

# THE FLASH TOOLKIT

The Financial Literacy and Sexual Health Toolkit

Young Adults 15-19



Knowledge Checklist		6
Skills Checklist		8
Attitudes Checklist		10

## ***MODULE 1: BEGINNING MY JOURNEY***

Getting Started	Session 1	16
The Group & Leadership	Session 2	26
Elections & Group Constitution Part I	Session 3	38
Buying Shares, the Loan Fund, & Group Constitution Part II	Session 4	48
The Social Fund & Group Constitution Part III	Session 5	62
First Savings Meeting	Session 6	74
First Loan Disbursement	Session 7	88

# CONTENTS

## **MODULE 2: ALL ABOUT ME!**

VSLA Instructions for each Session	--	102
Feeling Confident	Session 8	110
Male and Female Word Web	Session 9	120
Puberty – What Else to Expect	Session 10	130
First Loan Repayment	Session 11	140
2	Session 12	150
Gender in my Childhood	Session 13	158

## ***MODULE 3: EXPLORING MY RELATIONSHIPS***

My Relationships	Session 14	168
Is it Love?	Session 15	178
Starting a Conversation about Sex & Safety	Session 16	186
The Matter of Consent	Session 17	196
Contraceptive Knowledge Games	Session 18	208
The Facts About Sexually Transmitted Infections	Session 19	222
Gender and Condom Use	Session 20	254
AIDS – Learning From Others	Session 21	264

## **MODULE 4: COMMUNICATING WITH OTHERS**


Being a Good Listener	Session 22	260
Practicing Assertive Communication	Session 23	292
5 Steps for Communicating About Conflict	Session 24	343
How I Communicate Online	Session 25	234





## ***MODULE 5: THE WORLD AROUND ME***

Changing My Body	Session 26	306
Power, Privilege, and Equality	Session 27	314
Coping With Stress	Session 28	321
Personal Money Flow	Session 29	326
My Money vs. Borrowed Money	Session 30	332





## ***MODULE 6: PLANNING FOR MY FUTURE***

Health Center Visit	Session 31	334
Planning Use of Money	Session 32	343
Careers in My Community	Session 33	368
Personal Development Plan	Session 34	400

## ***MODULE 7: I CAN DO IT!***

Community Project Ideas	457
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# ***KNOWLEDGE CHECKLIST<sup>1</sup>***

## **POSITIVE SELF-CONCEPT**

- I understand that each person is special and unique, including me
- I understand that people's feelings about their bodies can affect their health, self-image and behavior
- I understand that people may be treated unfairly and unequally because of their gender
- I understand the major physical and emotional changes that take place during puberty
- I understand the menstrual cycle, including the physical and emotional symptoms that girls may experience during this time
- I understand that boys may experience erections and wet dreams, either due to arousal or for no particular reason
- I understand what pregnancy is and how it can be prevented
- I understand that people can acquire STIs, including HIV as a result of having sex with someone who already has an STI, and there are ways people can lower their vulnerability to infection
- I understand that living with HIV, other STIs, or disabilities should not be a barrier for safe and supportive relationships
- I understand the importance of active listening in relationships

## **SELF- CONTROL**

- I understand that finishing my education is important to achieving my goals
- I understand the risks associated with borrowing money
- I understand the 7 steps of saving

## **SOCIAL SKILLS**

- I understand why working as part of a team is important
- I understand the characteristics of healthy family functioning
- I understand how friends can influence one another positively and negatively
- I understand the difference between positive and negative conflict
- I understand the benefits and possible dangers of the internet and social media
- I understand that physical, sexual, & psychological violence are harmful

## **COMMUNICATION SKILLS**

- I understand the importance of active listening in relationships and in the workplace
- I understand how to effectively communicate with friends and customers
- I understand the dos and don'ts of negotiation

## **HIGHER-ORDER THINKING**

- I understand what to expect if I go to the health center
- I understand the Universal Declaration of Human Rights
- I understand the types of careers in my community

# ***SKILLS CHECKLIST<sup>2</sup>***

## **POSITIVE SELF-CONCEPT**

- I believe that I am no more important than anyone else, and they are no more important than me
- I believe that I have the right to be safe from all kinds of violence
- I believe that I am not alone
- I believe that unintended pregnancy at an early age can have negative health and social effects
- I believe that it's important to be tested for STIs and to access treatment when necessary
- I believe that physical and emotional changes are a normal part of adolescence
- I believe that it's important for girls to have access to sanitary supplies, clean water, and private toilet facilities during their menstruation
- I believe that erections or wet dreams are a normal part of puberty
- I believe that my future is hopeful

## **SOCIAL SKILLS**

- I believe that it is important to show tolerance, inclusion and respect for others
- I believe that it's important to be careful about how I use the internet and social media
- I believe that everyone has a responsibility to overcome gender inequality
- I believe that people living with HIV, other STIs, or disabilities have the right to equal love, respect, care and support as everyone.
- I believe there are people in society who are especially vulnerable to having their human rights ignored

## **COMMUNICATION SKILLS**

- I believe that conflicts and misunderstandings with parents or guardians can usually be resolved
- I believe that inequality and differences in power within relationships can be harmful
- I believe that gender roles can affect communication between people

## **HIGHER-ORDER THINKING**

- I believe that I have the right to negotiate if I think a situation is unfair

# ***ATTITUDES CHECKLIST<sup>3</sup>***

## **POSITIVE SELF- CONCEPT**

- I can value and appreciate others
- I can anticipate my own needs ahead of time
- I can reflect on what I find attractive and how it may be different from what others find attractive

## **SELF- CONTROL**

- I can go to school even when I feel like staying at home
- I can tell the difference between something I need & something I want
- I can tell the difference between good and bad sources of money

## **SOCIAL SKILLS**

- I can accept people who are different from me
- I can avoid being negatively influenced by a friend
- I can express support for equitable roles and responsibilities within the family
- I can demonstrate ways of promoting gender equality in my relationships at home, school, and in the community

## **COMMUNICATION SKILLS**

- I can identify the effects of good and bad communication skills
- I can listen actively to understand and learn
- I can use conflict resolution techniques
- I can demonstrate what information is safe to share and with whom on social media

## **HIGHER- ORDER THINKING**

- I can collect, analyze, and organize information to find the best solution to a problem
- I can adapt to changing circumstances
- I can name a place to get accurate information about my health
- I can speak to a trusted adult if I want to know more about pregnancy or pregnancy prevention
- I can ask for help or advice when I need to
- I can recognize dangerous situations and ask for help

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<sup>3</sup> Adapted from attitudes related to sexual health taken from UNESCO. International Teaching Guidance on Sexuality Education. Revised Edition. 2018

# ***MODULE 1***

# ***BEGINNING MY JOURNEY***

Getting Started

Session 1

The Group & Leadership

Session 2

Elections & Group Constitution Part I

Session 3

Buying Shares, the Loan Fund, &  
Group Constitution Part II

Session 4

The Social Fund & Group  
Constitution Part III

Session 5

First Savings Meeting

Session 6

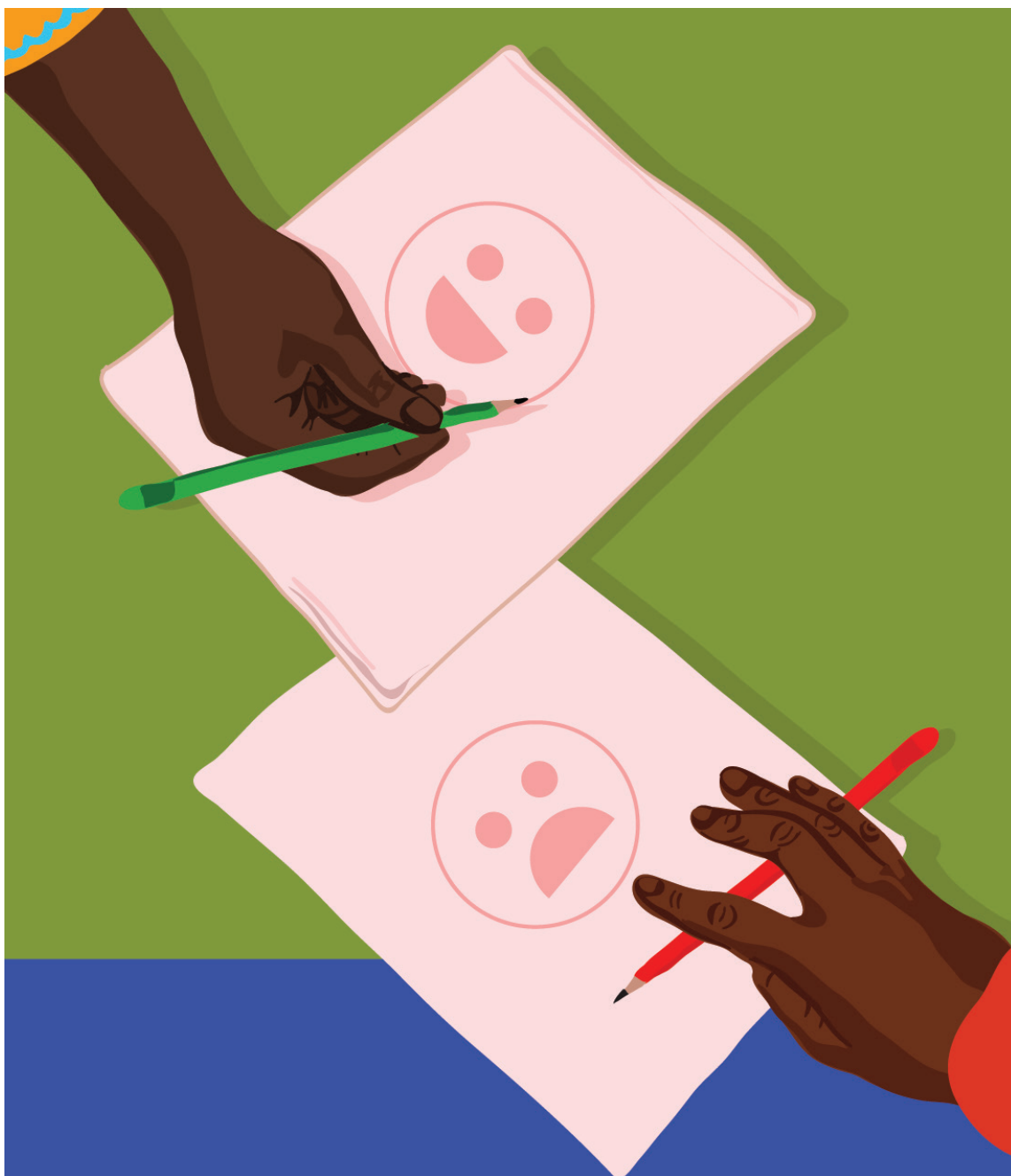
First Loan Disbursement

Session 7



*SESSION 1:*  
***GETTING  
STARTED***





**VALUES**

# ***OVERVIEW***

Participants are introduced to the tools that will be used throughout The FLASH Toolkit. They set expectations and rules for the learning environment and commit to respectful communication to learn and work well together.

# ***OUTCOMES***

- I understand why working as part of a team is important
  - I can accept people who are different from me
- I believe that it is important to show tolerance, inclusion and respect for others

# ***MATERIALS NEEDED***

## **Tool Card #1 Getting Started!**

The Central Register

Color Cards

Flipchart paper

Marker

Tape (optional)

Ball (optional)

# ***TIME***

1 hour and 30 minutes

## ***WELCOME***

15 mins

Welcome and sign in

## ***WARM UP***

10 mins

## ***ACTIVITY: GROUP VALUES***

40 mins

Participants establish their own group values for the duration of the program.

## ***REFLECT***

20 mins

Participants consider what they have learnt & how they could use it in their lives.

## ***CONCLUDE***

5 mins

Congratulate participants and confirm the next meeting.

# WELCOME

15 mins

1. Say:

*Welcome, all of you! How are you and your families? I am excited that you decided to join and participate in the lesson today. We're all here because we care about ourselves and those around us, and we want to be the best versions of ourselves. Over the next few months, we're going to get to know each other, encourage each other, and have fun!*

2. Introduce the sign-in procedure.

Say:

*This book is called the Central Register. Every time we come together, we will start by signing in this book.*

3. Pass the book around for everyone to sign.

4. Say:

*The FLASH Toolkit stands for **The Financial Literacy and Sexual Health Toolkit**. This means that we will learn about both financial literacy and sexual and reproductive health over the coming months.*

*The first module of The FLASH Toolkit teaches how to run a **Village Savings and Loans Association**, also known as a **VSLA**. VSLAs provide affordable loans for those who borrow money and offer a higher return on savings than is usually offered by banks or other money lenders. VSLAs are driven entirely by the members. That's you! Every penny the group saves or earns, the members have generated themselves.*

*VSLAs can create a safe space for young people to save their money, access loans, receive support during personal emergencies, & build their social support network.*

*After the first module, we will learn more about our bodies, rights, relationships, how we communicate, the world around us, & our plans for the future. During these lessons, we will continue to run our VSLAs.*

5. Give every participant his or her **'Tool Box.'**

Say:

*This envelope is your **'Tool Box'** where you will collect your **'Tool Cards'**. There are **34** **'Tool Cards'** and you will receive 1 for every lesson you attend, including today! We will use these Tool Cards to help us remember what we've learnt so far.*

6. Show participants the **Tool Cards** and ask if they have any questions
7. Introduce the **Color Cards**.

Say:



*Color Cards are plain **red**, **yellow**, or **green** cards. We will use them in different activities to help us express ourselves.*

8. Introduce the idea of the FLASH dance, drama, song, or poem. These are short performances done by the group in a minute or less. The challenge is to communicate in the most creative and succinct way.

## WARM UP

10 mins

1. Say:

*Before we get started, let's get to know each other! We're going to play a game called **hot potato!***

2. Ask participants to stand in a circle.

Say:

*We are going to introduce ourselves one by one around the circle, and say our favorite food. Then, I am going to throw this ball to one of you while remembering your name and favorite food. I only have 2 seconds to remember what you told us! If I don't remember in time, I am out. Once you have the ball, throw it to someone else and shout out his or her name and food in 2 seconds. Let's go around the circle.*

**NOTE TO FACILITATOR:**

**If you don't have a ball, use any soft object or a crumpled up piece of paper. If the group already know each other, play the game but ask them to share a piece of information no one else in the room would know.**

3. The game ends when everyone is out.

**ACTIVITY:  
GROUP  
VALUES<sup>4</sup>**

40 mins

1. Say:

*We are going to have fun and learn as a group through the session, so it is important for us to work well together. We are going to come up with our 'group values'. Our group values are what we believe the best ways to behave are so that everyone in the group is respected and we are able to learn.*

<sup>4</sup> Skills to Succeed (S2S) Employability Skills Toolkit. Introduction: Beginning Our Journey Together. Activity 2: Setting Rules and Expectations. Save the Children Federation, Inc. 2016.

2. Place two pieces of flipchart paper next to each other flat on the floor. Put a smiley face at the top of one and a sad face at the top of another.
3. Ask participants to gather in a circle around the paper. Explain to them that this activity will be very important for the work they will be doing together throughout all of the sessions.
4. Give participants examples of types of behavior, and as a group decide which column to put them in. You can act out the behavior, or find another fun way to communicate the behavior.
5. When you have done 2 or 3 as a group, divide the participants into smaller groups and ask them to think of as many things as they can to add to the columns.
6. After 5 minutes, summarize what participants have discussed as a set of group values and make sure they are included on the flipchart paper.

Values could include:

:)	:(
Being on time	Interrupting people when they speak
Learning from others' points of view	Judging others
Speaking honestly	Feeling forced to share something
Asking questions to understand more	Being late
Being kind	Making fun of or teasing others

7. Ask participants the following question and discuss their answer:
  - What can we do to remember all these values throughout the lessons?
8. Ask participants to decide on what the consequences will be for anyone who does not follow the values agreed by the group. Ideas include asking participants to stand up and apologize to the group, or to pin a clothes peg to their collar or sleeve as a visual reminder to others. If a clothes peg is not available, they could hold a rock for a short time. Ensure that whatever consequence is agreed, it is in the spirit of the training.

**NOTE TO FACILITATOR:**

**Keep your list of ground rules posted prominently throughout all the activities. Refer to the ground rules if someone is not adhering to them and remind everyone of their agreement to follow the rules. Eventually, the participants will begin to remind one another of the rules if behavior occurs that is disrespectful or disruptive.**

**REFLECT**

20 min

1. Give all participants **Tool Card #1 Getting Started!** Explain that the message and picture on the card is there to remind them of today's session.
2. Ask participants to come up with a name for their group that everyone can agree on. If there is more than one suggestion, participants can vote on their favorite name.

### 3. Ask participants:

- What's the most important thing you learned today?
- How do you feel about being part of The FLASH Toolkit?
- What is your commitment to each other based on what you have learnt today?

Encourage participants to make a commitment based on respecting each other during lessons and outside of lessons.

### 4. Remind participants to keep their Tool Card safe in their Tool Box.

## CONCLUDE

5 min

### 1. Congratulate the participants on being great in the lesson today!

Say:

*Getting to know one another is an ongoing process, and we will continue with this throughout the program. Next lesson, we will learn more about VSLAs and people's different roles and responsibilities!*

### 2. Confirm the time and place of the next meeting



**SESSION 2:**  
***THE GROUP &  
LEADERSHIP***





**COMMITTEE**

# ***OVERVIEW***

Participants learn the roles and responsibilities of the group and the Management Committee.

# ***OUTCOMES***

- I understand why working as part of a team is important
  - I can value the input and contributions of others
  - I believe that it is important to show tolerance, inclusion and respect for others

# ***MATERIALS NEEDED***

The Central Register  
**Tool Card #3 Elections**  
Color Cards

# ***TIME***

1 hour and 30 minutes

## **WELCOME**

15 mins

Welcome and sign in

## **WARM UP**

10 mins

## **ACTIVITY: BASIC PRINCIPLES & THE MANAGEMENT COMMITTEE**

45 mins

Participants learn the basic principles of a VSLA, the function of the group, and the roles and responsibilities of the Management Committee.

## **REFLECT**

20 mins

Participants receive their Tool Card and use it to consider what they have learnt so far.

## **CONCLUDE**

5 mins

Congratulate participants and confirm the next meeting.

## WELCOME

10 mins

1. Say:

*Welcome all of you! How are you and your families? I am excited that you decided to participate in this lesson. I am happy to see you all back here. Let's have fun today!*

2. **Pass the Central Register around for everyone to sign.**
3. Explain to participants what they will learn in the first module, 'Beginning my Journey'.

<b>SESSION 2</b>	The Group and Leadership
<b>SESSION 3</b>	Elections and Group Constitution Part I
<b>SESSION 4</b>	Buying Shares, the Loan Fund, and Group Constitution Part II
<b>SESSION 5</b>	The Social Fund and Group Constitution Part III
<b>SESSION 6</b>	First Savings Meeting
<b>SESSION 7</b>	First Loan Disbursement

4. Explain that there may be words in these session titles that participants don't understand yet, but that's OK. Each week we will learn more about these terms and how to run a VSLA.
5. Ask participants if they have any questions.

## WARM UP

5 mins

## ACTIVITY: BASIC PRINCIPLES AND THE MANAGEMENT COMMITTEE<sup>4</sup>

45 mins

1. Begin by explaining the basic principles of a VSLA. Write these down on flipchart paper & display somewhere in the room. If participants have paper & are able, ask them to write these principles down for their own reference.

i.	The group manages themselves, with the help of their facilitator. They meet weekly.
ii.	Group membership is open to both boys and girls, who are treated equally in every position
iii.	Participants save money by buying 1 to 5 'shares' per week. The group sets the value of a share. Everyone buys at least 1 share per meeting.
iv.	Savings are put in a Loan Fund. Group members can borrow from this fund and repay with a service charge.
v.	Everyone contributes the same amount to a Social Fund, kept separately from the Loan Fund. This offers small grants for emergencies, such as a funeral.
vi.	All transactions are carried out at meetings in front of everyone to ensure transparency and accountability.
vii.	The group uses a lockable cash box to keep their money safe
viii.	All participants have a 'Passbook' to track individual savings and loan information. The facilitator keeps the Central Register safe for the whole group.
ix.	At the end of The FLASH Toolkit program, all of the savings and service charges are shared out

<sup>4</sup> Adapted from the Facilitator Guide, Village Savings and Loans Association, Economic and Social Empowerment (EASE) Initiative, Part Three: Intensive Phase, Training VSLA Groups, Module 1: Groups, Leadership & Elections. International Rescue Committee. 2012.

2. Ask participants to get into smaller groups of 3-4 and discuss their understanding of these principles. After 5-10 minutes, ask:

- Who can tell me what their understanding is of each of these basic principles?
- Are there any words or phrases that you don't understand? If so, what are they?

3. Explain:

It is the group that elects the Management Committee. All group members have a vote. The Management Committee works for the group and if it's not doing a good job, the group can replace it.

