

# AFLATEEN+

Life Skills and  
Financial Education  
Through a Gender Lens



## ACKNOWLEDGMENTS

**History of the Curriculum:** The present publication represents the Third Edition of the Aflateen curriculum, which has been built on an updated global framework including a stronger gender and sexual and reproductive health and rights component. All editions have gone through development workshops with partners and stakeholders with expertise in pedagogy and curriculum development as well as thematic technical expertise in the area of sexual and reproductive health and gender for this present edition.

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**Special Thanks:** COMO Foundation, Rabobank Foundation and MasterCard Foundation

**Additional Support and Input:** Iwanna Swart, Nancy Refki, Aukje te Kaat, Sarah Ebady and Simon Bailey

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## Games and Exercises

Lesson 2.2: Knowing My Rights: Part 2 Make Change, 'Take a Stand' Activity is adapted from It's All One Curriculum: Guidelines and Activities for a Unified Approach to Sexuality, Gender, HIV, and Human Rights Education, © 2009 The Population Council, Inc., page 22

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Lesson 3.7: What's their Deal? Favours, Gifts, and Expectations, 'Safe or Risky' Activity is adapted from Dream Big! Kwacha for Our Future—Financial Education Curriculum © 2013 The Population Council, Inc., Session 7, page 39

Lesson 3.7: What's their Deal? Favours, Gifts and Expectations, 'Problem Tree' Activity is adapted from Nia Yetu Reproductive Health and Life Skills Manual for Young Adolescent Girls, © 2017 ZanaAfrica, Session 18 Romantic Relationships

Image Theatre inspired by Augusto Boal.



# INTRODUCTION

Welcome to *Afteen+ Life Skills and Financial Education through a Gender Lens*, the latest curriculum from the Aflatoun Secretariat, created in response to the overwhelming need for material that empowers young people to secure their own futures and contribute to societal and economic prosperity. In the years since our global network of partners made such a success of the original Afteen curriculum, our combined programming experience has convinced us of the need to broaden our conceptual framework so as to emphasise the interconnectedness of gender equity and economic prosperity. This is consistent with Aflatoun's concept of the need to balance social and financial education and with our core conviction that these two spheres are mutually reinforcing. We also recognize that helping young people meet their full potential, and giving them control over their own futures, logically entails giving them the knowledge, confidence and options they need to look after and take responsibility for their own health and bodies – our most fundamental resources.

*Afteen+* is rooted in rich programmatic experiences from around the globe. Aflatoun International and its partners have already established successful partnerships to promote gender equality and to offer learning resources on sexual reproductive health and rights (SRHR), reaching vulnerable girls and boys in seven countries. This includes our partnerships with Credit Suisse and Plan International in Brazil, China, India and Rwanda; Catholic Relief Services in Lesotho; Girl Effect in Rwanda; PEDN and Opportunity International in Uganda; and with the Batonga Foundation in Benin. We have also benefitted enormously from rich collaborations with EngenderHealth on curriculum development work. These grassroots experiences have confirmed us in our belief of the need now to enhance the original Afteen so as to include more lessons on gender and SRHR. They have enabled us to develop new material and to test their relevance and validity on the ground. Drawing on our partners' rich experiences we were able to develop a tailored curriculum for both formal and non-formal education settings. Our work benefitted from the advice and guidance of a global task force to whom we remain eternally grateful.

Our initial impulse in developing this new resource was to help the 600 million adolescent girls in developing countries who face challenges in education and health services and who frequently face discrimination and violence. We were mindful of the limited opportunities they face, particularly in comparison to boys, when it comes to gaining the knowledge, skills and resources that lead to economic advancement and social justice. All of us working towards this goal have grown to recognize the impossibility of succeeding without the active participation of boys and men. Education aimed at promoting gender equity needs to demonstrate not just the fundamental moral wrongness of gender discrimination and its incompatibility with a rights-based approach. It needs to illustrate the extent to which gender norms restrict and damage the lives of boys. And it needs also to include the message that gender discrimination is deeply counterproductive to a society's economic development. Education, as ever, offers the key to reforming societal and economic norms and to broadening the horizons of the children and young people we seek to help.

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

Good luck,

The Aflatoun Team

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# 1.2 WHO AM I? WHO DO I WANT TO BE?



## OVERALL OUTCOME

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



## LESSON OBJECTIVE

By the end of this lesson, participants will be able to:

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



## MATERIALS

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



## METHODOLOGY

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



## DURATION

120 minutes



## KEY WORDS

- Unique
- Strengths
- Influences
- Hopes



## INFORMATION FOR THE FACILITATOR

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



## START

### THE MACHINE



15 m

1. Start with a game on the theme of individual strengths. This game relies on each participant making a different sound or gesture. Tell them the game is called The Machine.
2. Ask the group to think of a huge machine – such as a tractor engine – with many different parts. Each part makes a different movement and sound. Tell the group they are going to make such a machine.
3. Form a wide circle. One person steps into the middle of the circle and starts making a repeated movement and sound. After five seconds, the next person steps in and adds a different sound and movement. Keep working around the circle at five-second intervals until everybody is part of the machine, repeating their own individual sounds and rhythms.

