session 2: Sourcing Your Product



Business Planning Session 2: Adding Value



Key Messages:





- Adding value is when we make our product or service more desirable to our customer. This allows us to increase the cost of our product or service.
- To add value, we can ask three questions:
 - **Where** might someone be willing to pay more?
 - **When** might someone be willing to pay more?
 - **What else** could change about this item to make someone be willing to pay more for it?

Questions:

- Based on the pictures, what can we do to add value?
- How can adding value help our business?

Business Planning Session 2: Adding Value

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 Planning Session 2: Practice



Activity:

Encourage participants to write or draw answers to the following questions using the product or service they chose last session. Ask participants to bring their paper with these questions to the next session.

- Where will you get your product or the items you need for your service?
- How can you add value to your product/service?
 - **Where** might someone be willing to pay more?
 - **When** might someone be willing to pay more?
 - **What else** could change about this item to make someone be willing to pay more for it?
- How will you get your product, and from whom?
- How much will it cost you to get your product and prepare it for sale?
- Will you need people to help you with your business? If yes, what will they do?

Business Planning Session 2: Practice



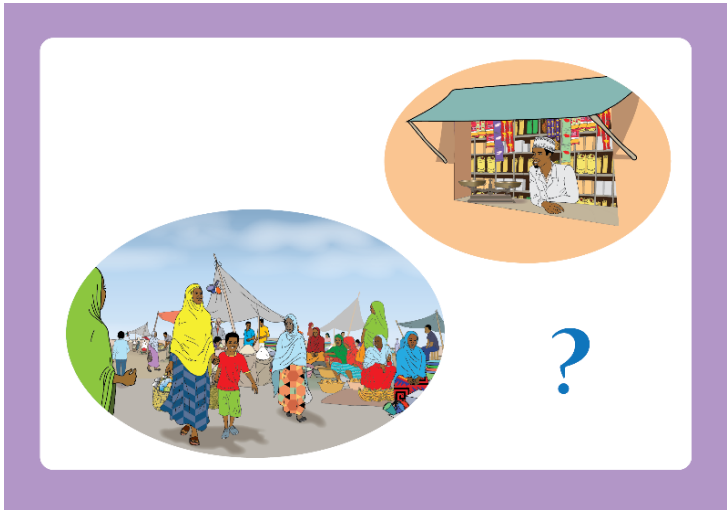
Business Planning Session 3: Sales and Marketing Strategy Overview



Key Messages:

- Thinking about the “4 P’s”—**p**roduct, **p**rice, **p**lace, and **p**romotion—can help us earn money.
- We can ask these questions:
 - What do people want to buy and what am I able to sell?
 - How much can I sell a product for?
 - Where do people want to buy my product?
 - How can I advertise (“promote”) my product?

Business Planning Session 3: Sales and Marketing Strategy Overview



Business Planning Session 3: Price



Key Messages:

- Price is important for customers to choose between similar products or services.
- To set a price, you need to know about your customers, competitors, and costs.
- You have three options:
 - Sell at the **same price** as other vendors.
 - Sell at a **higher price**. You may have fewer customers, but they will spend more per item.
 - Sell at a **lower price**. You may have more customers, but they will spend less per item.

Questions:

- What is the girl in the picture doing before she decides on her price?
- How can this information help her choose a good price for her product?

Business Planning Session 3: Price



Business Planning Session 3: Place



Key Messages:

- “Place,” is where you will connect your product or service to a client.
- Distribution is how you will connect your product to clients.
- To decide where to sell your product, you need to know:
 - What places already exist where I can easily sell my product?
 - Where do clients want to buy my product?
 - Where do I have the resources (people, time, etc.) to sell my product?

Question:

- What questions is the girl in the picture thinking about before she decides where to sell her product?

Business Planning Session 3: Place



Business Planning Session 3: Promotion



Key Messages:

- Having a clear message can help customers know your products and business.
- Messages should be clear, simple, truthful, and repeatable.
- Communication materials should target who your typical client is and where he or she gets their information.

Questions:

- How can promotion improve our businesses?
- How do vendors in our community advertise their products or services?
- Are some advertising methods more effective for certain types of clients (ex: men vs. women, young people vs. old people)? Why?