4. Say:

The Management Committee is a team of people responsible for ensuring that the group is properly functioning. They represent the group to outsiders.

There are 8 positions:

- 1 Chairperson
- 1 Record-Keeper
- 1 Box-Keeper
- 2 Money Counters
- 3 Key Holders (1 for each of the 3 keys used to lock the box)

5. Ask:

What kind of qualities do you think the Management Committee should have?

6. Divide the group into 5 and assign each group one of the Management Committee positions. Ask them to think about or write down the qualities and responsibilities they think each person should have.

7. After 10 minutes, ask the groups to share their discussion. Guide the conversation so that the following is included.

### CHAIRPERSON

QUALITIES	RESPONSIBILITIES
Respected	Leads the group, alongside the facilitator
Trustworthy	Ensures meetings follow the proper procedure
Confident	Ensures everyone's views are considered
Calm	Helps to resolve conflicts
Organized	Represents the group to outside people

### RECORD-KEEPER

QUALITIES	RESPONSIBILITIES
Good with numbers	Ensures all financial transactions take place according to procedure
Trustworthy	Makes all Passbook entries for shares and loans
Honest	Reports the financial summary each week
Reliable	Helps others fill out their passbooks
Basic literacy skills	

## BOX-KEEPER

QUALITIES	RESPONSIBILITIES
Trustworthy	Keeps the cash box in between meetings
Lives in a secure house nearby	Brings the cash box for every meeting
Reliable	Helps the record-keeper with the passbooks
Responsible	
Basic literacy skills	

## MONEY-COUNTERS

QUALITIES	RESPONSIBILITIES
Good with numbers	Verifies movement of the money in and out of cash box
Trustworthy	Counts the money each week
Calm	Informs the record keeper of each transaction
Organized	Helps the record-keeper with any money problems
Punctual	

## KEY HOLDERS

QUALITIES	RESPONSIBILITIES
Reliable	Brings the key to each meeting
Careful	Opens cash box at the beginning of the meeting
Lives close to the meeting place	Closes cash box at the end of the meeting
Punctual	

## REFLECT

20 mins

1. Give all participants **Tool Card #2 The Group and Leadership** Explain that the message and picture on the card is there to remind them of today's lesson.
2. Ask participants to empty their Tool Box and look at the 2 Tool Cards they have collected so far.
  - What's the most important thing you learned today?
  - What surprised you today, and why?
  - How can you use the tools you have collected so far in your everyday life?
3. Ask participants to make up a **FLASH** dance, drama, song, or poem about what they have learned so far. Remind participants that FLASH performances are a minute or less. They can either do this as 1 group or as smaller groups and then share their performances.

4. Ask participants:

- Do you think that there are some roles in the Management Committee that are better suited to boys or girls? If so, why? And which positions are they?

**NOTE TO  
FACILITATOR:**

**The roles of the Management Committee can be done by either girls or boys. There are some people who are better suited to roles than others, but this has nothing to do with their sex. Both sexes are equally capable.**

5. Ask participants:

- What is your commitment to each other based on what you have learnt today?

Encourage participants to make a commitment based on the basic principles of a VSLA.

6. Remind participants to keep their Tool Card safe in their Tool Box.

## CONCLUDE

5 mins

1. Congratulate the participants on being great in the lesson today!

Say:

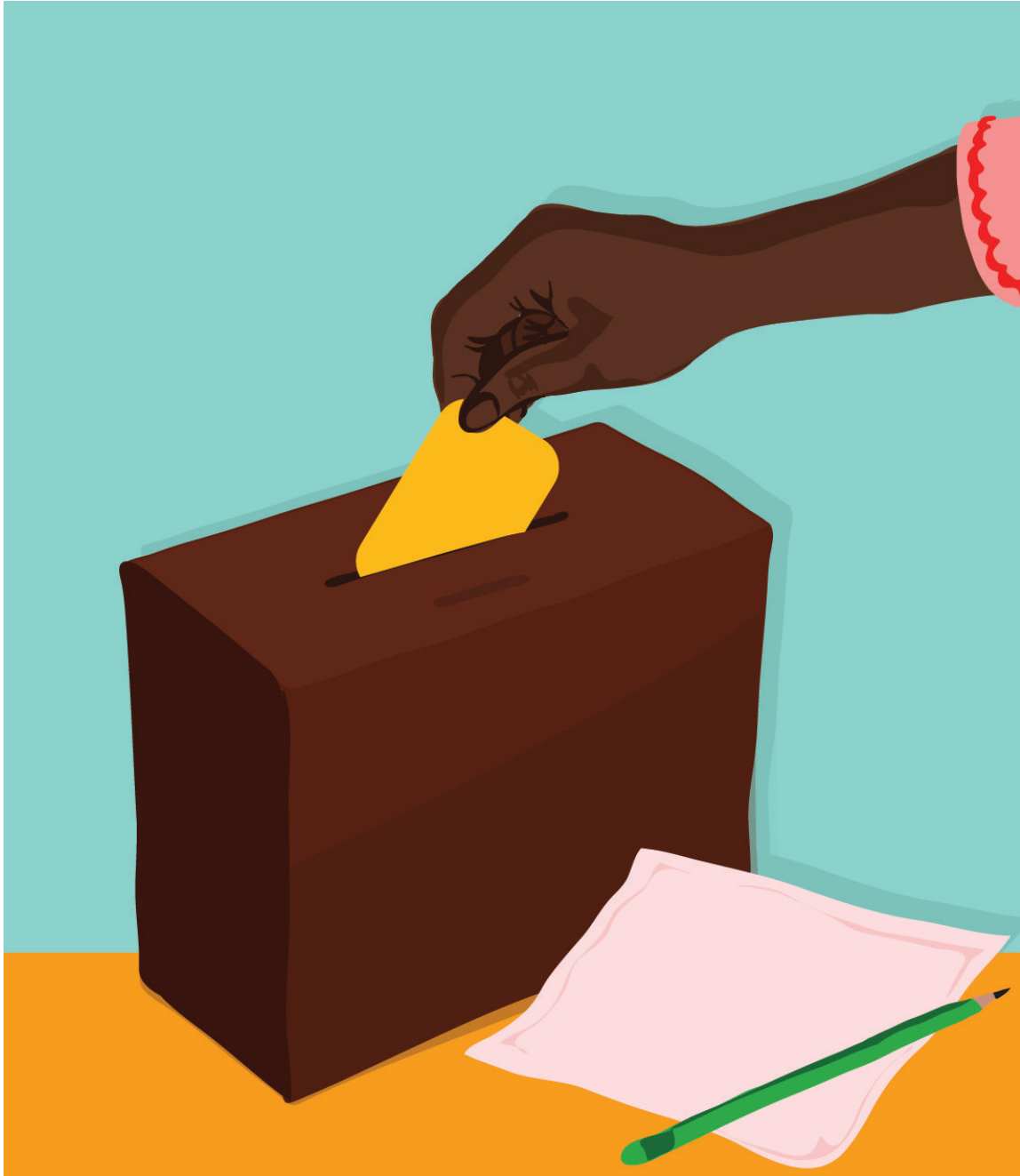
*Today we have learnt a lot of new information about how VSLAs work and the roles and responsibilities that help them function. Don't worry if you don't remember all of this information, each week we will learn and practice more. Next week, we will elect members of the Management Committee!*

2. Confirm the time and place of the next meeting



**SESSION 3:**  
***ELECTIONS***  
***& GROUP***  
***CONSTITUTION***  
***PART I***





**VOTING**

# ***OVERVIEW***

The group elects members of the Management Committee  
and writes Part I of their Constitution.

# ***OUTCOMES***

- I understand why working as part of a team is important
  - I can anticipate my own needs ahead of time
- I believe that I am no more important than anyone else, and they are  
no more important than me

# ***MATERIALS NEEDED***

The Central Register  
**Tool Card #3 Elections**  
Color Cards

# ***TIME***

1 hour and 30 minutes

## **WELCOME**

15 mins

Welcome and sign in

## **WARM UP**

10 mins

## **ACTIVITY: MANAGEMENT COMMITTEE ELECTIONS & GROUP CONSTITUTION PART I**

45 mins

Participants elect the 8 members of the Management Committee and fill out Part I of their Constitution.

## **REFLECT**

20 mins

Participants receive their Tool Card and use it to Wconsider what they have learnt so far.

## **CONCLUDE**

5 mins

Congratulate participants and confirm the next meeting.

## WELCOME

5 mins

1. Say:

*Welcome all of you! How are you and your families?  
I am excited that you decided to participate in this  
lesson. I am happy to see you all back here. Let's have  
fun today!*

2. Pass the Central Register around for everyone to sign.

## WARM UP

10 mins

## ACTIVITY: MANAGEMENT COMMITTEE ELECTIONS AND GROUP CONSTITUTION PART I<sup>5</sup>

50 mins

1. Ask the group to think back to what they learnt last session.

Ask:

*Do you remember the 8 positions of the  
Management Committee?*

Remind participants of the 8 positions:

- 1 Chairperson
- 1 Record-Keeper
- 1 Box-Keeper
- 2 Money Counters
- 3 Key Holders (1 for each of the 3 keys used to lock the box)

<sup>5</sup> Adapted from the Facilitator Guide, Village Savings and Loans Association, Economic and Social Empowerment (EASE) Initiative, Part Three: Intensive Phase, Training VSLA Groups, Module 1: Groups, Leadership & Elections. International Rescue Committee. 2012.

2. Explain that today the group will be electing members for these 8 positions. Remind them of the roles and responsibilities of these positions that were discussed last week. Tell them that the process will be transparent and anonymous.



3. Give each participant a red, yellow, and green Color Card.
4. Tell participants that the process will start with 3 nominations for the Chairperson position. Explain that anyone can make a nomination. If someone does not want to be considered, he or she can refuse to stand for election. Explain that at least half of the Management Committee should be female.
5. Ask the nominees to each pick a Color Card. This will be how people vote for them. For example, if you want the person who has picked the red Color Card to win, you would use your red card to vote.
6. Place a box or bag in a private area of the group's meeting space.
7. Ask the remaining participants to vote one by one for their preferred candidate by placing the corresponding Color Card in the bag so that no one else can see.
8. Count the votes and announce the winner.
9. Repeat this process until all positions are filled.
10. Show participants the template of their Constitution (Part I).

Ask:

- Can anyone tell me what a Constitution is?

11. The correct answer is a set of principles or rules used to govern an organization. Explain that developing the Constitution is one of the most important parts of the VSLA training and that everyone should agree to and understand the rules.
12. If the group is literate, give each of them a copy of the Constitution and read it together. Fill out the parts that need more information. Ask participants to keep their Constitution in their Tool Box.

## REFLECT

20 mins

1. Give all participants **Tool Card #3 Elections**. Explain that the message and picture on the card is there to remind them of today's lesson.
2. Ask participants to empty their Tool Box and look at the 3 Tool Cards they have collected so far.
3. Ask participants to make up a FLASH dance, drama, song, or poem about what they have learned so far.
4. Remind participants that FLASH performances are a minute or less. They can either do this as 1 group or as smaller groups and then share their performances.
5. Ask participants:
  - How can the group support the Management Committee in their roles and responsibilities?

### NOTE TO FACILITATOR:

Remind the group that the Management Committee's role is to work for the group, not the other way around

6. Ask participants:

- What is your commitment to each other based on what you have learnt today?

Encourage participants to make a commitment based on supporting each other in their roles.

7. Remind participants to keep their Tool Card safe in their Tool

## CONCLUDE

5 mins

1. Congratulate the participants on being great in the lesson today!

Say:

*Today we took one step closer to building our VSLA!  
Next week, we'll learn more about what our VSLA can do.*

2. Confirm the time and place of the next meeting

# OUR GROUP'S CONSTITUTION (PART I)

## 1. BASIC INFORMATION

- Name of the Group:
- Address of the Group:
- Date the Group was formed:

## 2. OBJECTIVE OF THE GROUP

- The purpose of the Group is to be an independent provider of financial services to its members and to develop participants' knowledge, attitudes and skills relating to sexual and reproductive health, gender equality, & self confidence.
- The Group will provide saving, loan and insurance services to its members.

## 3. WHO MAY BE A MEMBER OF THE GROUP?

- Age limit:
- Gender restrictions:
- Residency requirements:
- Other conditions:

## 4. WHO IS IN THE MANAGEMENT COMMITTEE?

- Chairperson:
- Record-keeper:
- Box-keeper:
- Money counters (x2):
- Key holders (3):





## 5. REMOVAL OF COMMITTEE MEMBERS FROM THEIR POSITION BETWEEN ELECTIONS

- Any member of the group can request a review of a member's suitability to sit on the Management Committee. If a majority of the members decide that the person should be removed from the management committee, the member must step down and another member be elected to the same position.

## 6. MEETING

- The group will meet every week to mobilize savings and disburse loans.
- The FLASH Toolkit will last for 35 weeks

## 7. MEMBERS LEAVING THE ASSOCIATION

- If a member leaves the group because he or she has no alternative (such as moving out of the area) the group will calculate how much he or she will be paid.
- If a person leaves the group before the end of the program for no legitimate reason, the group will calculate how much he or she will be paid.
- If a person is expelled for failing to make regular share-purchase/savings deposits, the group will calculate how much he or she will be paid.
- If a person is expelled for failing to repay a loan, the group will calculate how much she or he will be paid.

## 8. EXPULSION FROM THE ASSOCIATION

- A person can be expelled from the group if:

## 9. AMENDMENTS TO THE CONSTITUTION

- 2/3 of the group must agree before the constitution can be altered.
- Any member of the group can propose a change to the Constitution.



**SESSION 4:**  
***BUYING SHARES,  
THE LOAN FUND,  
& GROUP  
CONSTITUTION  
PART II***





**SAVING**

# ***OVERVIEW***

The group decides the value of 1 share and the rules on savings and lending.  
They record these rules in their Constitution Part II.

# ***OUTCOMES***

- I understand why working as part of a team is important
  - I can anticipate my own needs ahead of time
- I believe that I am no more important than anyone else, and they are no more important than me.

# ***MATERIALS NEEDED***

**Tool Card #4 Buying Shares and the Loan Fund**

Flipchart paper

Pen

# ***TIME***

1 hour and 30 minutes

## **WELCOME**

15 mins

Welcome and sign in

## **WARM UP**

10 mins

## **ACTIVITY: BUYING SHARES AND LENDING**

50 mins

Participants learn about the basic concepts of saving, how to buy shares, and lending rules for the group. Participants fill out Part II of the Constitution.

## **REFLECT**

20 mins

Participants receive their Tool Card and use it to consider what they have learnt so far.

## **Conclude**

5 mins

Congratulate participants and confirm the next meeting.

## WELCOME

5 mins

1. Welcome the participants to the session.

Say:

*Welcome all of you! How are you and your families?  
I am excited that you decided to participate in this  
lesson. I am happy to see you all back here. Let's have  
fun today!*

2. Pass the Central Register around for everyone to sign.

## WARM UP

10 mins

## ACTIVITY: BUYING SHARES & LENDING<sup>6</sup>

10 mins

## BASIC SAVINGS CONCEPTS

10 mins

1. Ask participants to define savings. Facilitate a discussion and explain that:
  - *Savings are assets that people set aside for use in the future.*
  - *Savings are anything that can be converted to cash quickly in case of an emergency. This could be jewelry, stored grain, or livestock.*

<sup>6</sup> Adapted from the Facilitator Guide, Village Savings and Loans Association, Economic and Social Empowerment (EASE) Initiative, Part Three: Intensive Phase, Training VSLA Groups, Module 2: Groups, Leadership & Elections and Module 3: Development of Association Constitution. International Rescue Committee. 2012.

2. Ask participants why they might be better off saving in a VSLA than on their own. Facilitate a discussion and explain that:
  - The group supports each other to save when they otherwise might be spending money.
  - Savings held in the VSLA are more secure. They are less likely to be lost or stolen.
  - Group members earn interest on their savings. Interest is when you earn a set amount of money each week or month, depending on the amount of your savings. Savings kept at home don't earn anything.
3. Ask participants if they know what makes their savings grow in a VSLA. Answers include:
  - When someone purchases shares.
  - Service charges on loans.

**NOTE TO  
FACILITATOR:**

Explain to the group that they may not know what shares and service charges are at the moment, but they will do by the end of this session. Participants may be at different levels of understanding, so when you facilitate a discussion make sure that everyone is clear by the end.

## BUYING SHARES

20 mins

1. Explain that a **share** is the minimum amount that each VSLA member is required to save at every meeting. The group must determine the value of 1 share.

Ask:

How much do you think you can save each week?

**NOTE TO  
FACILITATOR:**

The share value must be set at a rate so that everyone in the group can take part. For example, if half the members feel they can save \$0.40 per share and the rest feel that they can save \$0.80 per share, then the group should set its share amount at \$0.40.

2. Explain that for those who want a higher value share, they have the option to save up to 5 shares per meeting. In the above example, each member has the option to save  $\$0.40 \times 5 = \$2.00$ . Explain that everyone has the right to save different amounts, as long as it is between 1 and 5 shares.
3. Explain that the range of 1 to 5 shares gives members the flexibility to save the amount they can afford, and prevents 1 or 2 people from monopolizing the group by contributing the most money.
4. Remind members that they must take the responsibility of saving very seriously, or the VSLA will not work. If they don't save, there will be less money for participants to borrow from the Loan Fund.
5. Ask participants what can be done to motivate people to save regularly. Facilitate a discussion and tell participants that the decisions they make will be written down in Part II of their Constitution.

For example, groups can decide that:

- A member who fails to save regularly will be given last priority for loans.
  - A member who fails to save for 4 consecutive meetings can be expelled from the group unless the person has a reasonable excuse for missing the payments.
6. Once these decisions are made, record them in the Constitution Part II found at the end of this session.

## THE LENDING RULES

20 mins

1. Ask members if anyone has ever received a loan before. This could be from a bank, a moneylender, a friend or family.

Ask:

- What was it like to borrow money?
- What do all loans have in common?

2. Answers include:

- All loans have repayment conditions that say when the loan has to be repaid.
- All loans are repaid through either installments or a lump sum.
- All loans are repaid with interest or service charges.

3. Explain that this is what they have to decide as a group.

**What is the loan period?**

This is the length of time participants will be allowed to borrow money. Explain that an average amount of time to borrow money in VSLAs is 4 weeks so that everyone has the chance to borrow.

**What is the maximum loan size?**

Explain that to avoid unnecessary risk, participants cannot borrow more than 3 times their total savings.

**What is the service fee?**

Ask participants why it is important for participants to pay service fees on their loans.

Answers include:

- Service fees discourage borrowing without a serious need or purpose.
- Service fees increase the amount a group can lend

Services fees reward members for contributing to the Loan Fund by increasing the amount that is available at the end of the program,

Explain that fees paid to a VSLA are not the same as interest paid to moneylenders or financial institutions. The interest paid into a VSLA is the property of the group, which they get back at the end of the program when the money is shared out.

Explain that most VSLA groups charge between a 5 and 20% in service fees. For example, if a member of the group borrows \$1.00, they might pay 10% of that amount in service charges. So, the total of the amount of money they pay back would be \$1.10.

**NOTE TO  
FACILITATOR:**

Different groups will have different levels of numeracy. For some, the concept of service charges will be easy, but for some, it will be challenging. It is important to spend extra time on this concept by shortening the Reflection section if needed.

4. Ask participants if they have past experiences with service charges. Facilitate a discussion of how much the group thinks that each participant who borrows can afford to pay at the end of the month.
5. Explain that the higher the service fee, the faster their fund will grow, and the higher their returns will be at the end of the program.
6. Explain that members do not have to take out a loan if they don't need one. They are under no pressure.
7. Remind participants that loans are only for members of the group and that they should not lend money to non-members as they have not contributed to the group.
8. As these decisions are made, **ask a volunteer** to record them in the Constitution Part II.

**REFLECT**

20 mins

1. Give all participants **Tool Card #4 Buying Shares and the Loan Fund**. Explain that the message and picture on the card are there to remind them of today's session.

2. Ask participants to empty their Tool Box and look at the 4 Tool Cards they have collected so far.
3. Ask participants to make up a **FLASH** dance, drama, song, or poem about what they have learned so far.
4. Remind participants that FLASH performances are a minute or less. They can either do this as 1 group or as smaller groups and then share their performances.

**NOTE TO  
FACILITATOR:**

Explain that the group's Constitution is there to remind them of all the group values and of how the group should run. It can also be used to settle disagreements. Explain that you, the facilitator, are also there to guide the group.

5. Ask participants:

- How can we remember all of these rules and share amounts?
- What is your commitment to each other based on what you have learnt today?

Encourage participants to make a commitment based on purchasing at least 1 share per meeting.