### FACILITATOR'S TIP:

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

4. Ask the participants to reflect on the game. What might it demonstrate about our individual strengths and our group efforts?
5. Suggest to them that strengths are any positive qualities that make us who we are. They are the qualities that have helped us get through all of the positive and negative events in our lives to become the people we are today. Point out that everyone has strengths.



## LEARN

### 1. WARM-UP CHAT (10 MINUTES)



80 m

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

## 2. TREE OF LIFE (45 MINUTES)

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

## 3. SHARE: (25 MINUTES)

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



## REFLECT

### MYSELF AT THREE DIFFERENT AGES

- Explain to the participants that they will do a role play, playing themselves in the past, the present and the future.
- Place three chairs in front of the group and explain that each represents a period in their life.
- Tell them: "The first chair represents who you were five years ago, the second represents the person you are today, and the third represents the person you hope to be five years in the future." If there are no chairs, simply put three markers (such as stones) in a row on the ground to symbolise each phase.
- Ask one participant to come up and sit in the first chair. Ask them to talk for no more than one minute about their life five years ago, emphasising things they liked doing and were good



25 m



at. Then ask them to move to the second chair doing the same for the present: explaining what they like doing these days and what they are currently good at. In the third chair, ask them to describe the person they hope to be in five years' time, emphasising the skills and/or achievements they would ideally have gained by that time.

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



## 2.4 GENDER MESSAGES: PART 2 GENDER IN SOCIETY



### OVERALL OUTCOME

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



### LESSON OBJECTIVE

By the end of this lesson, participants will be able to:

1. Discuss gender norms and their influence on the lives and relationships of women and men.
2. Discuss the influence of gender norms on the ways women and men express themselves.
3. Question how attitudes about gender affect behaviour.



### MATERIALS

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



### METHODOLOGY

- Start: Running Dictation
- Learn: Brainstorming & Group Discussion
- Reflect: Group Discussion



### DURATION

90 minutes



### KEY WORDS

- Gender
- Norms
- Inequality
- Challenge



### INFORMATION FOR THE FACILITATOR

- Gender inequality is a major human rights issue around the world, and one that has profoundly negative financial repercussions. Gender inequality is justified and perpetuated through gender roles.
- Throughout our lives, we receive messages about how we should act as women and men. Some of these messages and expectations are harmless, others less so. Harmful gender messages contribute to social problems like unintended pregnancy, STIs and violence.

- It is important to respect other people's attitudes about gender, but also to challenge them if these attitudes and values are harmful to them or to others. In this session, participants get to decide what being a man or woman means to them.



## START



30 m

### GENDER INEQUALITY RUNNING DICTATION

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



## LEARN



45 m

### 1. BRAINSTORMING: ACT LIKE A WOMAN/ACT LIKE A MAN (25 MINUTES)

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

- How does living in the box affect girls' health, especially their sexual health (e.g. prevention of HIV, STIs and pregnancy)?
- What happens to girls who do not follow the rules in the box? What do people say about them? How are they treated?
- What could be the positive aspects of living outside the box for girls?

**FACILITATOR'S TIP:**

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

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

## 2. CHANGING SOCIETY BY CHALLENGING GENDER ROLES (20 MINUTES)

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

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

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



## REFLECT

### TRANSFORMING OUR BEHAVIOUR



15 m

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

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

5. Once you have worked through the list, go back and read out the examples of transformed behaviour. Ask participants if such transformed behaviour would apply to men, women, or both equally. Help them to see that in each instance, the transformed behaviour would be appropriate for either gender.
6. Ask participants if they can suggest other examples of transformed behaviour.
7. Ask participants what they consider to be the advantages or benefits of freeing yourself from traditional gender roles. See if you can elicit examples that relate to both mental and physical health.
8. Finally, facilitate a group discussion using the following questions:
  - How are our attitudes about the roles of girls and boys affected by what our family and friends think?
  - How does the media influence expectations about the ways girls and boys should act, feel and behave? How does the media portray boys? How does the media portray girls?
  - How can you in your own lives challenge some of the harmful expectations society has about the ways boys should behave? How can you challenge some of the harmful expectations society has about the ways girls should behave?

## GENDER INEQUALITY RUNNING DICTATION SLIPS

Due to unequal access to education, women make up over two-thirds of all non-literate people.

In many countries, laws prevent women from owning land.