Business Planning Session 3: Promotion



Business Planning Session 3: Practice



Activity:

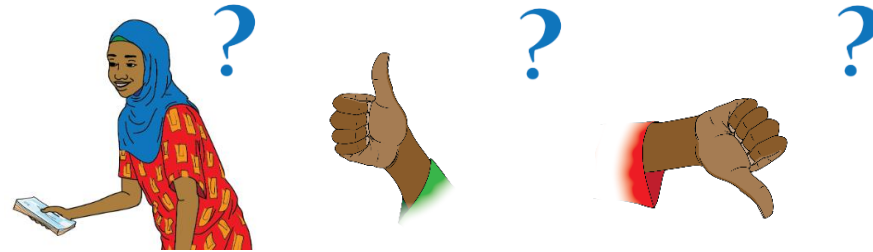
Encourage participants to write or draw answers to the following questions using the product or service they chose at the beginning of the sessions. Ask participants to bring their paper with these questions to the next session.

- How much can I sell a product for?
 - How much are my competitors selling the product for?
 - How much are my customers willing to pay for my product?
 - How much did it cost me to produce this product?
- Where do people want to buy my product?
 - What places already exist where I can easily sell my product?
 - Where do clients want to buy my product?
 - Where do I have the resources (people, time, etc.) to sell my product?
- How can I advertise (“promote”) my product?
 - Who is my typical client, and where do they get their information?
 - What is my message?

Business Planning Session 3: Practice



Business Planning Session 4: Smart Investments



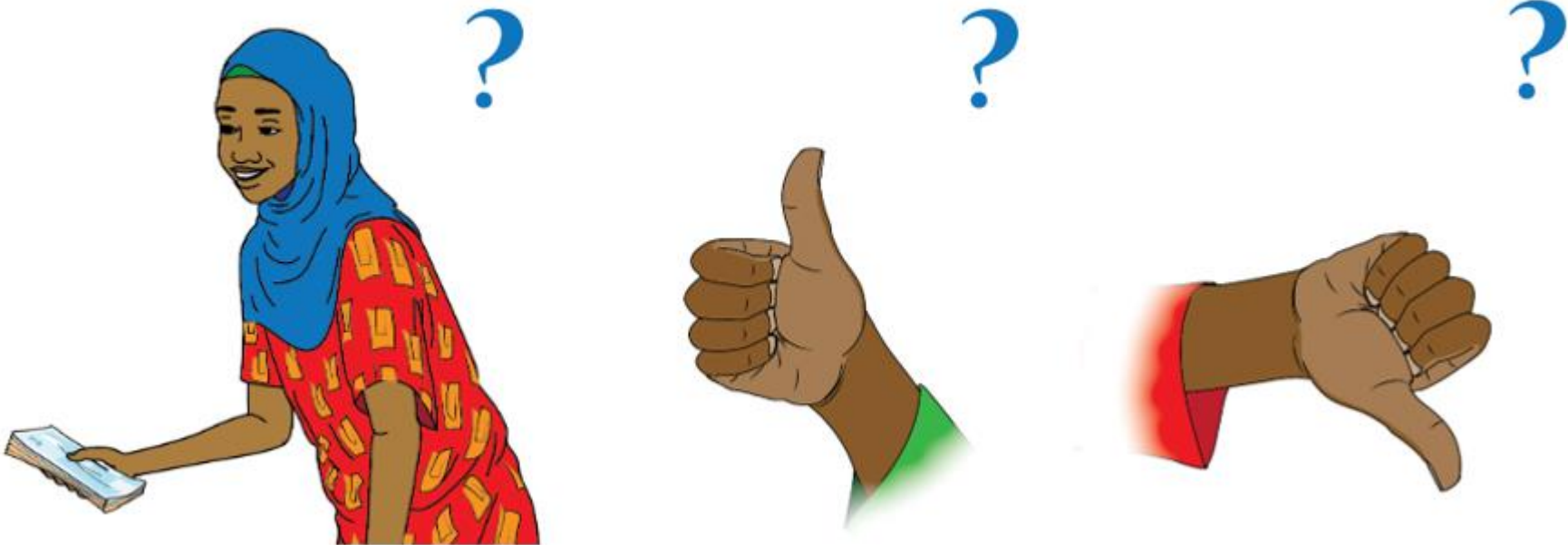
Key Messages:

- Before we open a business, we need to think about how much money we will need to pay for the items needed to start a business.
- Sometimes, paying more money (investing) at the beginning can result in more money at the end. But not all investment opportunities are good for your business.
- Before we invest money, we need to ask 3 smart questions:
 1. How much will this cost me?
 2. What are the potential benefits?
 3. What are the potential risks?