6. Remind participants to keep their Tool Card safe in their Tool Box.

## CONCLUDE

5 mins

1. Congratulate the participants on being great in the lesson today!

Say:

*Today we made a lot of decisions about how our VSLA will run. This is a lot to remember! Next week, we'll finish our constitution so that these decisions are written down for everyone to agree on and refer to.*

2. Confirm the time and place of the next meeting.

# OUR GROUP'S CONSTITUTION (PART II)

## 10. SAVING

- Participants may buy 1 to 5 shares each meeting.
- The value of 1 share is:

## 11. LENDING

- Only members of the group are eligible to borrow.
- The maximum amount a participant can borrow is 3 times the value of his or her shares.
- The maximum length of a loan term is 4 weeks.
- A participant must repay a loan before she or he can take out another.
- The service charge rate that will be charged every 4 weeks is:
- The consequences of a participant not repaying a loan are:
- The group should consider a loan in default when it is not paid.







**SESSION 5:**  
***THE SOCIAL  
FUND & GROUP  
CONSTITUTION  
PART III***





***SOCIAL FUND***

# ***OVERVIEW***

Participants decide how much each of them will contribute to the Social Fund and how they will keep their funds safe each week. They receive their VSLA kits.

# ***OBJECTIVES***

- I understand why working as part of a team is important
  - I can anticipate my own needs ahead of time
- I believe that I am no more important than anyone else, and they are no more important than me.

# ***MATERIALS NEEDED***

The Central Register  
Tool Card #5 The Social Fund and Keeping Funds Safe

# ***TIME***

1 hour and 30 minutes

## **WELCOME**

15 mins

Welcome and sign in

## **WARM UP**

10 mins

## **ACTIVITY: THE SOCIAL FUND AND KEEPING FUNDS SAFE**

50 mins

Participants discuss the conditions of the Social Fund, including how much each member will contribute, & agree on how the funds will be kept safe.

## **REFLECT**

20 mins

Participants receive their Tool Card and use it to consider what they have learnt so far.

## **CONCLUDE**

5 mins

Congratulate participants and confirm the next meeting.

## WELCOME

5 mins

1. Say:

*Welcome all of you! How are you and your families?  
I am excited that you decided to participate in this  
lesson. I am happy to see you all back here. Let's have  
fun today!*

2. **Pass the Central Register around for everyone to sign.**

## WARM UP

5 mins

## ACTIVITY: THE SOCIAL FUND & KEEPING FUNDS SAFE<sup>7</sup>

40 mins

## BUYING SHARES

25 mins

1. Explain that a share is the minimum amount that each VSLA member is required to save at every meeting. The group must determine the value of 1 share.

Ask:

How much do you think you can save each week?

<sup>7</sup> Adapted from the Facilitator Guide, Village Savings & Loans Association, Economic & Social Empowerment (EASE) Initiative, Part Three: Intensive Phase, Training VSLA Groups, Module 2: Groups, Leadership & Elections & Module 3: Development of Association Constitution. International Rescue Committee. 2012.

2. Ask participants:

*What kind of events could be covered by our VSLA?*

Answers may include:

- Funeral
- Births
- Marriages
- Major catastrophes, such as a house fire.

3. Explain that the Social Fund is treated differently from the Loan Fund. Every member contributes equal amounts to the Social Fund, which is kept separate from the Loan Fund. The Social Fund is never used for loans. Ask participants to explain why this might be.

Answers include:

- Emergencies cannot be predicted and some money has to be available to pay for them when they occur.

4. Ask the group to decide how much each person should contribute to the Social Fund each week. Explain that in most VSLAs, the amount is 20-40% of the value of a single share. For example, if a single share is \$0.40, the value of a social share would be \$0.08-\$0.16.

5. Ask participants to decide:

- How much will a participant receive if one of the life events the group has decided on happens to them?

6. As these decisions are made, record them in the Constitution (Part III)

## KEEPING FUNDS SAFE

20 mins

1. Tell participants that they now need to address the safety of the group's funds. Remind them that the group will be managing money from:
  - Shares that have been purchased that contribute to the Loan Fund
  - Loan reimbursement & service-charge earnings from participants paying back their loans
  - The Social Fund
2. Remind the group that they are fully responsible for the safety of this money and other assets.
3. Ask participants what safety measures can keep the money safe. Facilitate a discussion and make sure the following points are addressed:
  - A lockable heavy-duty cash box provided by Save the Children keeps the money safe from accidents and theft.
  - The 3 locks on the cash box ensure that all transactions take place in front of the group.
  - Group members should not tell non-members where the box is kept. This will help to reduce the risk of robbery.
  - Explain that the cash box will be held by the Box-Keeper, who will safeguard it between meetings. When the box is locked at the end of the meeting the Box-Keeper cannot open it because she or he does not have the keys.
  - The group can increase the security of the box by having 1 or 2 members of the group walk with the Box-Keeper to and from meetings.
  - Key holders must keep their keys in a secure place and must never let anyone else have their keys.
  - Key holders must send their key to the meetings with another member if they are unable to attend.

**NOTE TO FACILITATOR:**

VSLAs must use lockable boxes. Lockable boxes maintain confidence in the system. Groups that do not have lockable cash boxes experience losses (and reduced trust in their leadership, who are sometimes suspected of making private use of the money between meetings). The cash box guarantees that transactions can only be carried out only when all members are present. Records cannot be altered except with the consent of all members.

**DELIVERY OF THE KIT**

5 mins

1. Give the group their VSLA kit, supplied by Save the Children.

- Lockable cash box
- 3 good-quality padlocks, each with 2 keys
- 20 passbooks
- Rubber stamp
- Ink pad
- 1 black/blue and 1 red pen
- Liquid paper correction fluid
- Calculator
- 1 plastic bowls (the money-counting bowl)
- 2 fabric money bags (one for the Loan Fund and one for the Social Fund)

2. Ask participants to recall the roll of the Box-Keeper. The Box-Keeper brings the cash box to every VSLA meeting, however everyone is responsible for its safety. Remind the group that Save the Children is not responsible for the cash box and will not replace lost or stolen boxes or money.

## REFLECT

10 mins

1. Give all participants **Tool Card #5 The Social Fund and Keeping Funds Safe**. Explain that the message and picture on the card are there to remind them of today's session.
2. Ask participants to empty their Tool Box and look at the 5 Tool Cards they have collected so far.
3. Ask participants to make up a **FLASH** dance, drama, song, or poem about what they have learned so far.
4. Remind participants that FLASH performances are a minute or less. They can either do this as 1 group or as smaller groups and then share their performances.
5. Ask participants:
  - What is your commitment to each other based on what you have learnt today?

Encourage participants to make a commitment based on the savings they will make in the Social Fund or the part they will play in keeping the cash box safe.
6. Remind participants to keep their Tool Card safe in their Tool Box.

## CONCLUDE

5 mins

1. Congratulate the participants on being great in the lesson today!

Say:

*Today we finished writing our Constitution and we're ready for our first savings meeting next week! Make sure you bring money next week to buy your first shares and to contribute to the Social Fund.*

2. Confirm the time and place of the next meeting.

# OUR GROUP'S CONSTITUTION (PART II)

## 12. SOCIAL FUND

- Each person will contribute this amount to the Social Fund;
- Contributions will be made to the Social Fund every:  
The types of emergencies that the Social Fund will cover include:
- A participant will receive this amount if one of the agreed on life events happens to them:







**SESSION 6:**  
***FIRST SAVINGS***  
***MEETING***





**RECORDING KEEPING**

# ***OVERVIEW***

Participants buy their first shares to contribute to the Loan Fund, contribute to the Social Fund, and learn how to record the information in the ledger.

# ***OBJECTIVES***

- I understand why working as part of a team is important
  - I can anticipate my own needs ahead of time
  - I believe that I am no more important than anyone else, and they are no more important than me

# ***MATERIALS NEEDED***

The Central Register

VSLA Toolkit

Passbooks

**Tool Card #6 First Savings Meeting**

Pens

# ***TIME***

1 hour and 30 minutes

## **WELCOME**

5 mins

Welcome and sign in

## **WARM UP**

10 mins

## **ACTIVITY: THE FIRST SAVINGS MEETING**

1 hour

Participants receive their VSLA kit, learn the function of the Central Register, buy their first shares to contribute to the Loan Fund and contribute to the Social Fund.

## **REFLECT**

10 mins

Participants receive their Tool Card and use it to consider what they have learnt so far.

## **CONCLUDE**

5 mins

Congratulate participants and confirm the next meeting.

## WELCOME

5 mins

1. Welcome the participants to the session

Say:

*Welcome all of you! How are you and your families?  
I am excited that you decided to participate in this  
lesson. I am happy to see you all back here. Let's have  
fun today!*

2. Pass the Central Register around for everyone to sign.

## WARM UP

10 mins

## ACTIVITY: FIRST SAVINGS MEETING<sup>8</sup>

10 mins

## THE CENTRAL REGISTER

10 mins

1. Show participants the Central Register. This is the book they have been signing in to each week, but it has other information too. Explain that all records are maintained in the Central Register, which Save the Children provides.

The book is divided into:

- Attendance Register
- Savings Ledger
- Loan Ledger
- Social Fund Ledger
- Summary.

<sup>8</sup> Adapted from the Facilitator Guide, Village Savings and Loans Association, Economic and Social Empowerment (EASE) Initiative, Part Three: Intensive Phase, Training VSLA Groups, Module 4: First Share Purchase/Savings Meeting. International Rescue Committee. 2012.

## 2. The book looks like this:

NAME OF ASSOCIATION	ATTENDANCE
ADDRESS	SAVINGS
	LOANS
	SOCIAL FUND
CHAIRPERSON	SUMMARY
SECRETARY	NOTES
TREASURER	
YEAR	

## 3. Explain that:

- The attendance register will help track member attendance. The group is familiar with this because they sign it each session.
- The Savings Ledger will help track the number of shares bought by each individual at each meeting.
- The Loan Ledger will track all the loans made to the group.
- The Social Fund Ledger will track the amounts contributed to the Social Fund by each individual. Missed payments are also recorded.

4. Ask participants if they have any questions so far.
5. Ask the Record-Keeper to open the Central Register to the Attendance page. Explain that from this session onwards it is their role to take attendance at the beginning of the meeting. If a member is present, the Record-Keeper marks the box with a ✓ (check mark), if absent, with an X. At the end of the meeting, the record-keeper should record the total number of members present at the meeting.

## **BUYING & RECORDING SHARES** 40 mins

1. Ask the group what makes up the group's wealth. Answers include the cash in the box and loans owed by members.
2. Explain that there are several ways that the group can keep track of its assets. The first is by using individual member Passbooks. Participant's savings and loans will be recorded in their Passbooks. The second is through the Central Register.
3. Ask:

*What do you think members need to know about their own financial situations within the group?*

Answers include:

- Members need to know how many shares they have bought, which is the same as how much money they have saved.
- Members need to know how much money they owe in unpaid loans.
- Members need to know how much money they must contribute to the social fund.

4. Explain that information about each person's shares and loan amounts is written in individual Passbooks.
5. Give each participant a Passbook. Ask each participant to look at his or her Passbook. Explain how the front half of the book tracks each member's shares and the back half tracks each member's loans.
6. Tell participants that you are now going to show them how information is tracked and recorded in the Passbooks. The Record-Keeper will stamp the correct number of shares bought on the Saving Page of each person's Passbook, making sure that each person watches and confirms that the amount is correct.
7. While the Record-Keeper is responsible for registering the information in the Central Register and Passbooks, every member should pay attention and help the Record-Keeper keep the information accurate.
8. Give the Record-Keeper a blank Passbook savings sheet to practice the savings entry. Provide a few scenarios and allow the Record-Keeper to enter the information. Empty spaces are then crossed out on each line to prevent fraudulent entry of shares at a later date. The rest of the group can learn to so that they can verify what the Record-Keeper does each session.
9. Ask participants:
  - What did the group decide as the value of one share?
  - How many shares is one person able to purchase.

10. The answer is 1 to 5 shares.

<b>SAMPLE PASSBOOK</b>		<b>SAVING PAGE</b>			
Single Share Value <u>\$10</u>					
Cycle <u>1</u>					
MEETING NO.	SHARES BOUGHT PER MEETING				
1	★	/	/	/	/
2	★	★	★	/	/
3	★	★	/	/	/
4	/	/	/	/	/
5	★	★	★	★	★
6	★	/	/	/	/
7	★	/	/	/	/
8	★	★	★	★	/
STARTING NO. OF SHARES					
NO. OF SHARES BOUGHT THIS PERIOD					
TOTAL SHARES AT THE END OF PERIOD					

11. Ask participants:

If a member buys 2 shares at the first meeting, how many does that same person have to buy at the second meeting?

The answer is still 1 to 5. If a participant buys 2 shares at the first meeting, he or she does not have to continue buying the same number of shares throughout the entire program.

12. Remind participants that individuals are able to save different amounts at each meeting and in total.

For example, if the amount of 1 share is the equivalent of \$0.10, then each member can save \$0.10, \$0.20, \$0.30, \$0.40 or \$0.50 at each meeting.

13. The Chairperson invites each participant to the front to buy between 1 and 5 shares. The participant gives their money to the Money-Counters and their Passbook to the Record-Keeper.

14. The Money-Counters count the money given to them by the participant, place it in the money-counting bowl and announce the number of shares that have been purchased.

15. The Record-Keeper stamps the correct number of shares into the passbook and crosses out any unused blocks, as shown in the example above.

16. If the group is literate, explain that you will show them and the Management Committee how to record the amount of shares bought in the 'Savings' section of the Central Register.

Open the Central Register to the Savings section and show members what it looks like.

NO.	MEMBER NAME	1/3/2012	1/10/12	1/17/12	1/24/12		
1	James Smith	500	500	500	500		
2	James Smith	500	500	500	500		
3	James Smith	500	500	500	500		
4	James Smith	500	500	500	500		
5	James Smith	500	500	500	500		
6	James Smith	500	500	500	500		
7	James Smith	500	500	500	500		
8	James Smith	500	500	500	500		
9	James Smith	500	500	500	500		
10	James Smith	500	500	500	500		
11	James Smith	500	500	500	500		
12	James Smith	500	500	500	500		
13	James Smith	500	500	500	500		
14	James Smith	500	500	500	500		
15	James Smith	500	500	500	500		
16	James Smith	500	500	500	500		
17	James Smith	500	500	500	500		
18	James Smith	500	500	500	500		
19	James Smith	500	500	500	500		
20	James Smith	500	500	500	500		
21	James Smith	500	500	500	500		
22	James Smith	500	500	500	500		
23	James Smith	500	500	500	500		
24	James Smith	500	500	500	500		
25	James Smith	500	500	500	500		
26	James Smith	500	500	500	500		
27	James Smith	500	500	500	500		
28	James Smith	500	500	500	500		
29	James Smith	500	500	500	500		
30	James Smith	500	500	500	500		
31	James Smith	500	500	500	500		
32	James Smith	500	500	500	500		
33	James Smith	500	500	500	500		
34	James Smith	500	500	500	500		
35	James Smith	500	500	500	500		
36	James Smith	500	500	500	500		
37	James Smith	500	500	500	500		
38	James Smith	500	500	500	500		
39	James Smith	500	500	500	500		
40	James Smith	500	500	500	500		
41	James Smith	500	500	500	500		
42	James Smith	500	500	500	500		
43	James Smith	500	500	500	500		
44	James Smith	500	500	500	500		
45	James Smith	500	500	500	500		
46	James Smith	500	500	500	500		
47	James Smith	500	500	500	500		
48	James Smith	500	500	500	500		
49	James Smith	500	500	500	500		
50	James Smith	500	500	500	500		
51	James Smith	500	500	500	500		
52	James Smith	500	500	500	500		
53	James Smith	500	500	500	500		
54	James Smith	500	500	500	500		
55	James Smith	500	500	500	500		
56	James Smith	500	500	500	500		
57	James Smith	500	500	500	500		
58	James Smith	500	500	500	500		

17. Tell participants that the Savings Ledger will help track the savings made by each individual at each meeting. This is the same thing as the shares bought. Explain that the Record-Keeper will enter the amount saved by each member next to the name. Practice this with some examples and ask other participants to help the Record-Keeper.

Make sure you proceed slowly to ensure that everyone understands the process.

18. Pause and see if there are any questions.

10 min

- | NO. | MEMBER NAME | 1/3/2012 | 1/10/12 | 1/17/12 | 1/24/12 |  |  |
|-----|-------------|----------|---------|---------|---------|--|--|
| 1   | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 2   | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 3   | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 4   | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 5   | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 6   | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 7   | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 8   | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 9   | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 10  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 11  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 12  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 13  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 14  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 15  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 16  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 17  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 18  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 19  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 20  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 21  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 22  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 23  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 24  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 25  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 26  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 27  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 28  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 29  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 30  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 31  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 32  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 33  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 34  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 35  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 36  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 37  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 38  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 39  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 40  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 41  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 42  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 43  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 44  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 45  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 46  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 47  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 48  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 49  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 50  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 51  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 52  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 53  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 54  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 55  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 56  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 57  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 58  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 59  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 60  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 61  | John Doe    | 50       | 50      | 50      | 50      |  |  |
| 62  | John Doe    | 50       | 50      | 5       |         |  |  |

- 85

## REFLECT

10 mins

1. Give all participants **Tool Card #6 First Savings Meeting**. Explain that the message and picture on the card are there to remind them of today's session.
2. Ask participants to empty their Tool Box and look at the 6 Tool Cards they have collected so far.
3. Ask participants to make up a **FLASH** dance, drama, song, or poem about what they have learned so far.
4. Remind participants that FLASH performances are a minute or less. They can either do this as 1 group or as smaller groups and then share their performances.
5. Ask participants:
  - What is your commitment to each other based on what you have learnt today?

Encourage participants to make a commitment based on how regularly they will contribute to the Savings and the Social Fund.
6. Remind participants to keep their Tool Card safe in their Tool Box.

## CONCLUDE

5 mins

1. Congratulate the participants on being great in the lesson today!

Say:

*Today we bought our first shares! This money is the same as our Savings and contributes to the Loan Fund. We also made a contribution to the Social Fund and learnt how to record all of this information in our Passbooks and the Central Register. Next week we'll do our first loan disbursement!*

2. Confirm the time and place of the next meeting.



**LESSON 7:**  
***FIRST LOAN  
DISBURSEMENT***





**LOAN**

# ***OVERVIEW***

Participants learn the basic concepts of loans, take a loan out if they want to, and learn how to record loans in their Passbook and the Central Register.

# ***OBJECTIVES***

- I understand why working as part of a team is important
  - I can anticipate my own needs ahead of time
- I believe that I am no more important than anyone else and they are no more important than me

# ***MATERIALS NEEDED***

The Central Register

VSLA Toolkit

Passbooks

**Tool Card #7 The First Loan Disbursement**

Pens

# ***TIME***

1 hour and 30 minutes

## **WELCOME**

5 mins

Welcome and sign in

## **WARM UP**

10 mins

## **ACTIVITY: LOAN CONCEPTS & RECORD-KEEPING**

50 mins

Participants review what they had decided about loans and why they are essential to the success of their VSLA. They have the opportunity to take out their first loan and record it in their Passbooks and the Central Register.

## **REFLECT**

20 mins

Participants receive their Tool Card and use it to consider what they have learnt so far.

## **CONCLUDE**

5 mins

Congratulate participants and confirm the next meeting.

## WELCOME

5 mins

1. Welcome the participants to the session

Say:

*Welcome all of you! How are you and your families?  
I am excited that you decided to participate in this  
lesson. I am happy to see you all back here. Let's have  
fun today!*

2. Pass the book around for everyone to sign.

## WARM UP

5 mins

## ACTIVITY: LOAN CONCEPTS & RECORD KEEPING<sup>9</sup>

50 mins

### LOAN CONCEPT

10 mins

1. Ask participants what decisions the group has made regarding loans. Answers include:
  - Loans will be made every week if there is sufficient funds available.
  - Loans must be repaid in 4 weeks.
  - Loans will be repaid with a service charge.

<sup>9</sup> Adapted from the Facilitator Guide, Village Savings and Loans Association, Economic and Social Empowerment (EASE) Initiative, Part Three: Intensive Phase, Training VSLA Groups, Module 5: First Loan Disbursement and Record-Keeping. International Rescue Committee. 2012.

2. Remind participants that it is important that members make use of their Loan Fund and that the group disburses loans at every meeting. Ask why this advice is important.

Answers include:

- Frequent loans allow funds to earn interest.
  - The more interest is earned, the higher the return at the end of the program.
  - The more funds remain in circulation, the less risk to the group if the cash box is lost or stolen.
3. Explain that, just like shares bought/savings, participants' loans will be recorded in their Passbooks. Tell participants that once the loan has been requested and approved, the Money Counters will count the money to give to the participant. It is the participant's responsibility to verify that the amount is correct.
  4. The record-keeper will enter the loan onto the passbook and give it to the member to sign.