On average, women earn just 77% of what men earn for the same work.

Unequal legal rights leave women vulnerable to violence. An obvious example is the fact that in some countries, rape law does not apply to married couples.

40% of young women in South Asia and Africa are married by age 18. Child marriage increases the risk of medical problems when giving birth. Remember, the UDHR states that we all have the right to choose our partner.

In some countries, women are not encouraged to play sports

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

# 3.5 MY BODY, MY RULES



## OVERALL OUTCOME

Participants will discuss sexual decision-making and how to set personal limits around sexual activity.



## LESSON OBJECTIVE

By the end of this lesson, participants will be able to:

1. Identify reasons why some adolescents/youth choose to have sex and others choose not to.
2. Make informed decisions about engaging in sexual activity.
3. Set personal limits around their sexual activity.



## MATERIALS

- A4 sheet of paper reading Completely forced, not desired: 0 (for Where on The Line?)
- A4 sheet of paper reading Fully voluntary and desired: 10 (for Where on The Line?)
- Two A4 signs, one saying AGREE and the other saying DISAGREE
- One set of Case Study Cards for every eight students (for Where on The Line?)
- One set of Experts Groups Cards for every four students (for Saying "No" To Sex)
- Four sheets of flipchart paper, titled:
  - *Reasons Why Some Young Boys Choose to Have Sex*
  - *Reasons Why Some Young Boys Choose Not to Have Sex*
  - *Reasons Why Some Young Girls Choose to Have Sex*
  - *Reasons Why Some Young Girls Choose Not to Have Sex*
- Markers
- String



## METHODOLOGY

- Start: Brainstorming
- Learn: Case Studies Card Ranking & Expert Groups
- Reflect: Take a Stand



## DURATION

95 minutes



## KEY WORDS

- Decision
- Consent
- Choice





## INFORMATION FOR THE FACILITATOR

- People make decisions about sexual activity throughout their lives. Our decisions are based on a variety of factors, including values, information, experiences, gender, age, religion, etc.
- All individuals have the right to make their own decisions about sex. Under no circumstances should any person's rights to make their own decisions be denied. Even if someone has said "yes" or has been pressured or forced to have sex in the past, they always have the right to say "no" to sex today and in the future.



## START



20 m

### REASONS TO HAVE OR NOT TO HAVE SEX

1. Explain to the participants that they will be brainstorming a list of reasons why young people may choose to have sex, and a list of reasons why they may choose not to have sex.
2. Divide the participants into two groups based on their gender, and place them on opposite sides of the room.
3. Explain that the female group will identify reasons why some young women their age have sex, and the male group will identify reasons why some young men their age have sex.
4. Give each group its prepared flipchart paper and a marker, and allow participants five minutes to brainstorm and write down their answers.
5. After the brainstorm, have the two groups come together. Post the two lists on the wall, and ask a person from each group to read their list.
6. Ask the group to compare the two lists. Ask:
  - What is similar about the lists? What is different?
  - Why do you think there are differences between the list for young men and the list for young women?
  - Refer back to the earlier sessions on gender in chapter 2. Ask the group:
  - Which messages might influence the differences between the reasons that young men and young women choose to have sex?
7. Again, divide the participants into two groups based on gender, and place them at opposite sides of the room.
8. Explain that the female group will now identify reasons why some young women their age choose not to have sex, and the male group will identify reasons why some young men their age choose not to have sex. Allow them five minutes to brainstorm and write down their answers.
9. After the brainstorm, have the two groups come together. Post the two lists on the wall, and ask a person from each group to read their list.
10. Ask the group to compare the two lists. Ask:
  - What is similar about the lists? What is different?
  - Why do you think there are differences between the list for young men and the list for young women?
11. Refer back to the earlier sessions on gender roles (Lesson 2.3 and 2.4). Ask the group:
  - Which messages might influence the differences between the reasons that young men and young women choose not to have sex?
  - Are any of these reasons for saying "no" to sex not acceptable?