Questions:

- Based on the pictures, what questions do we need to ask before investing our money?
- What are things we could invest in to improve our business?

Business Planning Session 4: Smart Investments



Business Planning Session 4: Start-Up Costs



Key Messages:

- One investment we need to think about is the amount of money we need to start our business.
- Initial costs may include buying the products you need, renting a place to sell your product, costs to register or advertise your product, transportation, labor, and goods to support your business, such as paper, pencils, or a box to keep cash.
- We need to make sure we have enough savings to cover our initial costs as well as our personal expenses before we begin to earn money.
- If we use a loan to cover our initial costs, we need to make sure we have a plan and timeline to pay back our loan.

Questions:

- What costs does the girl in the picture need to think about before she starts her business?
- What costs are missing from these pictures that the girl needs to think about?

Business Planning Session 4: Start-Up Costs



Business Planning Session 4: Practice



Activity:

Encourage participants to write or draw answers to the following questions using the product or service they chose at the beginning of the sessions. Ask participants to bring their paper with these questions to the next session.

- What investments will I make for my business?
 - How much will this cost me?
 - What are the potential benefits?
 - What are the potential risks?
- What will you need to buy to start your business?
- How much money will you need to buy what you need to start your business?
- What savings do you already have for the business?

Business Planning Session 4: Practice



Business Planning Session 5: Managing My Business



Key Messages:

- Sometimes, we may need help running our business. If we understand our strengths, weaknesses, and role in our business, we can choose someone with the skills our business needs to be successful.
- A mentor is a person you trust who can give you advice and guidance based on their experience. Mentors can help us start a business and make sure it is successful by giving us advice.

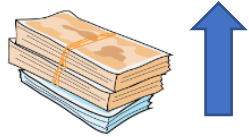
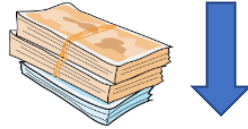

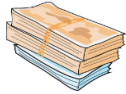

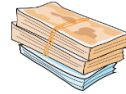
Questions:

- Who are mentors in our community who can help someone start and run a business?

Business Planning Session 5: Managing My Business



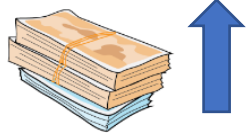
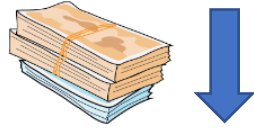

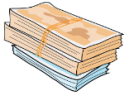

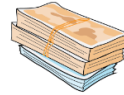
Business Planning Session 5: Managing my Finances

Revenue			Expenses		
					
Date	Description	Amount	Date	Description	Amount
					
Total expenses:			Total gains/revenue:		
Profit or loss (= total revenue – total expenses) :					

Key Messages:

- To make sure our business is successful, we need to keep records that show how much money we spend (expenses) and how much money we earn (revenue).
- When we earn more than we spend, this is called profit.
- When we spend more money than we earn, this is called loss.
- To determine **revenue**, ask yourself: How much money did I earn last month?
- To determine **expenses**, ask yourself: How much did I invest in my business last month? How much money do I owe in debts?

Business Planning Session 5: Managing my Finances

Revenue			Expenses		
					
<i>Date</i>	<i>Description</i>	<i>Amount</i>	<i>Date</i>	<i>Description</i>	<i>Amount</i>
					
Total expenses:			Total gains/revenue:		
Profit or loss (= total revenue – total expenses) :					

Business Planning Session 5: Practice



Activity:

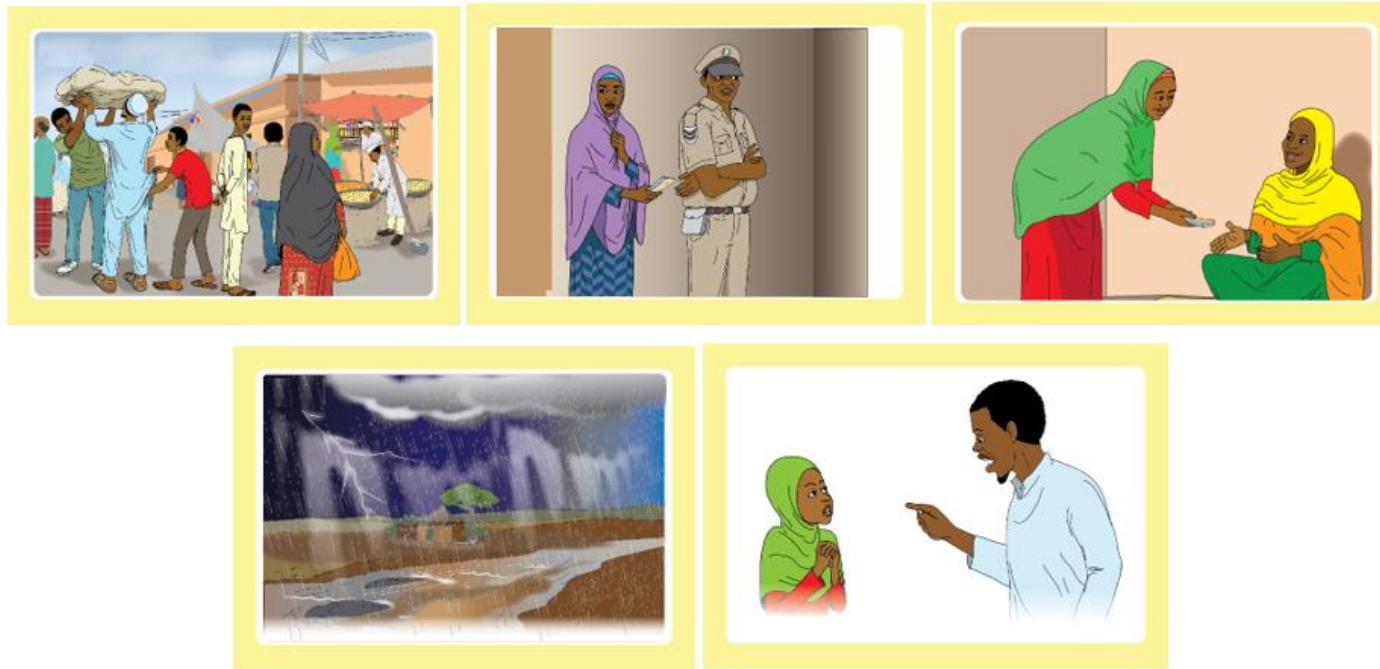
Encourage participants to write or draw answers to the following questions using the product or service they chose at the beginning of the sessions. Ask participants to bring their paper with these questions to the next session.

- What is your role in your business? What skills (strengths) do you have? What will you need help with?
- Will someone help you manage your business? What skills do they have that will help your business?
- Who can mentor you? Why?
- How will you track your revenue and expenses for your business?

Business Planning Session 5: Practice



Business Planning Session 6: Planning for Problems



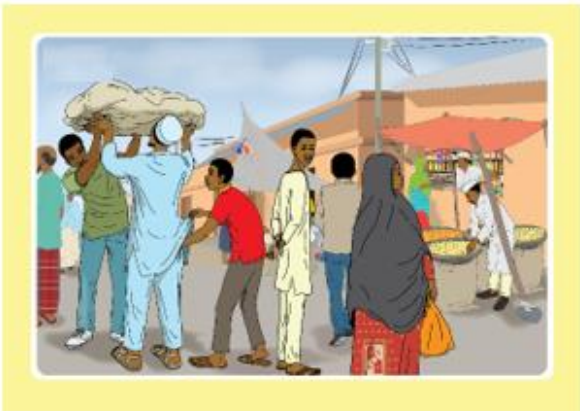
Key Messages:

- It is important to plan for potential problems or unexpected events that could disrupt your business. Common problems include:
 - Theft
 - Corruption
 - Outside (Family) obligations
 - Weather Disruptions
 - External Forces

Questions:

- Based on the cards, what problems can a business have?
- Have friend or relatives ever experienced these problems? How did they plan for these problems?

Business Planning Session 6: Planning for Problems



Business Planning Session 6: Practice



Activity:

Encourage participants to write or draw answers to the following questions using the product or service they chose at the beginning of the sessions. Ask participants to bring their paper with these questions to the next session.

- What problems could your business have?
- How will you avoid or address each of these problems?