## **LOAN RECORD-KEEPING IN THE PASSBOOK**

20 mins

1. Explain that you will now show participants how the loan is recorded in the Passbook and the Central Register.
2. Show the group a loan page recreated on the flip chart. Demonstrate for the group how loans are recorded in the Passbook, using this example.

LOAN NO.	DATE	LOAN RECEIVED	SERVICE CHARGE	AMOUNT PAID	TOTAL OWED	SIGNATURE
1	March 5, 2011	3,000	300	-----	3,300	<i>Monica</i>

3. This example is **Monica's** first loan. She borrows **3,000** on March 5. The service charge is 300 because her group charges 10% of the loan over **4 weeks**. **Monica** signs the Passbook to show that she understands that she owes **3,000** for the loan and 300 for the service charge for The loan record is a contract with the group.
4. 4 weeks later, when her loan is due, **Monica** reimburses the fund for the full amount of her loan plus the service charge.
5. This is noted in the Amount Paid column below, & a zero is put in the Total Owed column. Since the loan was paid back in full, a **red** diagonal line is drawn through the loan, & the Record-Keeper signs in the Signature column.

Monica Passbook now looks like this:

LOAN NO.	DATE	LOAN RECEIVED	SERVICE CHARGE	AMOUNT PAID	TOTAL OWED	SIGNATURE
1	March 5, 2011	3,000	300	----	3,300	Monica
	April 5 2011			3,300	0	Helen

6. Give the group and the Record-Keeper a few sets of blank loan sheets. Allow them to practice a few loan entries, providing a few scenarios. Lend as much support as necessary. Some people catch on faster than others, so proceed at a pace comfortable for the group.
7. It is important that the whole group understands this process so that they can help each other.

20 min

- ## LOAN LEDGER 1

- 7,500

## LOAN LEDGER 2

[illegible]

## REFLECT

15 mins

1. Give all participants **Tool Card #7 Feeling Confident**. Explain that the message and picture on the card are there to remind them of today's session.
2. Ask participants to empty their Tool Box and look at the 7 Tool Cards they have collected so far.
3. Ask participants to make up a **FLASH** dance, drama, song, or poem about what they have learned so far.

Remind participants that FLASH performances are a minute or less. They can either do this as 1 group or as smaller groups and then share their performances.

4. Ask participants:
  - What is your commitment to each other based on what you have learnt today?

Encourage participants to make a commitment based on feeling positively towards themselves and encouraging others.

5. Remind participants to keep their Tool Card safe in their Tool Box.

## CONCLUDE

5 mins

1. Congratulate the participants on being great in the lesson today!

Say:

*Today, some of you took out your first loan and you all learnt how to record them in your Passbooks and the Central Register. Next week, we'll start Module 2: All About Me!*

Those who took out a loan will have 4 weeks to pay it back.

2. Confirm the time and place of the next meeting.

## ***MODULE 2***

# ALL ABOUT ME

VSLA Instructions for each Session

--

Feeling Confident

Session 8

Male and Female Word Web

Session 9

Puberty – What Else to Expect

Session 10

First Loan Repayment

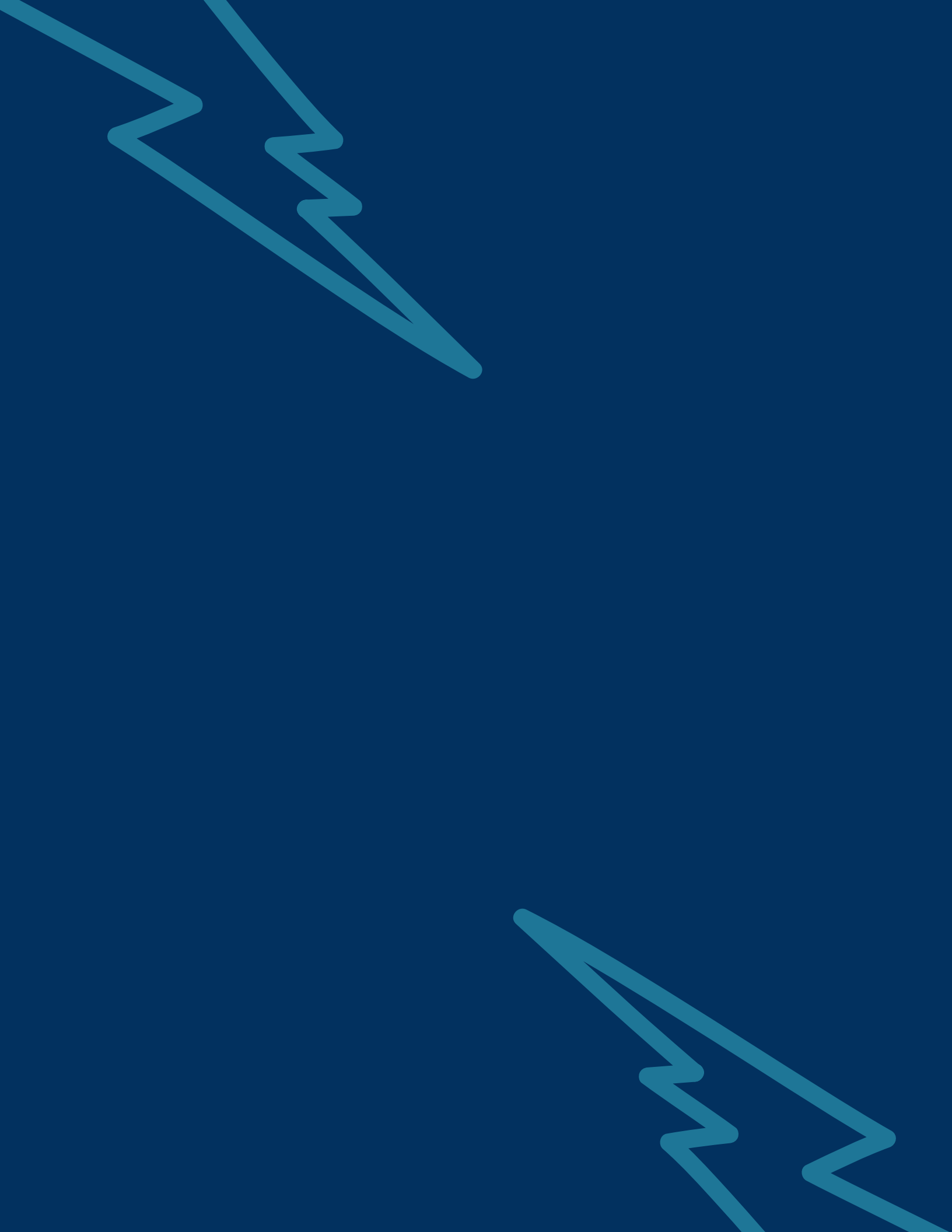
Session 11

2

Session 12

Gender in my Childhood

Session 13



# ***VSLA INSTRUCTIONS FOR EACH SESSION***

# ***VSLA INSTRUCTIONS FOR EACH SESSION<sup>10</sup>***

Now that the group has learnt the basic principles of a VSLA and how to manage the Savings, Loan, and Social Funds, the process is the same each lesson.

Follow the plan at the beginning of each Session and use this reference sheet for the VSLA instructions.

They are the same instructions for every session, apart from Loan Repayment, which starts on Week 11.

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<sup>10</sup> Adapted from the Facilitator Guide, Village Savings and Loans Association, Economic and Social Empowerment (EASE) Initiative, Part Three: Intensive Phase, Training VSLA Groups, Module 6: First Loan Repayment Meeting, Figure 18. International Rescue Committee. 2012.

## **WELCOME**

5 mins

Welcome and sign in

## **WARM UP**

5 mins

## **BUYING SHARES**

15 mins

Participants buy between 1 and 5 shares.

## **LOAN REPAYMENT (FROM SESSION 11)**

15 mins

Participants have 4 weeks to pay back their loans, including the service charge from when they take the loan out.

## **SOCIAL FUND**

15 mins

Participants all contribute the same amount to the Social Fund. They can request from the Social Fund if they need funds for an unexpected life event.

## **ACTIVITY:**

30 mins

Activity on either financial literacy or sexual and reproductive health.

## **REFLECT**

15 mins

Participants receive their Tool Card and use it to consider what they have learnt so far.

## **LOAN TAKING**

15 mins

Participants can request a loan of up to 3 times the shares they have bought. They are asked to pay it back in 4 weeks with a service charge.

## **CONCLUDE**

5 mins


Congratulate participants and confirm the next meeting.



## **BUYING SHARES**

20 mins

Sessions 8-11, 15 minutes Sessions 12-34)

1. The Box-Keeper places the cash box at the front of the room for everyone to see.
  2. The Record-Keeper gives each participant their Passbooks.
  3. The Money Counters remove the Loan fund from its bag and count it, announcing the amount to the group. They place the money in the money-counting bowl.
  4. The Chairperson invites each participant to the front to buy between 1 and 5 shares. The participant gives their money to the Money-Counters and their Passbook to the Record-Keeper.
  5. The Money-Counters count the money given to them by the participant, place it in the money-counting bowl and announce the number of shares that have been purchased.
  6. The Record-Keeper stamps the correct number of shares into the passbook and crosses out any unused blocks.
- 

## LOAN REPAYMENT

15 mins

1. This section will be included from session 11. The Record-Keeper verifies the amount due from each participant by looking at their Passbooks.
2. The Chairperson invites each borrower to the front to give their loan payment amount.
3. The Money-Counters count the payment, announce the amount, and place it in the money-counting bowl.
4. The Record-Keeper enters the payment in the participant's Passbook in the Amount Paid box.
5. The Record-Keeper calculates the remaining balance due (if any) and enters it in the 'Loan Amount' box in the member's Passbook. If the remaining balance due is zero, the Record-Keeper signs the Passbook and announces that the loan is repaid, cancelling the loan with a diagonal red line drawn through the transactions.
6. The Record-Keeper also enters the payment into the Central Register.
7. The Money-Counters count the money in the money-counting bowl and the Record-Keeper tells the group that this money is their Loan Fund



## LOAN TAKING

15 mins

1. The Chairperson invites loan requests, reminding members of the 4-week loan term and maximum loan amount (3x the participant's savings).
2. Each participant who wants a loan then makes a request out loud to the group, announcing the amount requested and the purpose of the loan. The Record-Keeper checks the number of shares that the participant has already saved.
3. The Record-Keeper then calculates the total value of the requests and announces it. If the total value of loans requested is more than the money available in the loan fund, the group discusses adjustments to the individual loan amounts until everyone is satisfied.
4. The Record-Keeper then enters the loan number, loan amount, and service charge due in the participant's Passbook.
5. The Money Counters give the borrower the loan amount from the money-counting bowl and the borrower counts the money and signs the Passbook.
6. This process is repeated until all loans have been issued.
7. The Money Counters count the money remaining in the money-counting bowl and announce the amount to the group. They tell the group that this is the amount of money they have in their Loan Fund. The Record-Keeper writes it in the Central Register.
8. The Money Counters place the Loan Fund in its drawstring bag and put it in the cash box.

## SOCIAL FUND

15 mins

1. The Record-Keeper checks the balance of the Social Fund (in the Social Fund bag) to recall the balance from the last meeting.
2. The Money-Counters remove the money from the Social-Fund bag, place it in the money-counting bowl, count it, and announce the amount to the group.
3. The Chairperson announces that contributions will be paid to the Social Fund and that all members will contribute the same amount.
4. The Record-Keeper asks if any participant owes money to the Social Fund. If so, they come forward now.
5. The Record-Keeper then calls each participant forward to give his or her Social Fund contribution to the Money-Counters. The Money-Counters confirm the amount and place it in the money-counting bowl. The Record-Keeper records the amount in the Central Register.
6. The Record-Keeper asks for new requests from the Social Fund. Participants in need make their request to the group. If approved, the money is provided to the member according to the Constitution.
7. After all benefits have been paid, the Money-Counters count the remaining Social Fund money. The Record-Keeper confirms the balance of the Social Fund.
8. The Social Fund money is replaced in its drawstring bag and put back in the cash box



**SESSION 8:**  
***FEELING***  
***CONFIDENT***





**CONFIDENCE**

# ***OVERVIEW***

Participants buy shares, take out loans, and contribute to the Social Fund. They play a game to increase their sense of self-confidence by giving and receiving praise.

# ***OBJECTIVES***

- I understand that people's feelings about their bodies can affect their health, self-image, and behavior
  - I can go to school or work even when I feel like staying at home
    - I believe that I am not alone

# ***MATERIALS NEEDED***

The Central Register

VSLA Toolkit

**Tool Card #8 Feeling Confident**

Color Cards

# ***TIME***

2 hours

## **WELCOME**

5 mins

Welcome and sign in

## **WARM UP**

5 mins

## **BUYING SHARES**

20 mins

Participants buy between 1 and 5 shares.

## **ACTIVITY: EVERYONE DESERVES TO FEEL CONFIDENT**

30 mins

Participants discuss the pressures they feel related to physical appearance & an aspect of their own appearance that they feel good about. In small groups, each participant hears characteristics unrelated to appearance that others admire in him or her.

## **REFLECT**

15 mins

Participants receive their Tool Card & use it to consider what they have learnt so far.

## **LOAN TAKING**

30 mins

Participants can request a loan of up to 3 times the shares they have bought. They are asked to pay it back in 4 weeks with a service charge.

## **SOCIAL FUND**

20 mins

Participants all contribute the same amount to the Social Fund. They can request from the Social Fund if they need funds for an unexpected life event.

## **CONCLUDE**

5 mins

Congratulate participants and confirm the next meeting.

## WELCOME

5 mins

1. Say:

*Welcome all of you! How are you and your families?  
I am excited that you decided to participate in this  
lesson. I am happy to see you all back here. Let's have  
fun today!*

2. Pass the Central Register around for everyone to sign.

## WARM UP

5 mins

## ACTIVITY: EVERYONE DESERVES TO FEEL CONFIDENT

20 mins

1. Ask participants to sit in a circle.

Say:

*There are many factors that influence how we feel  
about our bodies. Is our body strong and healthy? How  
does society and the media view different body types?  
How do you feel when you have to get used to a lot of  
changes in your body over a fairly short time? Is too  
much emphasis placed on appearance and not enough  
on our other qualities?*

*We will explore some of these questions today.*

" Adapted from The FLASH Toolkit for 10-14 year olds, Lesson 3: Feeling Confident. Save the Children. 2018 & It's All One Curriculum: Guidelines & Activities for a Unified Approach to Sexuality, Gender, HIV, & Human Rights Education. Activity 40: What You See In Me. Revised first edition 2011. Written by the International Sexuality & HIV Curriculum Working Group & edited by Nicole Haberland & Deborah Rogow.

2. Give participants a **red**, **yellow**, and **green** Color Card each.

Say to participants:

*Think back to when you were 9 years old.*

- *How do most 9 year-olds feel about their bodies and how they look?*
- *Do most children worry a lot about their looks?*



Participants can express their answers to the second question using their Color Cards, where **green** = they don't worry at all, **yellow** = they sometimes worry, **red** = they worry about it most of the time.

3. Ask:

- What happens during adolescence?
- Do most adolescents feel carefree and comfortable about their appearance, or do they worry about how they look?

4. Again, participants can express themselves using their Color Cards.

5. Ask:

- What kinds of messages and images do young people receive from **movies, songs, and advertisements** about how they should look and what their bodies should be like?
- Is this pressure more intense for girls or for boys?
- Are adolescents often judged by their appearance?
- Do most people want to be judged on this basis?
- What other positive qualities do people want to have others appreciate?

**NOTE TO  
FACILITATOR:**

It is important for girls and boys to practice being supportive and kind to each other, however, this exercise does not have to be done in mixed sex groups. If it is, make sure girls are giving their input as well as boys. Positive qualities to probe for include: intelligence, honesty, good sense of humor, hardworking, courageous, kindness, artistic, musical, athletic, generous, fair, good listener, loyal, & other such qualities of character. Point out that girls as well as boys want to be appreciated for these qualities.

6. Say:

*We know that adolescents often feel under a lot of pressure about their appearance from different groups of people – their family, friends, school, and wider community. Sometimes this pressure can bring us down, and make us feel bad about ourselves. Let's practice talking about ourselves and giving encouragement to others. This might feel like an odd thing to do, but remember that we are all here to support each other.*



7. Collect the Color Cards and place them facing upwards in the center of the circle in 3 piles. One pile is **red**, one is **yellow**, and one is **green**.

8. Say:

*Let's go round the circle and hear from each person what they feel their personal strength is. Once you have said your personal strength, pick up a **red** card.*

9. When a participant shares, ask the other group members to practice encouraging each other with applause or a positive comment.

10. Once everyone has a **red** card, say:

*Let's go round the circle and hear from each person something that you wish you had more confidence to do. For example, maybe you wish you had more confidence to raise your hand in class, or more confidence to play sports. Once you have said what you wish you had more confidence to do, pick up a **yellow** card.*

11. Once everyone has a **yellow** card, say:

*Let's go round the circle and compliment someone else on their strengths. Once you have given a compliment, give that person a **green** card.*

*Everyone in the circle should have at least 1 **red**, **yellow**, and **green** card at the end.*

**NOTE TO FACILITATOR:**

**Encourage participants not to comment on their own or others' physical appearance.**

12. Once everyone has all 3 cards, ask:

- How did it feel to say something positive about yourself to the group?
- How did it feel to share something that you wish you had more confidence to do?
- How did it feel to compliment someone else on his or her strengths?
- How did it feel to have someone say something positive about you?

## REFLECT

15 mins

1. Give all participants **Tool Card #8 Feeling Confident**. Explain that the message and picture on the card are there to remind them of today's session.
2. Ask participants to empty their Tool Box and look at the 8 Tool Cards they have collected so far.
3. Ask participants to make up a FLASH dance, drama, song, or poem about what they have learned so far using the Tool Card they've collected today and at least 1 other Tool Card.
4. Remind participants that FLASH performances are a minute or less. They can either do this as 1 group or as smaller groups and then share their performances.
5. Ask participants:
  - What is your commitment to each other based on what you have learnt today?

Encourage participants to make a commitment based on feeling positively towards themselves and encouraging others.

6. Remind participants to keep their Tool Card safe in their Tool Box.

## LOAN TAKING

20 mins

## **SOCIAL FUND**

20 mins

## **CONCLUDE**

5 mins

1. Congratulate the participants on being great in the lesson today!

Say:

*Today, we carried out our VSLA activities, and became more comfortable giving and receiving praise to encourage each other and build confidence. Next week we will learn what else there is to expect in puberty.*

2. Confirm the time and place of the next meeting.



**LESSON 9**  
**MALE & FEMALE**  
**WORD WEB**





**GENDER VS. SEX**

# OVERVIEW

Participants buy shares, take out from the Loan Fund, & contribute to the Social Fund. They work in groups to create word or picture webs about what society says it means to be a “man” or a “woman.” They are introduced to the concept of gender.

# OBJECTIVES

- I understand that people may be treated unfairly & unequally because of their gender
- I can express support for equitable roles and responsibilities within the family
  - I believe that everyone has a responsibility to overcome gender inequality

# MATERIALS NEEDED

The Central Register

VSLA Toolkit

**Tool Card #9 Male and Female Word Web**

Flipchart paper

Markers

# TIME

2 hours

## **WELCOME**

5 mins

Welcome and sign in

## **WARM UP**

5 mins

## **BUYING SHARES**

20 mins

Participants buy between 1 and 5 shares.

## **ACTIVITY: MALE AND FEMALE WORD WEB**

30 mins

Participants work in groups to create word or picture webs to enable them to define “gender,” & to distinguish between which characteristics attributed to males & females are biological & which are socially determined.

## **REFLECT**

15 mins

Participants receive their Tool Card and use it to consider what they have learnt so far.

## **LOAN TAKING**

30 mins

Participants can request a loan of up to 3 times the shares they have bought. They are asked to pay it back in 4 weeks with a service charge.

## **SOCIAL FUND**

20 mins

Participants all contribute the same amount to the Social Fund. They can request from the Social Fund if they need funds for an unexpected life event.

## **CONCLUDE**

5 mins

Congratulate participants and confirm the next meeting.