## LEARN



60 m

### 1. WHERE ON THE LINE? (30 MINUTES)

1. Attach a piece of string horizontally along the floor, or draw an imaginary line across the room. At one end, place the A4 paper reading Completely forced, not desired: 0. At the other end, place the A4 paper reading Fully voluntary and desired: 10.
2. Explain that when we decide whether or not to have sex of our own free will, our decisions will fall somewhere along this line. Ask:
  - What do we call sex that is forced? (After you have elicited the answer 'rape', add the word 'rape' on the paper at that end of the line.)
3. Ask: "If a person agrees to have sex, does that always mean that they actually want to have sex?"
4. After participants respond, ask: "When sex is voluntary but not really wanted, would that be at one end of the string or somewhere in between the two ends?"
5. Divide participants into four groups. Give each group some of the case study cards. Explain that they should read each case study card as a group, then discuss it and decide where on the string they think it fits.
6. After the groups have had 10 minutes to read and discuss, ask someone from one group to read the first case study and explain where on the line between 0 and 10 it belongs. Ask them to explain why they chose that place. Now allow two minutes for the other groups to indicate where they put the same case study on the continuum. Encourage them to discuss any differences of opinion. Repeat this process for each case study.
7. Reserve ten minutes at the end of the exercise to discuss the following questions:
  - Forcing someone to have unwanted sex is a violation of that person's human rights. By a show of hands, who believes that forced sex is common among young people? Who thinks it's rare?
  - We have discussed that a person who does not want to have sex and is not forced into it may still voluntarily engage in sex. Who believes this is a fairly common experience among young people? Who thinks this is rare? (Note whether the response of boys and girls to this question is similar, and point out any differences if they occur.)
  - Are girls and boys equally likely to have sex in a situation that is not forced but also not desired? (Go further by asking: "Do you think girls and boys usually share equal power in sexual relationships? What about adult men and women?" Emphasise that even if a situation does not fall at the extreme 'forced' end of the line, it may nonetheless be unacceptable.)
  - Does a person always know whether their partner really wants to have sex? What are some ways to be sure? (Try and elicit the following: "Always ask the other person! Talking it over together beforehand is best. What if you ask and your partner is not sure what they want?")

### 2. SAYING "NO" TO SEX (30 MINUTES)

1. Tell the participants that for this exercise they will be working in teams of four. Each team will be responsible for their own learning, and at the end of the exercise there will be a short quiz. For a team to do well on the quiz, each member must be both a good teacher and a good student.
2. Put the participants in teams of four. Give each team a name, such as 'Red Team', 'Blue Team', 'Green Team', etc.
3. Give each team a set of the Experts Groups Cards, and ask each member to take one card.
4. Next, break up the teams. Ask all participants with Card 1 to sit together, everyone with Card 2

to sit together, everyone with Card 3 to sit together, and everyone with Card 4 to sit together.

5. Inform them that they have five minutes to become experts on the piece of information they have on their card. They should read it, ask each other questions if they need to, discuss it and memorise it.
6. After five minutes, bring everyone back into their original teams. Explain that each participant will now take turns in being the teacher. The participants with Card 1 go first. They tell the other three participants in their teams all about their card. The others listen, ask questions and make notes. When the Card 1 participants are finished, it's the turn of the Card 2 participants to be the teachers and tell the others about the information on their card. The others listen, ask questions and make notes. When they are finished, the process is repeated for the Card 3 participants and finally, the Card 4 participants.
7. Once all four members in each team have played the role of teacher, collect the cards from them. Randomly select participants from each team to answer the following questions. Remind the participants that they are allowed to use the notes they kept.



### QUIZ QUESTIONS

Here are some questions you might ask participants in order to check their comprehension.

- If someone challenges your choice about having sex, what are they not giving you? (Answer: Respect)
- What do you always have the right to say to your partner? (Answer: "No")
- How should you protect yourself if you and your partner agree to have sex? (Answer: By using a condom)
- What two things will a condom protect you against if used properly? (Answer: Pregnancy and STIs)
- Name some reasons why it is a bad idea to be under the influence of alcohol or drugs? (Answers include: It makes it harder to think clearly; you can make bad decisions that will leave you vulnerable to pregnancy or STIs; some people might use the effects of the drugs or alcohol to force you to have sex with them.)



## REFLECT



15 m

### TAKE A STAND

1. Place the AGREE and DISAGREE signs on the walls where participants can see them.
2. Explain that you will read out a statement, and that participants should then stand in front of whichever sign they feel summarises their position.
3. Read out the statement and give participants 30 seconds to choose where to stand. Then ask several participants from each line to explain why they have chosen to stand there.
4. Repeat this process for each of the statements, trying to ensure that everyone gets at least one chance to express their thoughts in their own words.

### TAKE A STAND STATEMENTS

- If a girl loves her boyfriend, she should show it by having sex with him.
- I think it is okay to give someone money or a gift for sex.
- I think it is okay to accept money for having sex, if you need the money.
- Pressuring someone to have sex against their will, even if you don't use physical force, is more or less the same as rape.
- Lots of young people just do not want to have sex. Their feeling has nothing to do with AIDS or pregnancy or with what adults tell them. They just do not want to have sex, even if they have a boyfriend or a girlfriend.
- I feel comfortable saying "no" to sex if I do not want to have it.

## WHERE ON THE LINE? CASE STUDY CARDS

### **SELAH AND JAMES**

The last time Selah refused to have sex with her husband James, he threatened her and beat her badly, giving her a black eye. She doesn't want to have sex with James today, but he might beat her again so she doesn't refuse.