Business Planning Session 6: Practice



Annex: Prosperous Futures

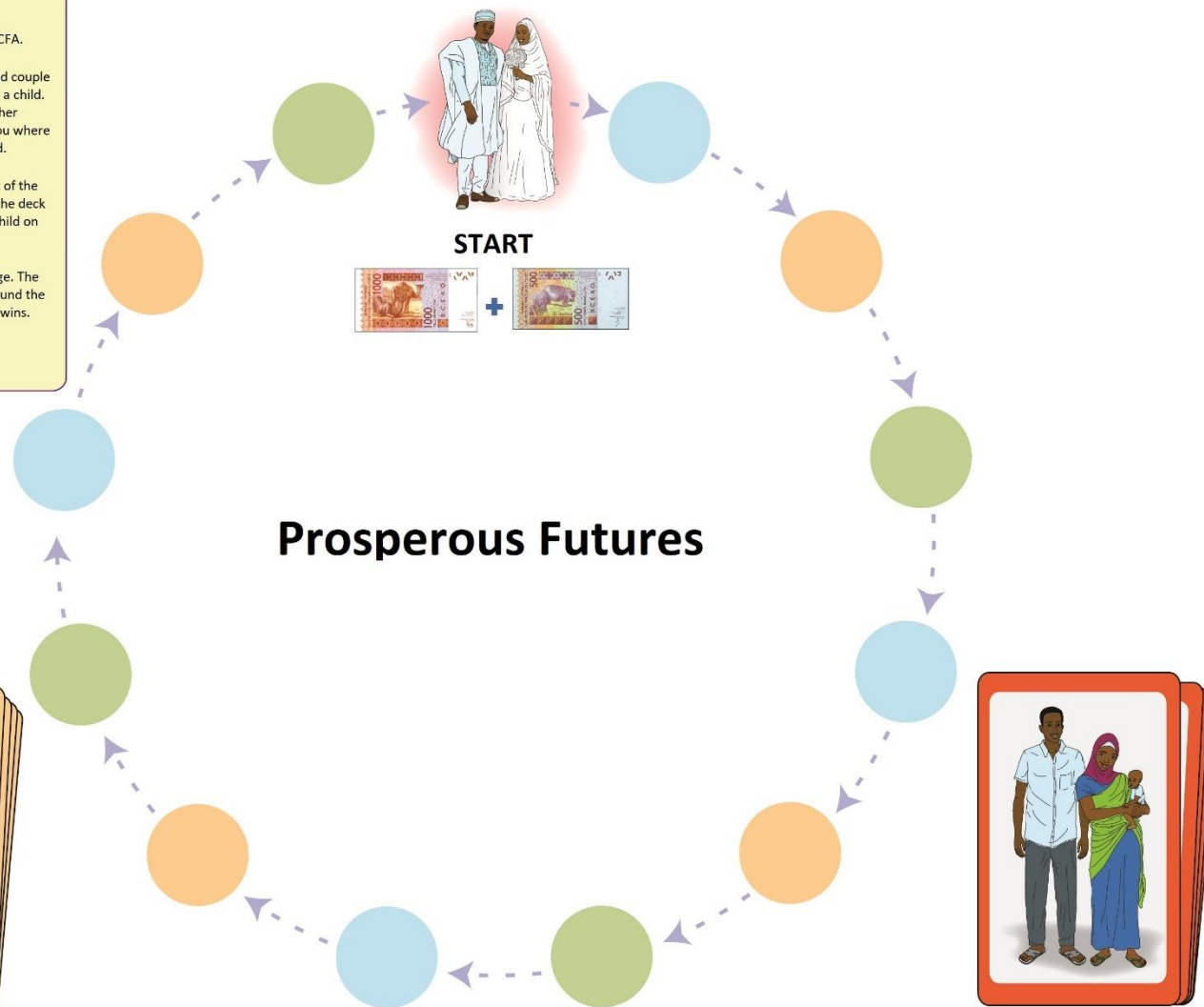
Instructions:

Before starting, each player collects 1500 CFA.

To start, draw from the deck with a married couple without a child, indicating you do not have a child. Follow the actions on the card. You will either collect CFA or pay CFA. The card will tell you where to move next. On each turn, draw one card.

If you draw a card with a baby, for the rest of the game, you will need to select a card from the deck with a picture of a married couple with a child on it.

The board symbolizes two years of marriage. The game ends when all players have gone around the board once. The player with the most CFA wins.



Prosperous Futures