## WELCOME

5 min

1. Say:

*Welcome all of you! How are you and your families?  
I am excited that you decided to participate in this  
lesson. I am happy to see you all back here. Let's  
have fun today!*

2. Pass the Central Register around for everyone  
to sign.

## WARM UP

5 mins

## BUYING SHARES

20 mins

## LOAN REPAYMENT

15 mins

## ACTIVITY: MALE & FEMALE WORD WEB<sup>12</sup>

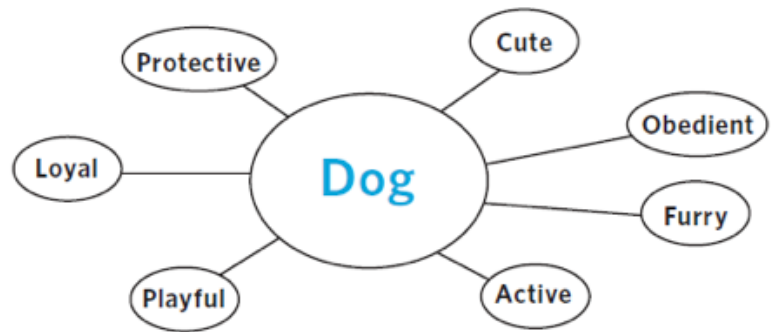
20 mins

1. Divide participants into groups of 4 or 5.
2. Say:

*Today we will discuss the topic of 'gender'. Gender affects the whole community, but in order to think about how it affects us personally, we need to understand the difference between biological and societal differences. Gender is what society says it means to be a man or a woman. This is different from 'sex', which is determined by biological characteristics. Each group will create webs of words or pictures that are often associated with being a man or being a woman.*

<sup>12</sup> It's All One Curriculum: Guidelines and Activities for a Unified Approach to Sexuality, Gender, HIV, & Human Rights Education. Activity 5: Male & Female Word Webs. Revised first edition 2011. Written by the International Sexuality & HIV Curriculum Working Group & edited by Nicole Haberland & Deborah Rogow.

3. Show participants an example of a “word web,” on another subject. See the example for the word “dog” below.



4. Give each group 2 to 3 minutes to make a word or picture web for “man” and another 2 to 3 minutes to make one for “woman.”
5. Write “Woman” and “Man” on flipchart paper and make two columns under each word, one labeled “biological” and the other labeled “social.”

Starting with 1 group of students, ask:

- What is one characteristic from your word web associated with being a man?
- Is that characteristic biologically determined (“Biological”) or socially determined (“Social”)?

If participants assign a “social” characteristic to the “biological” category, correct them by asking:

- If a boy or man does not possess that characteristic, is he still a male?
6. Add new characteristics to the list from each group of participants until you have all the responses for being a man. Make sure that

participants have many of the following words in their webs. You may need to ask probing questions to generate specific responses.

Common examples of what people associate with “being a man” include being:

- Physically strong
- Emotionally not expressive
- Heterosexual
- Financially successful
- In charge of a family
- Cool
- Humorous
- A father
- Proud
- Powerful
- Athletic
- Brave
- Unafraid of violence or of using violence
- Loyal to friend

7. Repeat this process for characteristics associated with “being a woman.”

Common examples include being:

- Considerate
- Quiet
- Submissive
- Chatty
- Practical
- Modest
- Physically weaker than a man
- A mother
- A good communicator
- Well groomed
- Emotionally strong
- Well organized/good at multi-tasking
- Nonviolent
- Curvaceous
- Caring

8. In the last 10 minutes of the activity, facilitate a discussion that includes the following points:
  - A few characteristics of males and females are biological. For example, only males can be a father, only females can give birth or breastfeed.
  - But most characteristics associated with being male or female are socially determined — not based on biology.
  - Male and female roles that are socially determined are called gender roles. Who has heard of this term before?
  - What feelings do you have about gender roles in our society? Do you agree with all aspects of how females are supposed to act and live? How males are supposed to act?
  - What do you think gender equality means?
  - In every community & society some people hold attitudes about gender & equality that are not the conventional ones.
  - As society changes through time or from region to region, so do attitudes about gender roles.

## REFLECT

15 mins

1. Give all participants **Tool Card #9 Male and Female Word Web**. Explain that the message and picture on the card is there to remind them of today's session.
2. Ask participants to empty their Tool Box and look at the 9 Tool Cards they have collected so far.
3. Ask participants to make up a FLASH dance, drama, song, or poem about what they have learned so far using the Tool Card they've collected today and at least 1 other Tool Card.
4. Remind participants that FLASH performances are a minute or less. They can either do this as 1 group or as smaller groups and then share their performances.

5. Ask participants:

- What is your commitment to each other based on what you have learnt today?

Encourage participants to make a commitment based on gender norm assumptions.

6. Remind participants to keep their Tool Card safe in their Tool Box.

**LOAN  
TAKING**  
20 mins

**SOCIAL  
FUND**  
20 mins

**CONCLUDE**  
5 min

1. Congratulate the participants on being great in the lesson today!

Say:

*This week we learnt what is meant by gender and gender roles and that there is a difference between what physically makes us male or female and what society has decided. Next session we will learn about how these things affect us in puberty.*

2. Confirm the time and place of the next meeting.



**SESSION 10:**  
***PUBERTY –***  
***WHAT ELSE TO***  
***EXPECT***





***PUBERTY***

# ***OVERVIEW***

Participants buy shares, take out loans, and contribute to the Social Fund. They think about the social changes that boys and girls experience during adolescence.

# ***OBJECTIVES***

- I understand the major physical and emotional changes that take place during puberty
  - I can adapt to changing circumstances
- I believe that physical and emotional changes are a normal part of adolescence

# ***MATERIALS NEEDED***

The Central Register

VSLA Kit

**Tool Card #10 Puberty – What Else to Expect**

Color Cards

# ***TIME***

2 hours

## **WELCOME**

5 mins

Welcome and sign in

## **WARM UP**

5 mins

## **BUYING SHARES**

20 mins

Participants buy between 1 and 5 shares.

## **ACTIVITY: PUBERTY WHAT ELSE TO EXPECT**

30 mins

Participants think about the social changes that boys and girls experience during adolescence. (This lesson assumes prior knowledge of physical changes).

## **REFLECT**

15 mins

Participants receive their Tool Card and use it to consider what they have learnt so far.

## **LOAN TAKING**

30 mins

Participants can request a loan of up to 3 times the shares they have bought. They are asked to pay it back in 4 weeks with a service charge.

## **SOCIAL FUND**

20 mins

Participants all contribute the same amount to the Social Fund. They can request from the Social Fund if they need funds for an unexpected life event.

## **CONCLUDE**

5 mins

Congratulate participants and confirm the next meeting.

## WELCOME

5 mins

1. Say:

*Welcome all of you! How are you and your families?  
I am excited that you decided to participate in this  
lesson. I am happy to see you all back here. Let's have  
fun today!*

2. **Pass The Central Register around for everyone  
to sign.**

## WARM UP

5 mins

## BUYING SHARES

20 mins

## ACTIVITY: PUBERTY – WHAT ELSE TO EXPECT <sup>13</sup>

30 mins

### 1. Say:

*All young people experience changes with puberty and adolescence. Some of these changes are natural physical developments. Others are not physical developments; they are shifts in the way people treat you.*

*I will read aloud a change that happens, and I would like you to hold up your **red** card if this is a physical development that happens to young people around the world. Hold up your **green** card if it is a shift in how people treat young people when they reach puberty and adolescence.*

*Remind participants that **red** is for physical changes and **green** is for societal changes periodically.*

### 2. Say:

*Now let's look at these changes in how adolescents are treated in more detail. We're going to talk about the difference between what happens to boys and girls when they reach adolescence. Do people treat them differently?*

*I am going to read out these shifts in more detail. I would like you to hold up your **green** card if you think these changes happen more for girls, your **red** card if you think they happen more for boys, and your **yellow** card if they apply to both. If they apply to both, tell me if they affect girls and boys in the same way of differently, and how.*

<sup>13</sup> Adapted from It's All One Curriculum: Guidelines & Activities for a Unified Approach to Sexuality, Gender, HIV, & Human Rights Education. Activity 42: Puberty – What Else to Expect. Revised first edition 2011. Written by the International Sexuality & HIV Curriculum Working Group & edited by Nicole Haberland & Deborah Rogow.

CHANGES IN THE BODY	CHANGES IN HOW PEOPLE TREAT YOU
Growth in body hair	New opportunities for leadership at school and in the community
Changes in perspiration	Coming of age rituals
Breast growth (among girls)	Change in responsibilities
Wet dreams (among boys)	New pressures related to sexual activity
Voice changes	New pressures related to marriage
Increase in overall growth – need for extra nutrition	New rules about how to dress
Increase in sexual feelings	New rules about social mixing between girls and boys
Menstrual bleeding/ discharge (among girls)	Changes in the amount of freedom allowed

- Read each item on the list, leaving time for participants to answer and for discussion.

### **ADOLESCENCE: CHANGES IN HOW PEOPLE MAY TREAT YOU**

- More freedom to move about in public spaces (streets, parks, community centers, shopping areas)

- Less freedom to move about in public spaces
- More domestic responsibility (such as household chores or child care)
- More responsibility to start earning money
- More pressure to dress in a way that covers the body or in a way that displays the body
- More social mixing between boys and girls or less social mixing between boys and girls
- Coming-of-age rituals with harmful practices (such as female genital mutilation)
- Coming-of-age rituals with no harmful practices
- Increasing social pressure to gain sexual experience
- Increasing social pressure to prepare for marriage
- Wider opportunities for leadership at school and in the community
- Social pressure to succeed in sports
- Greater likelihood of being pulled out of school by the family
- Exposure to sexual harassment
- Pressure to join a gang
- Pressure to comply with gender roles by taking dangerous risks
- Pressure to exchange sex for gifts, money, or school fees

4. Divide participants into smaller, single-sex groups. Ask them to discuss how people's gender roles and lives change with puberty and adolescence.

Ask:

- *Can the shifts in social expectations and experience that young people encounter at puberty be fairly dramatic or are they fairly minor?*
- *What do you notice about what boys encounter at puberty? Overall, is their freedom expanding or shrinking?*
- *Do these experiences lose importance after puberty, or can they affect the person's life into adulthood?*

- *What do you notice about what girls encounter at puberty? Overall, is their freedom expanding or shrinking?*
- *Do these experiences lose importance after puberty, or can they affect the person's life into adulthood?*

5. Bring the whole group back together and ask:

- *Could things be different?*
- *Is it possible to live in a way that would be better or fairer?*
- *What is your vision?*
- *Name one way that society could allow young people a better experience of puberty and adolescence.*

## REFLECT

15 mins

1. Give all participants **Tool Card #10 Puberty – What Else to Expect** Explain that the message and picture on the card is there to remind them of today's session.
2. Ask participants to empty their Tool Box and look at the 9 Tool Cards they have collected so far.
3. Ask participants to make up a **FLASH** dance, drama, song, or poem about what they have learned so far using the Tool Card they've collected today and at least 1 other Tool Card.

Remind participants that FLASH performances are a minute or less. They can either do this as 1 group or as smaller groups and then share their performances.

4. Ask participants:

- *What is your commitment to each other based on what you have learnt today?*

Encourage participants to make a commitment based on their vision in step 6.

5. Remind participants to keep their Tool Card safe in their Tool Box.

## **LOAN TAKING**

20 mins

## **SOCIAL FUND**

20 mins

## **CONCLUDE**

5 min

1. Congratulate the participants on being great in the lesson today!

Say:

*Today, we carried out our VSLA activities, and talked about how growing up can be a different experience for girls compared to boys. Next week marks 4 weeks since the first people took out loans, so we will learn how to repay them and record them in our Passbooks and the Central Register.*

2. Confirm the time and place of the next meeting.



***SESSION 11:***  
***FIRST LOAN***  
***REPAYMENT***





**LOAN REPAYMENT**

# **OVERVIEW**

Participants buy shares, take out loans, and contribute to the Social Fund. Participants also learn how to make and record their loan repayments.

# **OBJECTIVES**

- I understand what consent means
- I can express friendship and love in a way that makes someone feel good about themselves
- I believe there are many ways to express friendship and love to another person that don't involve sex

# **MATERIALS NEEDED**

Tool Card #11 Changing Relationships

The Central Register

Blank loan sheets for practice

Pens

# **TIME**

1 hour and 30 mins

## **WELCOME**

5 mins

Welcome and sign in

## **WARM UP**

5 mins

## **BUYING SHARES**

15 mins

Participants buy between 1 and 5 shares.

## **ACTIVITY: PUBERTY – WHAT ELSE TO EXPECT**

30 mins

Participants think about the social changes that boys and girls experience during adolescence. (This lesson assumes prior knowledge of physical changes)..

## **REFLECT**

15 mins

Participants receive their Tool Card and use it to consider what they have learnt so far.

## **LOAN TAKING**

30 mins

Participants can request a loan of up to 3 times the shares they have bought. They are asked to pay it back in 4 weeks with a service charge.

## **SOCIAL FUND**

20 mins

Participants all contribute the same amount to the Social Fund. They can request from the Social Fund if they need funds for an unexpected life event.

## **CONCLUDE**

5 mins

Congratulate participants and confirm the next meeting.

## **WELCOME**

5 mins

1. Welcome the participants to the session.

Say:

*Welcome to today's lesson! How are you and your families? Has everyone signed in today? Please sign in so that we can begin!*

2. Pass the book around for everyone to sign.

## **WARM UP**

5 mins

## **BUYING SHARES**

20 mins

## ACTIVITY: FIRST LOAN REPAYMENT<sup>14</sup>

30 mins

1. Remind participants that this week marks 4 weeks since some of them took out their first loan. Explain to participants that from now on loan repayments for loans taken out 4 weeks previously happen each week.

Ask:

Can you guess why repayment takes place right after the savings?

The answer is that the Loan Fund is financed through members' savings and loan repayments. Before a new loan can be given, participants need to reimburse their outstanding loans so the fund can grow.

2. Remind participants of Loan Ledgers 1 and 2 in session 7. This week, show them Loan Ledger 3.

Say:

*In Loan Ledger 3, on February 20th, 2 more members borrow a total of 9000 from the group. At the same time, the first loans are due for reimbursement. The first 2 borrowers reimburse their loans in full, but Iman fails to make the full payment and is left with a balance of 400 that is carried over to the next month as rollover.*

<sup>14</sup> Adapted from It's All One Curriculum: Guidelines & Activities for a Unified Approach to Sexuality, Gender, HIV, & Human Rights Education. Activity 6: Memory Journey: Learning About Gender as a Child. Revised first edition 2011. Written by the International Sexuality & HIV Curriculum Working Group & edited by Nicole Haberland & Deborah Rogow.

[illegible]

- [illegible]

6. Explain that this system of rolling over loans means that the total amount of all loans outstanding is calculated by adding the value of all new loans issued (Amount Borrowed column) and all loans rolled over that month. This means the group can quickly see the total loans outstanding and loans in arrears by consulting the current month's figures, avoiding the need to trace back loans to their origins.
7. Give the Record-Keeper a blank loan sheet and run through a couple of examples. Ask participants to help.
8. After you feel the group understands how to record Loan Repayments, ask each participant that has borrowed money is called to the front to give his or her payment amount to the Money Counters.
9. The Money Counters count the payment, announce the amount and place it in the money-counting bowl.
10. The Record-Keeper enters the payment in the participant's Passbook in the Amount Paid box.
11. The Record-Keeper then calculates the remaining balance due (if any) and enters it in the 'Loan Amount' box in the Passbook. If the remaining balance is zero, the Record-Keeper signs the Password and announces that the loan is repaid, canceling the loan with a diagonal red line.

## REFLECT

20 mins

1. Give all participants **Tool Card #11 First Loan Repayment**  
Explain that the message and picture on the card is there to remind them of today's session.
2. Ask participants to empty their Tool Box and look at the 11 Tool Cards they have collected so far.
3. Ask participants to make up a **FLASH** dance, drama, song, or poem about what they have learned so far using the Tool Card they've collected today and at least 1 other Tool Card.
4. Remind participants that FLASH performances are a minute or less. They can either do this as 1 group or as smaller groups and then share their performances.
5. Ask participants:
  - What is your commitment to each other based on what you have learnt today?

Encourage participants to make a commitment based on paying back their loans.

6. Remind participants to keep their Tool Card safe in their Tool Box.

## LOAN TAKING

20 mins

## **SOCIAL FUND**

20 mins

## **CONCLUDE**

5 min

1. Congratulate the participants on being great in the lesson today!

Say:

*We've now learnt everything about running our VSLA! This includes buying shares, which is the same as saving, repaying loans, taking out loans, and contributing to the Social Fund. Next week we'll split into girl and boy groups and learn more about the physical changes that happen during puberty, and how we can be prepared.*

2. Confirm the time and place of the next meeting.



***SESSION 12:***  
**2**





***HUMAN RIGHTS***

***OVERVIEW***

***OBJECTIVES***

***MATERIALS NEEDED***

***TIME***

## ***WELCOME***

5 mins

## ***WARM UP***

5 mins

## ***BUYING SHARES***

20 mins

## ***ACTIVITY:***

30 mins

## ***REFLECT***

15 mins

## ***LOAN TAKING***

20 mins

## ***SOCIAL FUND***

20 mins

## ***CONCLUDE***

5 mins

## **WARM UP**

5 mins

## **BUYING SHARES**

20 mins

## **ACTIVITY**

30 mins

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<sup>19</sup>Adapted from Gender Roles, Equality and Transformations (GREAT) Project. Flipbook for Girls: Story 2: Puberty can be Great. Save the Children. 2013.









**SESSION 13:**  
***GENDER IN MY  
CHILDHOOD***





**GENDER NORMS**

# ***OVERVIEW***

Participants buy shares, repay loans, take out loans, and contribute to the Social Fund. They share a memory of a time when they were treated a certain way because of their sex and recall their feelings about those experiences.

# ***OBJECTIVES***

- I understand that people may be treated unfairly and unequally because of their gender
- I can demonstrate ways of promoting gender equality in my relationships at home, school, and in the community
  - I believe that everyone has the responsibility to overcome gender inequality

# ***MATERIALS NEEDED***

The Central Register  
VSLA Toolkit

**Tool Card #13 Gender in My Childhood**

# ***TIME***

2 hours

## **WELCOME**

5 mins

Welcome and sign in

## **WARM UP**

5 mins

## **BUYING SHARES**

20 mins

Participants buy between 1 and 5 shares.

## **ACTIVITY: MEMORY JOURNEY**

30 mins

Participants give examples of how they absorbed messages about gender roles as children and consider these messages from a personal and human rights perspective.

## **REFLECT**

15 mins

Participants receive their Tool Card and use it to consider what they have learnt so far.

## **LOAN TAKING**

30 mins

Participants can request a loan of up to 3 times the shares they have bought. They are asked to pay it back in 4 weeks with a service charge.

## **SOCIAL FUND**

20 mins

Participants all contribute the same amount to the Social Fund. They can request from the Social Fund if they need funds for an unexpected life event.

## **CONCLUDE**

5 mins

Congratulate participants and confirm the next meeting.

## WELCOME

5 min

1. Welcome the participants to the session.

Say:

*Welcome all of you! How are you and your families?  
I am excited that you decided to participate in this  
lesson. I am happy to see you all back here. Let's have  
fun today!*

2. Pass the book around for everyone to sign.

## WARM UP

10 mins

## BUYING SHARES

20 mins

## LOAN REPAYMENT

15 mins

## ACTIVITY: MEMORY JOURNEY<sup>15</sup>

30 min

1. Divide participants into single-sex groups of 4-5 per group.
2. Say:

*We've talked about the physical characteristics of men & women, gender norms, and human rights. This is relevant for your whole community, but we are thinking about it in terms of how it affects you individually & from a human rights perspective. Today we will explore what it means to grow up as a boy or as a girl. First, we will take a short journey into our memories, so settle comfortably, & relax.*

*Think back to a time when you realized that you were being treated a certain way because of your sex.*

Ask:

What feelings come up for you as you recall that experience?

3. Say:

*Within your group, take a few minutes to share whatever you wish about your experiences or feelings. You do not have to share at all if you do not wish to.*

4. After another five or ten minutes, ask the groups :

- Would anyone like to share their personal experiences and feelings with the group relating to a time when you were treated differently as a child because of your sex?
- What do these experiences tell us about those around us when we were children?

<sup>15</sup> Adapted from It's All One Curriculum: Guidelines and Activities for a Unified Approach to Sexuality, Gender, HIV, and Human Rights Education. Activity 6: Memory Journey: Learning About Gender as a Child. Revised first edition 2011. Written by the International Sexuality and HIV Curriculum Working Group and edited by Nicole Haberland and Deborah Rogow.

- How was it different for your brothers/sisters? How did that make you feel.
- Thinking back to the last session on human rights, do these attitudes and norms concerning your value as a girl or boy tell you anything?

5. Say:

*In your groups, think of a new ending to one of the stories, one that seems more just.*

## REFLECT

20 mins

1. Give all participants **Tool Card #13 Gender in My Childhood**. Explain that the message and picture on the card are there to remind them of today's session.
2. Ask participants to empty their Tool Box and look at the 13 Tool Cards they have collected so far.
3. Ask participants to make up a FLASH dance, drama, song, or poem about what they have learned so far using the Tool Card they've collected today and at least 1 other Tool Card.
4. Remind participants that FLASH performances are a minute or less. They can either do this as 1 group or as smaller groups and then share their performances.
5. Ask participants:
  - What is your commitment to each other based on what you have learnt today?

Encourage participants to make a commitment based on respecting each other's human rights.