### **JULIA AND OSCAR**

Oscar is not really sure if he wants to have sex with Julia, but Julia suggested it and he is afraid that his friends will find out and tease him if he says no. He goes ahead.

### **PETER AND LAURA**

Peter often buys Laura gifts and other things she needs. Tonight, they went out for dinner and he paid. Even though Laura doesn't feel ready to have sex, she feels that she owes it to Peter. She doesn't refuse him.

### **GINA AND AHMED**

Gina comes from a poor family. She works in Ahmed's shop and her salary is her family's main income. One day Ahmed starts touching her, and after the shop closes he pulls her into the storeroom in the back and lifts up her dress. Gina is confused, and frightened about losing her job. She starts to resist, but when Ahmed says: "What? You don't like working here?" she gives in.

### **HENRY AND MARIA**

Henry and Maria have been kissing passionately. When Henry starts to undress Maria, she tries to stop him, saying "No". Henry thinks she wants more but that she is worried about admitting it. So, he keeps trying. After trying to push Henry away and saying "No" for five minutes, she eventually stops struggling and just lies there. Henry goes ahead and has intercourse with her.

### **NINA AND CARL**

Nina, aged 22, has been going out with Carl for about six months. He has told her several times that he really wants to have sex with her, but only if she wants to. Nina feels unsure, but she thinks that she should do what her boyfriend wants. She knows other young women have sex with their boyfriends, and she is concerned that he might leave her if she doesn't, although Carl has never threatened to do so. The next time they are intimate they have sex.

### **AJIT AND ANILA**

Ajit and Anila have met only a couple of times, always with supervision. Ajit seems like a good person, so when her parents tell her that Ajit wants to marry her Anila agrees. Anila has heard that everything related to sex is shameful. She has heard that it hurts the first time and will make her bleed. She is really scared. She hardly knows Ajit, and feels ashamed at the thought of him touching her body. She isn't interested in having sex and doesn't feel excited, but she knows that when you get married, you must have sex on the wedding night. She lets Ajit have sex with her.

### **TEO AND HELENA**

Teo and Helena are classmates at university. They have been dating for a few months and are very attracted to each other. They are not deeply in love but they agree that they want to have sex. After agreeing to use a condom, they have sexual intercourse.

## 4.2 LEARNING ABOUT SAVING



### OVERALL OUTCOME

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



### LESSON OBJECTIVE

By the end of this lesson, participants will be able to:

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



### MATERIALS

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



### METHODOLOGY

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



### DURATION

90 minutes



### KEY WORDS

- Saving



### INFORMATION FOR THE FACILITATOR

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



## START



15 m

### ANSWER THE BALL

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

#### FACILITATOR'S TIP:

*Interest* is the additional money a financial institution or savings group pays to the saver as a percentage of their total savings, usually on a monthly or annual basis. Finding a good interest rate can make your money grow faster.

*Inflation* is the change in prices of items over time. Often this means that money loses value over time because you cannot buy as much for the same amount. If inflation is high, it might be better to save items that increase in value instead of cash, or to find a good interest rate to balance out the inflation.

2. Inform the participants that they are going to share their own personal savings stories by playing Answer the Ball.
3. Ask them to stand in a circle, and explain that you will say an unfinished sentence, and throw the ball to someone in the circle. The person who catches the ball has to complete the sentence. For example, you say: "Adults save to..." and throw the ball. The person who catches the ball completes the sentence by saying "...buy a house."
4. Next, that person repeats the same unfinished sentence, and throws the ball to another person in the circle who then has to provide their own answer before repeating the process with someone new.
5. Ask a volunteer to record the answers.
6. Continue to throw the ball, keeping things moving at a lively pace and changing the start of the sentence to also include:
  - Young people often save to...
  - Savings can help you...
  - Interest rates are...
  - Inflation is...
7. Place the sheets of paper headed with the following categories at the front of the room:
  - Personal Use (e.g. saving for a friend or family member)
  - Unexpected Events (e.g. sudden illness or an unexpected wedding gift)
  - Future Opportunities (e.g. a training course)
8. Record each of the answers given during the ball throwing and have the group decide which of the three categories each answer belongs to, helping them understand that savings can be based on short-term goals, long-term goals and urgent matters.
9. Review what has been covered in the lesson so far:
  - Why do people save?
  - Why do adults save money?
  - Why is it important to save if you want to start an enterprise?
  - What is the value of saving on a regular basis?
  - In addition to money, what other resources do people save?