6. Remind participants to keep their Tool Card safe in their Tool Box.

## **LOAN TAKING**

20 mins

## **SOCIAL FUND**

20 mins

## **CONCLUDE**

5 min

1. Congratulate the participants on being great in the lesson today!

Say:

*Today, we carried out our VSLA activities, and discussed how your experiences as children may have affected your idea of gender today. Next week we'll start a new Module called 'Exploring My Relationships.'*

2. Confirm the time and place of the next meeting.

## ***MODULE 3***

# ***EXPLORING MY RELATIONSHIPS***

My Relationships

Session 14

Is it Love?

Session 15

Starting a Conversation about  
Sex & Safety

Session 16

The Matter of Consent

Session 17

Contraceptive Knowledge Games

Session 18

The Facts About Sexually  
Transmitted Infections

Session 19

Gender and Condom Use

Session 20

AIDS – Learning From Others

Session 21



***SESSION 14:***  
***MY***  
***RELATIONSHIPS***





## ***RELATIONSHIPS***

# **OVERVIEW**

Participants buy shares, repay loans, take out loans, and contribute to the Social Fund. They share a memory of a time when they were treated a certain way because of their sex and recall their feelings about those experiences.

# **OBJECTIVES**

- I understand the characteristics of healthy family functioning
  - I can ask for help and advice when I need to
- I believe that I have the right to be safe from all kinds of violence

# **MATERIALS NEEDED**

The Central Register

VSLA Toolkit

**Tool Card #14 My Relationship**

Flipchart paper

Paper

Markers

# **TIME**

2 hours

## **WELCOME**

5 mins

Welcome and sign in

## **WARM UP**

5 mins

## **BUYING SHARES**

15 mins

Participants buy between 1 and 5 shares.

## **LOAN REPAYMENT**

15 mins

Participants repay loans they took out 4 weeks ago and record them in their Passbooks and the Central Register.

## **ACTIVITY: MY RELATIONSHIPS**

30 mins

Participants identify the different relationships in their lives and name qualities they value in themselves and that they seek in close relationships. Participants strengthen their critical thinking skills.

## **REFLECT**

15 mins

Participants receive their Tool Card and use it to consider what they have learnt so far.

## **LOAN TAKING**

15 mins

Participants can request a loan of up to 3 times the shares they have bought. They are asked to pay it back in 4 weeks with a service charge.

## **SOCIAL FUND**

15 mins

Participants all contribute the same amount to the Social Fund. They can request from the Social Fund if they need funds for an unexpected life event.

## **CONCLUDE**

5 mins

Congratulate participants and confirm the next meeting.

## WELCOME

5 mins

1. Welcome the participants to the session.

Say:

*Welcome to today's lesson! How are you and your families? Has everyone signed in today? Please sign in so that we can begin!*

2. Pass the book around for everyone to sign.

## WARM UP

5 mins

## BUYING SHARES

20 min

## LOAN REPAYMENT

20 min

## ACTIVITY: MY RELATIONSHIPS<sup>16</sup>

30 mins

1. Explain that participants are going to identify the various relationships they have with people. Ask them to make a personal list of their relationships and connections with other people.
2. Invite a few participants to share their lists voluntarily. Note on the flipchart paper the different kinds of relationships they mention, such as those with relatives, friends, or neighbors.
3. On the flipchart paper, draw a diagram of four concentric circles (like the one below).



4. Give participants a blank piece of paper.

Say:

*Draw a series of four circles, from small to large, like the one I have drawn. Use your whole sheet for the largest circle. In the smallest circle, write your name (or draw a picture of yourself).*

<sup>16</sup> It's All One Curriculum: Guidelines & Activities for a Unified Approach to Sexuality, Gender, HIV, and Human Rights Education. Activity 27: My Relationships. Revised first edition 2011. Written by the International Sexuality & HIV Curriculum Working Group & edited by Nicole Haberland & Deborah Rogow.

5. Think about the different people in your life. Just outside that small circle, write the names (or draw simple pictures) of those who are closest to you. In the two outer circles, put the names (or pictures) of those who are not as close.
6. Ask participants to form groups of 3 or 4 with those sitting closest to them, and have them take about 2 minutes each to explain their drawing to the other members in their group.
7. Facilitate a discussion with the following questions:
  - Did everyone in your group list the same kinds of relationships or were there differences?
  - Did everyone place their family members, friends, neighbors, teachers, religious leaders, or others in the same circle or in different circles?
  - Name some words that describe what you value in the people you feel closest to. (Probe for: honest, respectful, sharing, caring, trusting, fun, safe, understanding, reliable, interesting, loving.) Write these words on the flipchart.
8. Reserve 10 minutes for participants to explore the qualities they value in their relationships.

Say:

*Think about 1 person on your page whom you would like to have move closer toward the inner circle.  
Pick 1 word that most describes what you value in that person.*

9. Now think about 1 or 2 of the words that you think people would use to describe you.

10. Ask participants to celebrate a quality you value highly (either in yourself or in others) by writing it on your paper with decorative letters or in a creative style.

Say:

*As you write or draw, think about what that word means to you.*

## REFLECT

20 mins

1. Give all participants **Tool Card #14 My Relationships**. Explain that the message and picture on the card are there to remind them of today's session.
2. Ask participants to empty their Tool Box and look at the 14 Tool Cards they have collected so far.
3. Ask participants to make up a **FLASH** dance, drama, song, or poem about what they have learned so far using the Tool Card they've collected today and at least 2 other Tool Cards.
4. Remind participants that FLASH performances are a minute or less. They can either do this as 1 group or as smaller groups and then share their performances.
5. Ask participants:
  - What is your commitment to each other based on what you have learnt today?

Encourage participants to make a commitment based on bringing someone closer to their inner circle.

6. Remind participants to keep their Tool Card safe in their Tool Box.

## **LOAN TAKING**

20 mins

## **SOCIAL FUND**

20 mins

## **CONCLUDE**

5 mins

1. Congratulate the participants on being great in the lesson today!

Say:

*Today, we carried out our VSLA activities, and thought about the people in our lives who are closest to us and why that is. Not everyone can be in your inner circle, but you can bring someone closer to you if you admire and want to learn from them.*

2. Confirm the time and place of the next meeting.





***SESSION 15:***  
***IS IT***  
***LOVE?***





**LOVE?**

# OVERVIEW

Participants buy shares, repay loans, take out loans, and contribute to the Social Fund. They reflect on the difference between love, infatuation, being 'in love', romance, sexual attraction, and jealousy and strengthen analytic thinking skills.

# OBJECTIVES

- I understand there are different kinds of relationships
  - I can ask for help or advice when I need to
- I believe that physical and emotional changes are a normal part of adolescence

# MATERIALS NEEDED

The Central Register

VSLA Toolkit

**Tool Card #15 Is It Love?**

Flipchart paper

Markers

5 slips of paper with 1 of these 5 words written on each:

Infatuation    Being in Love    Romance    Jealousy    Sexual Attraction

# TIME

2 hours

## **WELCOME**

5 mins

Welcome and sign in

## **WARM UP**

5 mins

## **BUYING SHARES**

20 mins

Participants buy between 1 and 5 shares.

## **ACTIVITY: IS THIS LOVE?**

30 mins

Participants distinguish love from related emotions.

## **REFLECT**

15 mins

Participants receive their Tool Card and use it to consider what they have learnt so far.

## **LOAN TAKING**

30 mins

Participants can request a loan of up to 3 times the shares they have bought. They are asked to pay it back in 4 weeks with a service charge.

## **SOCIAL FUND**

20 mins

Participants all contribute the same amount to the Social Fund. They can request from the Social Fund if they need funds for an unexpected life event.

## **CONCLUDE**

5 mins

Congratulate participants and confirm the next meeting.

## WELCOME

5 min

1. Welcome the participants to the session.

Say:

*Welcome all of you! How are you and your families?  
I am excited that you decided to participate in this  
lesson. I am happy to see you all back here. Let's have  
fun today!*

2. Pass the book around for everyone to sign.

## WARM UP

5 mins

## BUYING SHARES

20 mins

## LOAN REPAYMENT

20 mins

## ACTIVITY: IS IT LOVE?<sup>17</sup>

30 min

1. Divide participants into 5 groups. Ask each group to pick one of the slips of paper you have prepared.
2. On the flipchart, write “What is the difference between love and \_\_\_\_\_?”
3. Ask the groups to discuss their question of “What is the difference between love and (the word on the slip of paper)?”
4. After about 5 minutes, ask 1 group to share their question and present their response. The following questions can guide a brief discussion:
  - Does anyone want to disagree or comment?
  - Does our culture give girls and boys equal permission to experience this feeling?
  - Can you give an example of when someone confuses this feeling with love?
  - What happens if this feeling is confused with love?
  - Can this feeling be a part of love?
5. Repeat steps 3 and 4 for the remaining groups.
6. Reserve 10 minutes to discuss the following:

<sup>17</sup> It's All One Curriculum: Guidelines and Activities for a Unified Approach to Sexuality, Gender, HIV, and Human Rights Education. Activity 29: Is It Love? Revised first edition 2011. Written by the International Sexuality and HIV Curriculum Working Group and edited by Nicole Haberland and Deborah Rogow.

- Where do young people develop their impressions about love and romance?
- **Do movies, songs, and romance novels** provide a realistic portrayal of these feelings? If not, what effect do you think they have on young people's expectations?
- Why is it important to figure out your own beliefs about the difference between love and these other feelings?

## REFLECT

15 mins

1. Give all participants **Tool Card #15 Is It Love?** Explain that the message and picture on the card are there to remind them of today's session.
2. Ask participants to empty their Tool Box and look at the 15 Tool Cards they have collected so far.
3. Ask participants to make up a **FLASH** dance, drama, song, or poem about what they have learned so far using the Tool Card they've collected today and at least 2 other Tool Cards.
4. Remind participants that FLASH performances are a minute or less. They can either do this as 1 group or as smaller groups and then share their performances.
5. Ask participants:
  - What is your commitment to each other based on what you have Wlearned today?

Encourage participants to make a commitment based on thinking about the difference between love and other types of feelings.

6. Remind participants to keep their Tool Card safe in their Tool Box.

## **LOAN TAKING**

15 mins

## **SOCIAL FUND**

15 mins

## **CONCLUDE**

5 min

1. Congratulate the participants on being great in the lesson today!

Say:

*Today, we carried out our VSLA activities, and discussed the difference between love and other types of emotions. We found that people have different opinions about what love does and doesn't include, and that it's up to us to figure the answers out. Next week, we'll talk about starting conversations on sex and safety.*

2. Confirm the time and place of the next meeting.



**SESSION 16:**  
**STARTING A**  
**CONVERSATION**  
**ABOUT SEX &**  
**SAFETY**





***SEX & SAFETY***

# OVERVIEW

Participants buy shares, repay loans, take out loans, and contribute to the Social Fund. They also think about how and when to initiate conversations about important sexual safety and health topics that are often ignored.

# OBJECTIVES

- I understand how to effectively communicate with potential partners
  - I can contribute to a safe & supportive environment
- I believe that inequality & differences in power within relationships can be harmful

# MATERIALS NEEDED

The Central Register  
VSLA Toolkit  
**Tool Card #16 Sex and Safety**  
Flipchart paper  
Markers

# TIME

2 hours

## **WELCOME**

5 mins

Welcome and sign in

## **WARM UP**

5 mins

## **BUYING SHARES**

15 mins

Participants buy between 1 and 5 shares.

## **LOAN REPAYMENT**

15 mins

Participants repay loans they took out 4 weeks ago and record them in their Passbooks and the Central Register.

## **ACTIVITY: STARTING A CONVERSATION ON SEX AND SAFETY**

30 mins

Participants think about how and when to have conversations on topics related to sex and safety and strengthen their critical thinking skills.

## **REFLECT**

15 mins

Participants receive their Tool Card and use it to consider what they have learnt so far.

## **LOAN TAKING**

15 mins

Participants can request a loan of up to 3 times the shares they have bought. They are asked to pay it back in 4 weeks with a service charge.

## **SOCIAL FUND**

15 mins

Participants all contribute the same amount to the Social Fund. They can request from the Social Fund if they need funds for an unexpected life event.

## **CONCLUDE**

5 mins

Congratulate participants and confirm the next meeting.

## WELCOME

5 mins

1. Welcome the participants to the session.

Say:

*Welcome all of you! How are you and your families?  
I am excited that you decided to participate in this  
lesson. I am happy to see you all back here. Let's have  
fun today!*

2. Pass the book around for everyone to sign.

## WARM UP

5 mins

## BUYING SHARES

20 mins

## LOAN REPAYMENT

20 mins

## **ACTIVITY: STARTING A CONVERSATION ON SEX & SAFETY<sup>18</sup>**

30 mins

1. Introduce the activity by saying the following:

*Today we will practice having conversations about sexual safety. For purposes of this exercise we will focus on conversations about heterosexual interaction.*

- How easy is it to talk about things related to sex?
  - Why?
  - What can make it easier?
2. Ask participants to form pairs (preferably male-female pairs). Write the following topics on the flipchart:

- Whether or not to have sex
- Previous sexual experience
- Sexually transmitted infections, HIV & AIDS
- Previous drug use
- Using condoms

3. Explain:

*In your pairs, practice starting conversations about difficult but important subjects. For each of the topics on the board, discuss how to start a conversation with a potential partner. Think of at least 1 specific way to open the conversation.*

<sup>18</sup> Adapted from It's All One Curriculum: Guidelines and Activities for a Unified Approach to Sexuality, Gender, HIV, & Human Rights Education. Activity 48: Starting a Conversation About Sex & Safety. Revised first edition 2011. Written by the International Sexuality & HIV Curriculum Working Group & edited by Nicole Haberland & Deborah Rogow.

Also decide when a first conversation should take place – when you meet? After a first kiss? When you are already in a sexual situation? Remember that people do not need to talk about everything at once.

**NOTE TO FACILITATOR:**

These are difficult conversations to have and depending on the maturity and life experiences of the group, may be very uncomfortable. Explain to the group that learning how to talk about these types of topics is as important for their future as learning any other basic skill. It does not mean that you are now ready to have sex. Make sure that suggestions are realistic.

4. After 15 minutes, ask 1 pair to share their ideas and write their responses on the board. Ask:

- Does anyone want to share a different suggestion? (Add these to the list.)
- Is it the boy's role or the girl's role to begin this conversation first?
- Which ideas do you think might work and why?
- Are there any suggestions that you think may not be a good approach? Why?
- When in a relationship should this first conversation take place? Why?

**NOTE TO FACILITATOR:**

There is no perfect answer for how and when to have these difficult conversations. Things to remember include being honest with each other, trusting each other, being kind and non-judgmental towards each other, and having the same standards for girls as for boys.

5. After reviewing all five topics, ask:

- What can make it easier to have these types of conversations?

**NOTE TO  
FACILITATOR:**

**These difficult conversations are easier to have before you are in a sexual situation and when both partners want it to happen (not just one). They should be respectful and not include shouting, name calling, or making fun of each other.**

**REFLECT**  
15 mins

1. Give all participants **Tool Card #16 Sex and Safety**. Explain that the message and picture on the card are there to remind them of today's session.
2. Ask participants to empty their Tool Box and look at the 16 Tool Cards they have collected so far.
3. Ask participants to make up a **FLASH** dance, drama, song, or poem about what they have learned so far using the Tool Card they've collected today and at least 2 other Tool Cards.

Remind participants that FLASH performances are a minute or less. They can either do this as 1 group or as smaller groups and then share their performances.

4. Ask participants:

- What is your commitment to each other based on what you have learnt today?

Encourage participants to make a commitment based on when or how to have difficult conversations.

5. Remind participants to keep their Tool Card safe in their Tool Box

## **LOAN TAKING**

15 mins

## **SOCIAL FUND**

15 mins

## **CONCLUDE**

5 min

1. Congratulate the participants on being great in the lesson today!

Say:

*Today, we carried out our VSLA activities, and thought about how and when to have very difficult conversations with potential partners. Some conversations are uncomfortable, but that does not mean they should be avoided. For your own safety, they are important to have. Next week we will talk about consent.*

2. Confirm the time and place of the next meeting.





**SESSION 17:**  
***THE MATTER  
OF CONSENT***





**CONSENT**

# OVERVIEW

Participants buy shares, take out loans, and contribute to the Social Fund. They think about the social changes that boys and girls experience during adolescence.

# OBJECTIVES

- I understand how to effectively communicate with a potential partner
  - I can show respect for the human rights of all people
- I believe that I have the right to negotiate if I think a situation is unfair

# MATERIALS NEEDED

The Central Register  
VSLA Toolkit  
**Tool Card #17 Consent**  
Color Cards

Write the ‘Guidelines for giving meaningful consent in a situation involving sex’ on flipchart paper.

<b>Believe that you have the right</b>	to decide for yourself whether or not you want to participate in a particular sexual activity.
<b>Have a sufficient sense of power</b>	and control over your own life to be able to communicate and implement your decision.
<b>Have the maturity</b>	to understand what an activity entails and what consequences it might bring, & the maturity to communicate with your partner about these issues.
<b>Be in a situation</b>	or relationship where your decision will be recognized and respected by your partner.
<b>Know what the activity involves</b>	and what your feelings are about it; what the risks are; and how to protect yourself & your partner from unwanted pregnancy & infection.
<b>Have a clear mind</b>	not impaired by alcohol or drugs at the time of decision-making.
<b>Have accurate information</b>	about your partner’s current sexual health status (including about any previous sexual exposure or drug use that could present a risk to you).
<b>As best you can, avoid situations</b>	where you are likely to experience pressure to have unwanted sex for material or financial reasons.

# TIME

2 hours

## **WELCOME**

5 mins

Welcome and sign in

## **WARM UP**

5 mins

## **BUYING SHARES**

20 mins

Participants buy between 1 and 5 shares.

## **LOAN REPAYMENT**

30 mins

Participants repay loans they took out 4 weeks ago and record them in their Passbooks and the Central Register.

## **ACTIVITY: THE MATTER OF CONSENT**

30 mins

Participants learn about the concept of sexual consent. They explore this concept in case studies and discussion

## **REFLECT**

15 mins

Participants receive their Tool Card and use it to consider what they have learnt so far.

## **LOAN TAKING**

30 mins

Participants can request a loan of up to 3 times the shares they have bought. They are asked to pay it back in 4 weeks with a service charge.

## **SOCIAL FUND**

20 mins

Participants all contribute the same amount to the Social Fund. They can request from the Social Fund if they need funds for an unexpected life event.

## **CONCLUDE**

5 mins

Congratulate participants and confirm the next meeting.

## WELCOME

5 mins

1. Welcome the participants to the session.

Say:

*Welcome all of you! How are you and your families?  
I am excited that you decided to participate in this  
lesson. I am happy to see you all back here. Let's have  
fun today!*

2. Pass the book around for everyone to sign.

## WARM UP

5 mins

## BUYING SHARES

20 mins

## LOAN REPAYMENT

20 mins

## ACTIVITY: THE MATTER OF CONSENT <sup>19</sup>

30 mins

### 1. Say:

*All of us have responsibilities, for example, at home, at school, and in our jobs. Sometimes, however, we are asked or told to do something, either by our peers or even by adults, that is not part of our responsibilities. This can be confusing or disturbing.*

### 2. Ask:

*What does it mean to consent to something?*  
(Probe for: to agree, to indicate or express a willingness.)

We consent to do things for different reasons: Sometimes we consent to do something because we want to do it, for example, if a friend invites you to play football and you want to play. Or we might consent to do something we don't really want to do but that we agree to because it is important to us for another reason. For example, when your teacher assigns homework that you don't want to do, but you do it because you want to succeed at school.

Sometimes, however, we do something that we do not want to do just because it is difficult to stand up for ourselves, or we don't want to be rude. This situation might concern a matter that is not very important, like eating something you don't like because someone cooked it for you. Other times, it may concern a more serious matter, with serious consequences.

<sup>19</sup> Adapted from It's All One Curriculum: Guidelines and Activities for a Unified Approach to Sexuality, Gender, HIV, & Human Rights Education. Activity 48: Starting a Conversation About Sex & Safety. Revised first edition 2011. Written by the International Sexuality & HIV Curriculum Working Group & edited by Nicole Haberland & Deborah Rogow.

### 3. Ask

- What are examples of serious things that a young person might consent or not consent to do? (If students do not mention sex, ask about adding this to the list.)
- Raise your hand if you have ever agreed to do something that was not your responsibility and that you did not really want to do. Who can share an example?
- What are some reasons that a person might agree to do something that he or she does not really want to do?

Today we will begin looking at what it means to give truly free and informed consent in a situation involving sex.

### 4. Ask;

What does the word “consent” mean?

What does “free and informed consent” mean?

### 5. Give each participant a copy of ‘Guidelines for giving meaningful consent in a situation involving sex’. Ask participants to read aloud what they say.