## LEARN



### THE STORY OF ANA (30 MINUTES)

1. Read Ana's situation aloud.

60 m

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

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

<b>MOST IMPORTANT</b>	<b>X</b>
<b>MORE IMPORTANT</b>	<b>XX</b>
<b>IMPORTANT</b>	<b>XXX</b>
<b>LESS IMPORTANT</b>	<b>XX</b>
<b>LEAST IMPORTANT</b>	<b>X</b>

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



### **FACILITATOR'S TIP**

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

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

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

## **2. MAKING A SAVINGS PLAN (30 MINUTES)**

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

1. Instruct the participants to get into groups of 5. Remind them of the goals that they set earlier in the lesson. Ask them to share their goals and dreams with their group members.
2. Give each group a copy of the Savings Plan Worksheet (see example below from Rwanda, but make sure to use the local currency and prices), or give them a flipchart sheet to make their own.
3. Ask the participants to work together in their groups to think about how they can develop a savings plan to help them achieve their goals and dreams.
4. Explain that they will be considering the following:
  - What dreams and goals did they already identify in previous lessons? (Lesson 1.3 My Goals, My Dreams)
  - Are these dreams and goals still the same, or have they changed?
  - How much money will they need to achieve these goals?
5. Ask participants to identify three goals: two short-term (ST) goals and one long-term (LT) goal. Remind them that short-term goals might require a few weeks or up to six months, while long-term goals may take from six months to several years to achieve.
6. Ask them to write the three goals in separate rows in the left-hand column of the Savings Plan Worksheet.
7. Ask participants to decide how important each goal is, and to rank them in order of priority (1 as 'most important', 3 as 'least important').
8. Ask a volunteer to share one of their goals, and to fill out their sample Savings Plan Worksheet together with the group: determining whether it is a ST or LT goal; when they will need the money; how important it is; the amount needed; the amount that needs to be saved every week or month to reach the goal; and the source of the earnings.
9. Instruct each participant to go through the same process with their own goal, working with their group members. Walk around and give help to those who need it.
10. Finally, ask the participants to double the amount of time they have allowed themselves to reach their goals, and to re-calculate the amount they need to save every week or month.

11. Bring the groups back together, and guide the group as a whole into a discussion using the following questions:
  - What was your reaction when you figured out the amount you needed to save each week or each month to help reach your top-priority goal?
  - What happened to the amount of money you had to save each week or month when you doubled the amount of time needed to save for your goal?
  - What can you learn from these calculations? (Answer: Even if your goals come with a high price, you can often reach them by setting aside money regularly).
  - How will making a savings plan help you?
  - What will you do differently now that you know how to make a savings plan?

### SAVINGS PLAN WORKSHEET

GOAL	BY WHEN	IMPORTANCE	SAVINGS NEEDED	AMOUNT TO SAVE PER WEEK/ MONTH	HOW TO EARN
Buy shoes	6 weeks	2	RWF2,000	RWF350 per week	Sell vegetables at market
Buy a goat	1 year	1	RWF10,000	RWF850 per week	Save through VSLA/ rotating fund
Buy sodas and cakes for a friend	2 months	3	RWF1,000	RWF125 per week	Sell eggs



### REFLECT



15 m

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

## ANA'S SAVINGS CARDS

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

# 5.5 ASSIGNING ROLES AND RESPONSIBILITIES



## OVERALL OUTCOME

The participants have already outlined their group or individual business enterprise plans and filled in several sections: Introduction and Aims and Objectives. They will now focus on the People section. This will entail setting a specific date for when their goal will be accomplished, outlining the steps needed to reach it, and identifying the roles to be given to each enterprise group member so that progress can be made and monitored. Participants working on the project independently will be the sole member of their enterprise and will have to learn how to undertake several positions within their business. How enterprises effectively manage their time is an important factor in achieving their goal by a specific date. In this lesson, participants will also learn good time management by making a project schedule to prioritise objectives, delegate tasks and monitor performance.



## LESSON OBJECTIVE

By the end of this lesson, participants will be able to:

1. Manage their time effectively by making a project schedule.
2. Achieve greater productivity.
3. Complete the People section of their business plan.



## MATERIALS

- Flipchart for writing up the Project Schedule
- The Business Plan flipchart from the previous lesson
- Prepared Prioritising Tasks flipchart
- Prepared Yoko Youth Group's Yovo Doko Shop Project Schedule flipchart
- Pens, paper and erasers



## METHODOLOGY

- Start: Case Study & Project Schedule exposé
- Learn: Case Study & Project Schedule creation
- Reflect: Presentations & Discussion



## DURATION

120 minutes



## KEY WORDS

- Prioritise
- Schedule
- Timeline
- Deadline



## INFORMATION FOR THE FACILITATOR

- Display the flipchart showing the Business Plan template with the six components and definitions so that participants can refer to it during the Learn activity.
- Please be sure to prepare the flipcharts for this lesson ahead of time. They are detailed flipcharts and will take time to prepare.
- Please remember that if you amended the case study in the previous lesson to fit in with your local context, that you must use your version in this lesson and not use the example given here (Yoko Youth Group's Yovo Doko.)



## START



30 m

1. Have the participants get together into their enterprise groups, or to continue working independently if they are undertaking the project individually.
2. Inform the participants that in order for them to be truly productive, they need to have a structured time schedule of listed tasks with intended start and finish dates assigned to each group member, or scheduled for themselves if working alone.
3. Write the words Deadline, Timeline and Schedule on the flipchart.
4. Ask the participants the following questions:
  - What does each word mean?
  - What is the purpose of having a schedule?
  - How does having a timeline help you?
  - What is the best way to manage your time?
  - What are some deadlines you have had to meet in the past?
  - What effect does having a deadline have on your work?
5. Next, write Prioritise on the flipchart, and explain its meaning: To arrange or deal with issues in order of importance. Ask for some examples of how participants prioritise the tasks they have to perform in a day or over a week.
6. Show the participants the following scenario on the flipchart as an example. Note: Do not write down the prioritised numbers; that is for your information.

### PRIORITISING TASKS FLIPCHART

There is a small fire in a school, and the fire is very close to some flammable cleaning chemicals. Prioritise the following actions that could be taken, in order from most important (1) to least important (4).

- Call for help (4)
- Evacuate people (1)
- Find water to extinguish the fire (3)
- Move the chemicals away from the fire (2)

7. Give the participants one minute to organise the list from most important to least important.
8. After one minute, have the participants share their thoughts.
9. Next, write Project Schedule (also called a To Do List) on the flipchart, and explain its function:
  - A list of prioritised activities, with a start and end date.
  - Useful planning and communication tool for monitoring and reporting enterprise progress.

- Allows for a clear picture on how the project is progressing.
10. Write down the four steps to making a Project Schedule on the flipchart, explaining the steps to the participants as you do so:

### PROJECT SCHEDULE FLIPCHART

#### 1) BRAINSTORM AND ORGANISE

- Write a list of all activities and tasks that need to be done for your enterprise. If working in groups, brainstorm together first.

#### 2) PRIORITISE

- Prioritise the list from most important to the least important.
- Use a number or letter to represent level of importance.
- Break large tasks into specific action steps.

#### 3) TIME

- Decide how long each task will take to complete.
- Give each task a realistic start and finish date.

#### 4) TASK

- Asses how the tasks will be prioritized. If working in groups, assign each member a task.
- If a group leader has been selected, this person can help with assigning tasks to members.
- Recall the strengths and weaknesses from the group's SWOT Analysis, and try to match group members with tasks that take advantage of their strengths.



## LEARN

### 1. YOKO YOUTH GROUP'S PROJECT SCHEDULE (30 MINUTES)



60 m

1. The aim of this activity is to have each participant think critically about the tasks needed for their enterprise projects; prioritise these tasks; and determine how long each task should take to complete. Next, groups will create and revise a Project Schedule, and assign tasks to each group member for the enterprise.
2. Ask participants to sit in alone or in their enterprise project groups. Inform them that today they are going to create Project Schedules for their own enterprises. First however, they are going to practice by creating a Project Schedule for the Yoko Youth Group. Ask them the following recap questions:
  - What issue had the group decided to address by their enterprise project?
  - How were they going to address this issue?
  - How were they hoping to fund this work?
3. Now ask participants to listen whilst you continue the story of the Yoko Youth Group.

## THE YOKO YOUTH GROUP CREATES A PROJECT SCHEDULE

Candide, Ulrich, Nadia and Thierry are four friends in a youth club in Yoko, Benin. The four had come up with an enterprise idea based on an assessment of their own skills. Candide and Ulrich were both keen cooks and bakers, and decided that if they worked hard as a team they could make a small profit selling yovo doko, massa, akkara, plantain cake and other snacks. Nadia and Thierry both had previous experience in running an enterprise, and felt they had some useful financial skills. They found the idea of starting their own enterprise both frightening and exciting at the same time.

They knew they would need to rent a small shop, and that there would be other start-up expenses, such as an oven and other cooking equipment. And they didn't want their shop to be like any other in town. They wanted it to be particularly attractive to young people in Yoko. That would mean decorating it – maybe by painting murals of popular actors and musicians – and playing great music. Of course, they would need to buy stocks of ingredients and other materials. They knew they would have to do some market research, prepare a proper budget, work out how much to charge for their products, decide who would do which jobs, and then advertise. They decide to create a Project Schedule.