### 6. Say:



*I am going to read you a number of scenarios. I would like you to hold up your **green** card if you think the guidelines for consent are met, your **red** card if you don't think they have been met in this situation, and your **yellow** card if you are not sure or if some of the guidelines were met but not all.*

*If the class is literate, you can ask different participants to read out the scenarios from this book. If not, read 1 scenario at a time and ask participants to hold up their cards.*

**NOTE TO FACILITATOR:**

Participants may or may not agree with each other. Not everyone has to have the same opinion. Encourage respectful debate among the room, especially between boys and girls who have different perspectives. You will not have enough time to read through all the scenarios below. Pick the ones that you think are most relevant.

Read as many scenarios as you have time for, allowing discussion after each one.

**ANA & AL**

Ana is 19 and her boyfriend, Al, is 22. They have been going out for 6 months and having sex together for about a month. Ana usually enjoys sex, but sometimes she doesn't feel like having it. At those times Al often says things like, "If you really loved me, you would want it" or "If you don't have sex with me, maybe I'll have to find someone else who will." She doesn't want to lose him, so often she gives in.

Can Ana freely consent?

**BENI & BEA**

Beni knows that he is infected with HIV but he hasn't told anyone. He has been dating Bea, and recently they have been talking about having sex. Beni plans to use a condom rather than tell Bea his HIV status.

Can Bea give free and informed consent?

**CARLO AND CLEA**

Carlo and Clea are in their twenties. They have been dating for a year and have talked honestly about their past relationships. They would like to have sex with each other. They talked about it and agreed to go to a clinic to get information and then decide together how to be safe and avoid any unwanted consequences.

Can Clea give free and informed consent?

### DOM AND DEENAH

Dom and Deenah are 18 and have decided to have sex. Deenah says she is afraid of becoming pregnant, but Dom assures her that you can't become pregnant the first time you have sex.

Can Deenah give free and informed consent?

### EVE & EDO

Eve is 15 and in secondary school. Edo is 18 and works with Eve's father. Edo came to know Eve when he visited her house. Edo and Eve have started meeting away from her house as well. Sometimes Edo gives Eve presents and money, if she needs it. Recently he has started telling her how much he loves her and saying that he really wants to have sex with her.

Can Eve give free and informed consent?

### FINN & FATIMA

Finn is 18 and would like to have sex with his girlfriend, Fatima, who is 17. They have talked about the fact that neither has had sex before. He decides to read a book that his mother, a doctor, has about growing up, sex, family planning, and STIs. He asks his girlfriend what she thinks and offers to lend her the book. She reads the book and they talk about it again. She says she'd rather wait, so Finn agrees.

Can Fatima give free and informed consent?

### GIA & HER PARTNER

Gia, 19, is at a party at the house of some students, and she is drinking a lot. Her partner, with whom she has had sex before, pulls her into a bedroom and starts taking off her clothes. She is fading in and out of consciousness.

Can Gia give free and informed consent?

### HALLE & HUGH

Halle was taught by her mother that it is important for a woman to do whatever her husband asks of her if she doesn't want to lose him. She is engaged to be married to Hugh, and he says that now that they are engaged, it is okay for them to have sex. Halle strongly believes she should wait and wants to be a virgin when she gets married, but she thinks, "He will be my husband, and my mother says I should obey him."

Can Halle give free and informed consent?

### ISSAC & IVAN

Isaac has had several partners but lets Ivan, his new boyfriend, believe that he is still a virgin, as Ivan is. When they have sex, Ivan agrees not to use a condom, thinking there is no risk of infection.

Can Ivan give free and informed consent?

### JIN & JOSEF

Jin is 20 and Josef is 19. About six months ago, Jin asked Josef, her boyfriend, if he would have sex with her. They are open and honest with each other, so he told her he was afraid of the consequences and did not feel ready. He said he would like just to kiss and touch each other for now. Jin really wanted to try sex, but she agreed with Josef. Now Josef thinks he is ready. He asks Jin where they can get more information to avoid any risk.

Can Josef give free and informed consent?

7. End the activity by facilitating a discussion using these prompts:

We know that circumstances exist in which a person does not have the control or power to say no. This is a violation of human rights. If this happens to you, it's important that you tell a trusted adult who can help you.

In many cases, the degree of control or power a person has is unclear or may be open to negotiation. In some situations, it can make a difference just to understand in your heart that you have the right to consent or not consent to having sex. This is an example of knowledge as power.

- Can a person know for certain if his or her partner is consenting without talking with that person?
- Why or why not?
- What can someone do to be sure that a person who is “consenting” to sex is doing so freely and in an informed way?

## REFLECT

20 mins

1. Give all participants **Tool Card #17 Consent**. Explain that the message and picture on the card are there to remind them of today’s session.
2. Ask participants to empty their Tool Box and look at the 17 Tool Cards they have collected so far.
3. Ask participants to make up a **FLASH** dance, drama, song, or poem about what they have learned so far using the Tool Card they’ve collected today and at least 2 other Tool Cards.
4. Remind participants that FLASH performances are a minute or less. They can either do this as 1 group or as smaller groups and then share their performances.
5. Ask participants:
  - What is your commitment to each other based on what you have learnt today?

Encourage participants to make a commitment based on when or how to have difficult conversations.

6. Remind participants to keep their Tool Card safe in their Tool Box.

## **LOAN TAKING**

15 mins

## **SOCIAL FUND**

15 mins

## **CONCLUDE**

5 mins

1. Congratulate the participants on being great in the lesson today!

Say:

*Today, we carried out our VSLA activities, and talked about the importance of consent and what it means. Consent is not an easy subject, and we may have different opinions on whether consent has truly been given freely. Use the guidelines to help you think about whether consent has truly been given.*

2. Confirm the time and place of the next meeting.



**SESSION 18:**  
**CONTRACEPTIVE**  
**KNOWLEDGE**  
**GAMES**





# CONTRACEPTIVES

# OVERVIEW

Participants buy shares, repay loans, take out loans, and contribute to the Social Fund. They learn about contraceptive methods by way of a game and discuss shared responsibility for contraception.

## OBJECTIVES

- I understand there are different kinds of relationships
  - I can ask for help or advice when I need to
- I believe that physical and emotional changes are a normal part of adolescence

## MATERIALS NEEDED

The Central Register  
VSLA Toolkit

### vTool Card #18 Contraceptives

Flipchart paper with the following clues written on it.

A rubber cup that is filled with spermicide and inserted into the vagina, covering the cervix to prevent the egg & sperm from meeting (two words)	A doughnut-shaped device inserted by a woman or girl into her vagina; it does not protect against STIs/HIV (two words)	A thin sheath or pouch that a woman or girl inserts into her vagina to prevent sperm from entering her own body (two words)	A man or boy wears it on his penis during sex; it prevents pregnancy & protects against STIs/HIV (two words)
The _____ method involves a woman or girl using a thermometer to tell when she is not fertile	A woman or girl applies it to her skin like a band-aid; it does not protect against STIs/HIV (two words).	A woman or girl takes it daily to prevent pregnancy (common name, two words)	Shots given to a woman or girl periodically to prevent ovulation & thicken cervical mucus (plural)
A woman or girl can calculate when she is fertile by recording her menstrual cycles on a _____.	A surgical procedure that prevents the male's release of sperm	Natural method resulting from breastfeeding (abbreviation)	Various substances inserted into the vagina to kill sperm (plural)
	Pulling the penis out of the vagina before ejaculating	A small rod inserted into the woman or girl's arm	Inserted into the uterus, and often shaped like a T (abbreviation, plural)

Slips of paper with the following answers written on them:

Contraceptive patch	Temperature	Diaphragm	Male condom
Vasectomy	Withdrawal	IUD	Cervical mucous
Female condom	The pill	Spermicide	Calendar
Implant	Vaginal ring	Injectable	Lactation Amenorrhea Method

# TIME

2 hours

## **WELCOME**

5 mins

Welcome and sign in

## **WARM UP**

5 mins

## **BUYING SHARES**

20 mins

Participants buy between 1 and 5 shares.

## **ACTIVITY: CONTRACEPTIVE KNOWLEDGE QUESTIONS**

30 mins

Participants learn about the concept of sexual consent. They explore this concept in case studies and discussion.

## **REFLECT**

15 mins

Participants receive their Tool Card and use it to consider what they have learnt so far.

## **LOAN TAKING**

20 mins

Participants can request a loan of up to 3 times the shares they have bought. They are asked to pay it back in 4 weeks with a service charge.

## **SOCIAL FUND**

20 mins

Participants all contribute the same amount to the Social Fund. They can request from the Social Fund if they need funds for an unexpected life event.

## **CONCLUDE**

5 mins

Congratulate participants and confirm the next meeting.

## **WELCOME**

5 mins

1. Welcome the participants to the session.

Say:

*Welcome all of you! How are you and your families?  
I am excited that you decided to participate in this  
lesson. I am happy to see you all back here. Let's have  
fun today!*

2. Pass the book around for everyone to sign.

## **WARM UP**

5 mins

## **BUYING SHARES**

20 mins

## **LOAN REPAYMENT**

20 mins

## ACTIVITY: CONTRACEPTIVE KNOWLEDGE QUESTIONS<sup>20</sup>

30 mins

### 1. Say:

*We are going to play a game called “Contraceptive Knowledge Questions” which will help us learn about different contraceptive methods. Don’t worry if you don’t know the answer, we will work it out together!*

### 2. Divide participants into 2 teams.

### 3. Explain the rules:

This bag has slips of paper, and every slip of paper has a type of contraceptive written on it. Team 1 will start by removing a slip of paper. They will try to guess the correct clue for the answer they have from the ones written on the flipchart paper.

Team 1 has 1 minute and 3 chances to guess the correct answer, then Team 2 has the opportunity to answer. The team who is also able to offer a fact about that contraceptive gets a bonus point.

If neither team guesses the correct clue, put the answer back in the bag and start again with a different slip of paper.

### NOTE TO FACILITATOR:

**Refer to the fact sheet at the end of this activity for a list of possible facts about each contraceptive method that participants can use.**

### 4. Ask the teams to appoint someone to keep track of how many questions they answer correctly and how many bonus points they score.

<sup>20</sup> Adapted from It's All One Curriculum: Guidelines and Activities for a Unified Approach to Sexuality, Gender, HIV, & Human Rights Education. Activity 51: Contraceptive Knowledge Games. Revised first edition 2011. Written by the International Sexuality and HIV Curriculum Working Group & edited by Nicole Haberland & Deborah Rogow.

5. Appoint a time-keeper to keep track of the 1 minute allowed to respond to each question.

6. Here are the answers to the clues:

C: A woman or girl applies it to her skin like a band-aid; it does not protect against STIs/HIV (two words).

A: Contraceptive patch

C: A surgical procedure that prevents the male's release of sperm

A: Vasectomy

C: A thin sheath or pouch that a woman or girl inserts into her vagina to prevent sperm from entering her own body (two words)

A: Female condom

C: A small rod inserted into the woman or girl's arm

A: Implant

C: The \_\_\_\_\_ method involves a woman or girl using a thermometer to tell when she is not fertile

A: Temperature

C: Pulling the penis out of the vagina before ejaculating

A: Withdrawal

C: A woman or girl takes it daily to prevent pregnancy (common name, two words)

A: The pill

C: A doughnut-shaped device inserted by a woman or girl into her vagina; it does not protect against STIs/HIV (two words)

A: Vaginal ring

C: A rubber cup that is filled with spermicide & inserted into the vagina, covering the cervix to prevent the egg & sperm from meeting (two words)

A: Diaphragm

C: Inserted into the uterus, and often shaped like a T  
(abbreviation, plural)

A: IUD

C: Various substances inserted into the vagina to kill  
sperm (plural)

A: Spermicide

C: Shots given to a woman or girl periodically to prevent  
ovulation and thicken cervical mucus (plural)

A: Injectables

C: A man or boy wears it on his penis during sex; it  
prevents pregnancy and protects against STIs/HIV  
(two words)

A: Male condom

C: A woman or girl can tell when she is fertile based on  
the amount and consistency of her \_\_\_\_\_  
(two words)

A: Cervical mucous

C: A woman or girl can calculate when she is fertile by  
recording her menstrual cycles on a \_\_\_\_\_.

A: Calendar

C: Natural method resulting from breastfeeding  
(abbreviation)

A: Lactation Amenorrhea Method

7. Declare a winning team!

8. Reserve 5-10 minutes to discuss:

- What did you learn about a contraceptive method today that you did not know and that you found interesting?
- Does everyone need to know about contraception? Whose responsibility is it to protect against unwanted pregnancies?

## CONTRACEPTIVE FACT SHEET<sup>21</sup>

Temporary “user-controlled” methods that block the sperm from reaching the egg

Method	What it is & How it works	Protection against STI's/HIV	Other Characteristics
<b>Male condom</b>	A thin latex sheath rolled onto the erect penis before intercourse that prevents sperm from entering the vagina	Yes	<ul style="list-style-type: none"> <li>• It is one of the two methods that offer double protection, against pregnancy &amp; infection, thus may also protect against infertility &amp; cervical cancer.</li> <li>• It enables men &amp; boys to protect themselves &amp; their partners.</li> <li>• It is easily available.</li> <li>• It must be put on during sexual activity prior to intercourse.</li> <li>• Some people find that it reduces sensation.</li> <li>• It may break or leak, especially if used incorrectly.</li> </ul>
<b>Female condom</b>	A lubricated plastic sheath with two rings. One remains outside the vagina, covering part of the labia, and the other is placed in the vagina, covering the cervix. It forms a pouch that collects the semen	Yes	<ul style="list-style-type: none"> <li>• It can be inserted hours before sexual activity begins.</li> <li>• It enables women and girls to protect themselves and their partners.</li> <li>• It is noticeable during sex, and insertion may require practice.</li> <li>• It is expensive in comparison with the male condom.</li> </ul>

<sup>21</sup> It's All One Curriculum: Guidelines and Activities for a Unified Approach to Sexuality, Gender, HIV, & Human Rights Education. Fact sheets. Contraceptive Methods. Revised first edition 2011. Written by the International Sexuality & HIV Curriculum Working Group & edited by Nicole Haberland & Deborah Rogow.

<p><b>Diaphragm or Cervical Cap</b></p>	<p><b>Diaphragm:</b> A shallow, soft, rubber cup that is filled with spermicide &amp; inserted into the vagina before intercourse. It covers the cervix to prevent sperm from entering, &amp; the spermicide kills sperm.</p> <p><b>Cervical Cap:</b> A thimble-shaped latex cup that is inserted into the vagina, fitting snugly over the cervix and held in place by suction to block sperm. It should be used with a spermicide.</p>	<p>It is not yet known whether the cap or diaphragm offers any protection against infections</p>	<ul style="list-style-type: none"> <li>• It can be inserted before sexual activity begins.</li> <li>• It is not widely available.</li> <li>• It may be dislodged during sex.</li> <li>• It must be fitted by a health care provider.</li> </ul>
<p><b>Spermicides</b></p>	<p>Chemical foams, creams, jellies, film or suppositories inserted into the vagina before intercourse, creating a barrier &amp; killing sperm. A spermicide can be used alone or with a barrier method, such as a condom to increase its effectiveness.</p>	<p>No</p>	<ul style="list-style-type: none"> <li>• Repeated use of nonoxynol-9 (N-9) spermicides can lead to genital lesions, which can increase the risk of HIV transmission.</li> <li>• They should not be used by women at high risk for HIV infection.</li> <li>• Some are messy.</li> </ul>

### Long-acting methods that work inside the body's system

Method	What it is & How it works	Protection against STI's/HIV	Other Characteristics
<b>Oral Contraceptives "the pill"</b>	Small pills containing synthetic hormones (estrogen and progestin, or only progestin) that prevent ovulation and interfere in sperm migration by thickening the cervical mucus. They are taken orally every day by the woman for 21 or 28 days, depending on the brand and type.	No	<ul style="list-style-type: none"> <li>• It does not require the woman to insert or apply anything at the time of sexual relations.</li> <li>• It may reduce menstrual cramps and the risk of certain kinds of cancer, anemia, breast problems, and pelvic inflammatory disease.</li> <li>• The woman must remember to take the pill regularly.</li> <li>• Typically, fertility resumes quickly after the woman stops taking the pill.</li> </ul>
<b>Injectables</b>	An injection given at regular intervals, usually every 1 or 3 months, containing progestin, a synthetic hormone that prevents ovulation and thickens the cervical mucus.	No	<ul style="list-style-type: none"> <li>• The method can be used without the knowledge of others.</li> <li>• It does not require the woman to insert or apply anything at the time of sexual relations.</li> <li>• It may decrease the risk of certain kinds of cancer.</li> <li>• Fertility resumes within a few months after stopping use.</li> </ul>

<b>Contraceptive patch</b>	A small adhesive patch applied to the skin that slowly releases progestin and estrogen through the skin to prevent ovulation and thicken cervical mucus.	No	<ul style="list-style-type: none"> <li>• It does not require the woman to insert or apply anything at the time of sexual relations.</li> <li>• It is less effective for women weighing more than 90 kilos (198 lbs.) than for other women.</li> <li>• After the woman stops using it, fertility quickly returns</li> </ul>
<b>Implant</b>	One or two small soft, rods implanted in the woman's upper arm that release a steady low dose of progestin over a period of 3-5 years. Thickens the cervical mucus and inhibits ovulation.	No	<ul style="list-style-type: none"> <li>• Implants can be removed at any time, but they must be inserted &amp; removed by a trained provider.</li> <li>• It does not require the woman to insert or apply anything at the time of sexual relations.</li> <li>• Fertility resumes immediately upon removal.</li> </ul>
<b>Intrauterine devices (IUDs)</b>	Small devices commonly shaped like a T, that are placed in the uterus by a health care provider. Some IUDs release progestin (a hormone), while others contain copper, which has antifertility effects. They keep the sperm from reaching the egg. Some types of IUDs can work for as long as 10 years.	No	<ul style="list-style-type: none"> <li>• This method does not interrupt sex; it is not noticeable during intercourse.</li> <li>• If an infection is present during insertion, or if the conditions for insertion are not sterile, insertion may lead to pelvic infection and increased risk of infertility.</li> <li>• The body sometimes expels the IUD.</li> <li>• It must be inserted &amp; removed by a trained provider.</li> </ul>

**“Natural methods” – Methods that require specific behaviors and understanding of one’s body**

Method	What it is & How it works	Protection against STI's/HIV	Other Characteristics
<b>Lactation amenorrhea method</b>	For breastfeeding women only. Breastfeeding causes the body to produce hormones that prevent ovulation. As contraception, this method is effective only during the first 6 months of breastfeeding or until the woman has resumed menstruation (whichever comes first), and only if the baby is fed only breastmilk and on demand.	No	<ul style="list-style-type: none"> <li>• Breastfeeding is free and has positive health effects for the mother and the baby.</li> <li>• The lactational amenorrhea method (LAM) may be difficult for women who need to be away from their baby regularly.</li> </ul>
<b>Withdrawal</b>	Pulling the penis out of the vagina and away before ejaculating prevents sperm from entering the vagina. This method can be effective if used correctly and consistently.	No	<ul style="list-style-type: none"> <li>• Withdrawal is always available and free.</li> <li>• It is considerably more effective than not withdrawing.</li> <li>• It depends on the man’s self-control and ability to predict ejaculation; women have no control with this method.</li> <li>• It interrupts sex and may lessen pleasure.</li> </ul>

<p><b>Cervical mucus method of fertility awareness</b></p>	<p>The cervix secretes mucus that can be observed when wiping after urination or on underwear. The type and amount of this mucus changes during the woman's cycle. A woman can learn to tell which type of mucus indicates that she might be fertile and which type indicates she is not fertile. During fertile days, she can use a barrier method of contraception or she can abstain from intercourse.</p>	<p>No</p>	<ul style="list-style-type: none"> <li>• This method increases a woman's awareness &amp; understanding of her body.</li> <li>• It allows a woman to predict when she will begin her next menstrual cycle.</li> <li>• It can also help couples who are trying to become pregnant to identify the most fertile days of the cycle.</li> <li>• It is acceptable to religious groups that oppose the use of other methods.</li> <li>• It requires time to learn the method, the discipline to maintain daily observation of mucus, &amp; the cooperation of the woman's partner.</li> </ul>
<p><b>Temperature method of fertility awareness</b></p>	<p>A woman's body temperature rises slightly with ovulation. By taking her temperature every morning before getting out of bed or moving around, she can identify when ovulation has occurred. Ovulation cannot be predicted, but a few days after ovulation occurs, the woman knows she is not fertile for the remainder of the cycle. Until ovulation has occurred, she can use a barrier method of contraception or she can abstain from intercourse.</p>	<p>No</p>	<ul style="list-style-type: none"> <li>• A special thermometer called a basal body thermometer is needed that enables the user to notice slight differences in temperature.</li> <li>• Because the woman's temperature sometimes dips just before ovulation, the method can help couples who are trying to become pregnant to identify the most fertile days of the cycle.</li> <li>• This method requires the woman's partner's cooperation</li> </ul>

<b>Calendar, Standard Days, or CycleBeads method</b>	Many women have menstrual cycles that are fairly predictable in terms of how often a new cycle starts. CycleBeads (used for the Standard Days Method) and the calendar are two methods that a woman can use to identify the fertile days during which she can abstain from sex or use a barrier method of contraception.	No	<ul style="list-style-type: none"> <li>• This method is most practical for women with regular cycles.</li> <li>• It can also help couples who are trying to become pregnant to identify the most fertile days of the cycle.</li> <li>• It requires the woman's partner's cooperation.</li> </ul>
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### Permanent surgical methods

Method	What it is & How it works	Protection against STI's/HIV	Other Characteristics
<b>Vasectomy, male sterilization</b>	A simple, outpatient operation in which the vas deferens is cut & tied. Sperm then are harmlessly reabsorbed into the man's body, rather than entering the semen. It does not change a man's ability to have sex, feel sexual pleasure, or ejaculate.	No	<ul style="list-style-type: none"> <li>• This is a permanent method</li> </ul>
<b>Female sterilization, tubal sterilization</b>	A surgical procedure to cut and tie (tubal ligation), or block, the fallopian tubes, preventing the sperm & egg from meeting. It does not change a woman's ability to have sex or to feel sexual pleasure.	No	<ul style="list-style-type: none"> <li>• This is a permanent method</li> </ul>

## REFLECT

20 mins

1. Give all participants **Tool Card #18 Contraceptives**. Explain that the message and picture on the card are there to remind them of today's session.
2. Ask participants to empty their Tool Box and look at the 17 Tool Cards they have collected so far.
3. Ask participants to make up a **FLASH** dance, drama, song, or poem about what they have learned so far using the Tool Card they've collected today and at least 2 other Tool Cards.
4. Remind participants that FLASH performances are a minute or less. They can either do this as 1 group or as smaller groups and then share their performances.
5. Ask participants:
  - What is your commitment to each other based on what you have learnt today?