First, they sat down at a table with pen and paper and brainstormed a list of all the activities and tasks that needed to be done for their enterprise, from start to finish. Here's the list they ended up with:

- Create a budget
- Design and draw posters to promote the shop
- Check that there is a local demand for the snacks
- Print posters
- Find out how much people will pay for snacks
- Put up posters
- Find out what equipment needs to be bought or borrowed
- Find out what ingredients need to be bought
- Write questionnaires to use when interviewing people for market research
- Work out how many yovo doko, massa, akkara and plantain cake will need to be sold in order to make a profit
- Gather phone numbers of community members and send texts to advertise the shop
- Bake the yovo doko, massa, akkara and plantain cakes
- Start posting about the shop on social media
- Agree where the best location for the shop to sell the yovo doko, massa, akkara and plantain cakes should be
- Decorate the walls of the shop
- Put together some playlists and borrow a sound system
- Organise the opening day, and ask local journalists to cover the event

When they sat back and looked at their list, the four friends felt better. But there still seemed to be a lot of things to do. Ulrich suggested that as a next step, they should prioritise each task from most important to least important, giving the most important tasks the number 1, the least the number 3 and those in the middle the number 2.

4. Ask the participants to spend two minutes prioritising the lists either on their own or in their groups. Listen to some answers. Avoid correcting participants – how they choose to prioritise the tasks is up to them – but do ask them to explain their thinking. Then return to the story.

### **CREATING A TIMELINE AND ASSIGNING TASKS**

Nadia spoke up next. She suggested that they decide how long each task would take to complete, and that they give a realistic start and finish date for each task. Then, she suggested that a task should be assigned to each member based on their individual strengths and weaknesses. As Candide and Ulrich were good cooks, it was suggested that most of the tasks related to the baking be assigned to them. Nadia and Thierry would concentrate on finding a shop and promotion. They would all meet up twice a week to check progress against the schedule. They all agreed that this approach seemed sensible.

The four got together with a large sheet of paper and drew a table like this:



## YOKO YOUTH GROUP'S YOVO DOKO SHOP PROJECT SCHEDULE FLIPCHART

TASK	TEAM MEMBER	WEEK							
		1	2	3	4	5	6	7	8
Write questionnaires for market research	Thierry (T) and Nadia (N)								
Check local demand for the snacks	T & N								
Find out how much people will pay for the snacks	T & N								
Work out how many snacks must be sold in order to make a profit	T & N								
Find out what equipment needs to be bought or borrowed	Candide (C) and Ulrich (U)								
Find out what ingredients need to be bought	C & U								
Create a budget	T, N, U, C								
Buy (borrow) all equipment and ingredients	T, N, U, C								
Agree where to sell the snacks, and where to rent a place	T, N, U, C								
Decorate the shop	U								
Put together a playlist and get a sound system	N								
Gather phone numbers for sending advertising texts	C								
Design and draw posters to promote the shop	U								
Print posters	U & N								
Put up posters	T, N, U, C								
Start posting about the shop on social media	U								
Organise opening event and invite journalists	T & N								
Bake the products	C & U								
Open the shop!	T, N, U, C								

5. Now ask participants to look at the chart and answer the following questions:
  - How long will this project last?
  - What is the last thing that will happen?
  - What is the first thing that will happen?
  - Why did the Yoko Youth Group assign different tasks to different team members?
  - Why will it take so long before the baking and selling happen? (Answer: Because the group needs time to earn the money that will fund the opening day).
  - What are the advantages of creating a schedule like this?

## 2. MAKING OUR OWN PROJECT SCHEDULES (30 MINUTES)

1. Give each participant a piece of paper, a pencil and an eraser.
2. Have them brainstorm activities and tasks that need to be done for their enterprises, either alone if working independently or with their team if they are doing the project in groups. Next, have them separate these tasks into two groups (fundraising and social work), prioritise them, assign tasks to group members and create a Project Schedule, setting realistic start and end dates. For those who are working on the project alone, instruct them to create a Project Schedule tailored to their solo projects. Advise them that rather than dividing the task among members, they will have to schedule a way for themselves to fulfil all the tasks.
3. Then add information on what each group member will do to the People section of their business plan. Add a short biography for each person, stating their qualifications and why they have been chosen for this role. Advise them also to keep their Project Schedule for future use as an attachment to their business plans. Participants working on the project individually will only need to produce a short biography for themselves.
4. Finally, have each enterprise identify any potential issues (threats) that could prevent tasks on their Project Schedules from being completed.

### FACILITATOR'S TIP

Emphasise the importance of effective time management skills when compiling an enterprise's Project Schedule and the overall business objectives.



## REFLECT



30 m

1. Invite each enterprise to quickly present their Project Schedule.
2. Review all presentations, and encourage further discussion with the following questions:
  - Did participants generally have the same prioritised lists, or were they different?
  - Was determining start and end dates for tasks difficult?
  - What start and end dates were not realistic?
  - What is the likelihood of completing the tasks as scheduled?
  - What will you do if a task is not completed as scheduled?
  - What potential threats could prevent tasks from being completed?