Encourage participants to make a commitment based on finding out where they can get further information on contraceptives from a health care provider.
6. Remind participants to keep their Tool Card safe in their Tool Box.

## LOAN TAKING

15 mins

## **SOCIAL FUND**

15 mins

## **CONCLUDE**

5 mins

1. Congratulate the participants on being great in the lesson today!

Say:

*Today, we carried out our VSLA activities, and talked about different contraceptive methods. It's everybody's responsibility to understand the basic information about contraceptives and to know where to go for further advice. You don't have to know everything! But, the more you do know, the more prepared you can be. If you have questions about contraceptive options or want to talk to someone about starting contraception, visit your nearest healthcare facility.*

*Make sure to have a list of local health facilities/ health workers that offer adolescent sexual and reproductive health services so that participants are aware of where to go.*

2. Confirm the time and place of the next meeting.





**SESSION 19:**  
***THE FACTS***  
***ABOUT SEXUALLY***  
***TRANSMITTED***  
***INFECTIONS***





*STIS*

# **OVERVIEW**

Participants discuss different scenarios they may face online, and decide what level of risk they are.

# **OBJECTIVES**

- I understand the benefits and possible dangers of the Internet and social media
- I can demonstrate what information is safe to share and with whom on social media
- I believe that it's important to be careful about how I use the Internet and social media

# **MATERIALS NEEDED**

Tool Card #19 How I Communicate Online

Color Cards

Ball (optional)

# **TIME**

2 hours

## **WELCOME**

5 mins

Welcome and sign in

## **WARM UP**

5 mins

## **BUYING SHARES**

15 mins

Participants buy between 1 and 5 shares.

## **LOAN REPAYMENT**

15 mins

Participants repay loans they took out 4 weeks ago and record them in their Passbooks and the Central Register.

## **ACTIVITY: TRUE OR FALSE**

30 mins

Participants divide into 2 teams and see who can answer the most questions correctly about STIs.

## **REFLECT**

15 mins

Participants receive their Tool Card and use it to consider what they have learnt so far.

## **LOAN TAKING**

30 mins

Participants can request a loan of up to 3 times the shares they have bought. They are asked to pay it back in 4 weeks with a service charge.

## **SOCIAL FUND**

20 mins

Participants all contribute the same amount to the Social Fund. They can request from the Social Fund if they need funds for an unexpected life event.

## **CONCLUDE**

5 mins

Congratulate participants and confirm the next meeting.

## **WELCOME**

5 mins

1. Welcome the participants to the session.

Say:

*Welcome all of you! How are you and your families?  
I am excited that you decided to participate in this  
lesson. I am happy to see you all back here. Let's have  
fun today!*

2. Pass the book around for everyone to sign.

## **WARM UP**

5 mins

## **BUYING SHARES**

20 mins

## **LOAN REPAYMENT**

20 mins

## ACTIVITY: TRUE OR FALSE

30 mins

1. Divide participants into 2 teams and give each person a **red**, **yellow**, and **green** Color Card.

2. Ask:

*Who here knows what STI stands for?*  
It stands for sexually transmitted infection.

*Who can name any STIs?*  
Chlamydia, gonorrhea, herpes, syphilis, chancroid, trichomoniasis, HPV (human papilloma virus) and HIV (human immunodeficiency virus) are all examples of STIs.

*Where is the nearest place that you can get tested for STIs or get more information about them from a healthcare worker?*  
Have a list of local places that adolescents can visit, as well as the opening times and services available.

### NOTE TO FACILITATOR:

**Participants may not recognize all of these STIs. Use the accompanying fact sheet to answer any questions they may have.**

3. Say:

*We're going to play a game where you answer questions in your teams about STIs. The team who answers the most questions correctly wins. You will take turns in answering questions as either TRUE, FALSE, or DON'T KNOW and if one team guesses incorrectly, the other team can try to answer instead*



*You each have **red**, **yellow**, and **green** Color Cards, which you can use in your group to see when everyone agrees on an answer. For example, once everyone is holding up a **green** card, you know that all of your teammates believe the answer is TRUE. Hold up a **red***

card if the answer is *FALSE* or a **yellow** card if you *DON'T KNOW*.

*The Color Cards are there to help you reach consensus as a group, but you don't have to use them and you don't have to wait until everyone holds up the same Color Card to give your answer. It's up to you how you work as a team.*

4. Ask participants the following questions. Give them no longer than 1 minute to answer each question. If neither team gets the answer correct, explain the answer and move onto the next question.

Record how many questions each team answers correctly.



i.	Sexually transmitted infections are transmitted only through sex.	FALSE	Some STIs can be transmitted by skin-to-skin contact. Some are transmitted through the exchange of bodily fluids. Some can be passed to a baby before it is born, during childbirth, or via breastfeeding
ii.	If chlamydia & gonorrhea are left untreated, they can affect a woman's fertility, or their choice to have a baby, later in life.	TRUE	If chlamydia or gonorrhea, which are common STIs, affect the upper reproductive organs, this can affect a woman's fertility.
iii.	Everyone who has an STI has symptoms so it's easy to tell if you have one or not.	FALSE	Many STIs have no symptoms, so it isn't always possible to know when you have an STI. For example, less women show symptoms with chlamydia and gonorrhea than men.



iv.

The one true way to know whether you have an STI is to go to a health center and get tested.

TRUE

Because many STIs do not have symptoms, you shouldn't wait until you get symptoms before seeking testing and treatment. You should get tested if:

- You have a sexual partner who has an STI, or who has signs of an STI
- You have more than one sexual partner
- You have been sexually active with a new partner in the past three months
- You have a partner who has or may have other sex partners
- You have a partner who lives elsewhere or travels often.



v.

Some, but not all, STIs are curable.

TRUE

Chancroid, chlamydia, gonorrhea, hepatitis B, syphilis and trichomoniasis can all be cured if a person takes action, visits a health worker, and takes medication as directed. HIV, herpes, HPV, cannot be cured, but they can be treated to control symptoms.



vi.	HIV is transmitted through unprotected vaginal and anal sex, sharing unsterilized injecting drug equipment, from mother to baby during pregnancy, childbirth or breastfeeding, and from infected blood transfusions.	TRUE	Can you name some ways that HIV cannot be transmitted? Answers include from mosquito bites, sharing cutlery, sharing toilets, or kissing.
vii.	Chancroid is a very rare STI that doesn't affect adolescents.	FALSE	Chancroid is a very common STI that can affect anyone who is sexually active, it doesn't matter how old you are. Symptoms for men include painful sores on the genitalia and swollen lymph nodes on the groin. Women are often asymptomatic, meaning there are no symptoms.
viii.	If a person is asymptomatic, meaning they have no symptoms, they cannot pass on an STI to another person.	FALSE	If a person has no symptoms, it does not mean they do not have an STI. They can still transmit an STI even with no symptoms.



ix.	Trichomoniasis is caused by a parasite that spreads very easily during sex.	TRUE	Trichomoniasis is very common. Symptoms in women include frothy, yellow green vaginal discharge with a strong odor. It is usually asymptomatic for men.
x.	There is a vaccine that prevents HIV.	FALSE	There is no vaccine that prevents HIV. There is no cure for HIV, but it can be treated with antiretroviral therapy.
xi.	I don't need to tell all of my sexual partners if I have an STI, I can keep it a secret and get treated without anyone knowing.	FALSE	You should tell your past and present sexual partners if you have an STI so that they can get tested and treated as well. If they don't know they have been put at risk, they might spread the infection to other people.
xii.	The only way to prevent both pregnancy and STIs is to use either a male or female condom.	TRUE	Male and female condoms provide a barrier between 2 people during sex that prevents both STIs and pregnancy.
xiii.	A woman who is on the pill (a type of contraceptive) does not need to worry about getting an STI.	FALSE	The pill will protect a woman against pregnancy if taken every day correctly, but it will not protect against STIs. The reason for this is that it is not a barrier method. Only male & female condoms will prevent STIs because they form a barrier between two people.



xiv.	Some people can tell if someone has an STI just by looking at them.	FALSE	There are some visible symptoms of some STIs, but there are lots of symptoms that can't be seen. A person can appear perfectly healthy, but have an STI. The only way to know for sure is to get tested by a health worker.
xv.	There is a vaccine to prevent HPV that you can get while you are in school.	TRUE	HPV cannot be cured, but it can be prevented with a vaccine that is available at age x.

## REFLECT

20 mins

1. Give all participants **Tool Card #19 STI**. Explain that the message and picture on the card are there to remind them of today's session.
2. Ask participants to empty their Tool Box and look at the 19 Tool Cards they have collected so far.
3. Ask participants to make up a **FLASH** dance, drama, song, or poem about what they have learned so far using the Tool Card they've collected today and at least 2 other Tool Cards.
4. Remind participants that FLASH performances are a minute or less. They can either do this as 1 group or as smaller groups and then share their performances.
5. Ask participants:
  - What is your commitment to each other based on what you have learnt today?

Encourage participants to make a commitment based on visiting the healthcare worker when they need to get tested or treated for an STI. Remind them that they don't have to be showing symptoms to have an STI.

6. Remind participants to keep their Tool Card safe in their Tool Box.

## **SOCIAL FUND**

15 mins

## **LOAN TAKING**

15 mins

## **CONCLUDE**

5 mins

1. Congratulate the participants on being great in the lesson today!

Say:

*Today, we carried out our VSLA activities, and discussed the myths and facts about STIs. You do not need to know everything about STIs, but you do need to know when and where to get tested and where to speak to someone for more information.*

2. Confirm the time and place of the next meeting.



**LESSON 20:**  
***GENDER AND  
CONDOM USE***





**CONDOM USE**

# OVERVIEW

Participants buy shares, repay loans, take out loans, and contribute to the Social Fund. Participants discuss barriers (including gender norms) to condom use and ways to overcome these barriers, and learn how to use a condom. This activity is aimed at those who already have basic information about condoms as a method of protection against STIs, HIV, and unwanted pregnancy.

## OBJECTIVES

- I understand that people can acquire STIs, including HIV as a result of having sex with someone who already has an STI, and there are ways people can lower their vulnerability to infection
- I can identify the effects of good and bad communication skills
  - I believe that inequality and differences in power within relationships can be harmful

## MATERIALS NEEDED

The Central Register  
VSLA Toolkit

### Tool Card #20 Gender and Condom

Flipchart paper with the following written on it:

<b>Solution 1</b>	Information about correct condom use
<b>Solution 2</b>	Greater equality & shared power between the girl & the boy
<b>Solution 3</b>	Better communication skills
<b>Solution 4</b>	Information about where to obtain condoms
<b>Solution 5</b>	A more realistic idea of the risk of HI V & pregnancy

## TIME

2 hours

## **WELCOME**

5 mins

Welcome and sign in

## **WARM UP**

5 mins

## **BUYING SHARES**

20 mins

Participants buy between 1 and 5 shares.

## **LOAN REPAYMENT**

30 mins

Participants repay loans they took out 4 weeks ago and record them in their Passbooks and the Central Register.

## **ACTIVITY: GENDER AND CONDOM USE**

30 mins

Participants describe obstacles to condom use and how these can be addressed. They learn correct use of the condom and strengthen critical thinking skills.

## **REFLECT**

15 mins

Participants receive their Tool Card and use it to consider what they have learnt so far.

## **LOAN TAKING**

30 mins

Participants can request a loan of up to 3 times the shares they have bought. They are asked to pay it back in 4 weeks with a service charge.

## **SOCIAL FUND**

20 mins

Participants all contribute the same amount to the Social Fund. They can request from the Social Fund if they need funds for an unexpected life event.

## **CONCLUDE**

5 mins

Congratulate participants and confirm the next meeting.

## WELCOME

5 mins

1. Welcome the participants to the session.

Say:

*Welcome all of you! How are you and your families?  
I am excited that you decided to participate in this  
lesson. I am happy to see you all back here. Let's have  
fun today!*

2. Pass the book around for everyone to sign.

## WARM UP

5 min

## BUYING SHARES

20 min

## LOAN REPAYMENT

20 min

## ACTIVITY: GENDER & CONDOM USE<sup>22</sup>

30 mins

### 1. Say:

*Today we will be talking about condom use.*

- What do we know about condoms?

Probe for: They protect against STIs/HIV & unwanted pregnancy; they are used by the males & females

- Why is it important to know about condoms?

Probe for: People die from AIDS or from complications of unsafe abortion; these are deaths that could have been prevented if the person had used condoms. Condoms offer protection against pregnancy, HIV, and other infections.

- *If people know about condoms, does that mean they always use them?*

### 2. Explain:

*There are many reasons why people do not use condoms or do not use them correctly. I am going to read you the experiences of 5 real couples and you will suggest what might have helped these couples.*

### 3. Ask participants to divide into pairs.

### 4. Read out the first scenario.

<sup>22</sup> Adapted from It's All One Curriculum: Guidelines and Activities for a Unified Approach to Sexuality, Gender, HIV, & Human Rights Education. Activity 47: Gender and Condom Use. Revised first edition 2011. Written by the International Sexuality & HIV Curriculum Working Group & edited by Nicole Haberland & Deborah Rogow.

**COUPLE B:** These two young people have decided to have sex and to use condoms. One partner searches the local market but doesn't find either male or female condoms for sale. The other thinks that condoms might be available at school, but the nurse says no. Each of them hopes that the other found condoms. That weekend, they begin to have sex. They are both embarrassed to say what happened, so they ignore the subject and just go ahead and have sex without using a condom.

5. Ask each pair to decide which solution or solutions fit their situation from the list written on the flipchart paper.

**ANSWER:** Solution 3 Better communication skills  
Solution 4 Information about where to obtain condoms

6. Ask:

*What might help them use condoms correctly next time?*

7. After discussing the first scenario, discuss the following 4 scenarios one by one. After each scenario, repeat step 5.

**COUPLE B:** These two young people want to have sex. The girl tells her boyfriend that she brought condoms, but he says, "No way... those don't feel good!" She tries to insist but he becomes angry, tells her she is acting like a baby, and asks if she really loves him or not. Finally, she gives up arguing and they have sex without the condom.

**ANSWER:** Solution 2 Greater equality and shared power between the girl and the boy  
Solution 3 Better communication skills

**COUPLE C:** A 17-year-old girl is having sex with a 25-year-old man who gives her gifts and sometimes gives her money to help with her expenses. Sometimes he uses condoms, but this time he doesn't have a condom with him. She thinks that they should wait and have sex another time, but he promises it will be okay without a condom. She already took money from him this week, so she feels she cannot refuse. They have sex without the condom.

**ANSWER:** Solution 2 Greater equality and shared power between the girl and the boy

**COUPLE D:** These 2 people have decided to have sex. Both of them think it is a good idea to use condoms, but they are afraid that their partner will think they are "dirty" if they suggest using condoms. In the end, neither one knows how to bring it up, so they have sex without a condom.

**ANSWER:** Solution 3 Better communication skills  
Solution 5 A more realistic idea of the risk of HIV and pregnancy

**COUPLE E:** These two young people have intercourse, using condoms. After the boy ejaculates, he lies still for five minutes. His penis becomes soft and smaller, and when he moves a little, he is shocked to realize that a little bit of his semen is dripping out of the condom at the opening of his girlfriend's vagina.

**ANSWER:** Solution 1 Information about correct condom use

8. After reviewing the situation of all 5 couples, facilitate discussion using the following questions:

- Who is responsible for condom use?
- Why might girls or women need to have access to the female condom?

Probe for: to take protection into their own hands if their partners will not use a male condom.

- How can individuals ensure that they are prepared to use condoms when they need them?

9. Say:

*One of the reasons that people do not use a condom is that they do not know how to use one. That is a poor reason to end up with a serious health problem or an unwanted pregnancy, so we are now going to learn the proper way to use a male condom. Being old enough to learn how to use a condom does NOT mean that you are ready to have sex, but it is better to know how to use a condom BEFORE you need it, not after you have sex, when it's too late.*

10. If possible, invite a healthcare worker to this session to show participants the correct way to use a condom.

**REFLECT**

15 mins

1. Give all participants **Tool Card #20 Gender and Condom Use**. Explain that the message and picture on the card are there to remind them of today's session.
2. Ask participants to empty their Tool Box and look at the 20 Tool Cards they have collected so far.
3. Ask participants to make up a **FLASH** dance, drama, song, or poem about what they have learned so far using the Tool Card they've collected today and at least 2 other Tool Cards.

Remind participants that FLASH performances are a minute or less. They can either do this as 1 group or as smaller groups and then share their performances.

4. Ask participants:
  - What is your commitment to each other based on what you have learnt today?
5. Remind participants to keep their Tool Card safe in their Tool Box.

## **SOCIAL FUND**

20 mins

## **LOAN TAKING**

15 mins

## **CONCLUDE**

5 mins

1. Congratulate the participants on being great in the lesson today!

Say:

*Today, we carried out our VSLA activities, and discussed the reasons why couples may not use condoms, even if they know about them. Many of these reasons lie in the power balance between boys and girls, and in who the ultimate decision maker is. Good communication between a couple and access to services and information helps prepare a couple for condom use to reduce the risks of STIs and unwanted pregnancy. Next session we will hear from 1 or 2 members of the community who live with HIV.*

2. Confirm the time and place of the next meeting.





**SESSION 21:**  
**AIDS -**  
**LEARNING**  
**FROM OTHERS**





**AIDS**

# ***OVERVIEW***

Participants buy shares, repay loans, take out loans, and contribute to the Social Fund. They listen to the story of a person who is HIV-positive.

# ***OBJECTIVES***

- I understand that living with HIV, other STIs, or disabilities should not be a barrier for safe and supportive relationships
  - I can be supportive of a friend or partner who wants to get tested for STIs
- I believe that people living with HIV, other STIs, or disabilities have the right to equal love, respect, care and support as everyone

# ***MATERIALS NEEDED***

The Central Register

VSLA Toolkit

**Tool Card #21 AIDS**

# ***TIME***

2 hours

## **WELCOME**

5 mins

Welcome and sign in

## **WARM UP**

5 mins

## **BUYING SHARES**

20 mins

Participants buy between 1 and 5 shares.

## **LOAN REPAYMENT**

30 mins

Participants repay loans they took out 4 weeks ago and record them in their Passbooks and the Central Register.

## **ACTIVITY: LEARN FROM OTHERS**

30 mins

Participants understand and develop compassion for people living with HIV and AIDS.

## **REFLECT**

15 mins

Participants receive their Tool Card and use it to consider what they have learnt so far.

## **LOAN TAKING**

30 mins

Participants can request a loan of up to 3 times the shares they have bought. They are asked to pay it back in 4 weeks with a service charge.

## **SOCIAL FUND**

20 mins

Participants all contribute the same amount to the Social Fund. They can request from the Social Fund if they need funds for an unexpected life event.

## **CONCLUDE**

5 mins

Congratulate participants and confirm the next meeting.

## WELCOME

5 mins

1. Welcome the participants to the session.

Say:

*Welcome all of you! How are you and your families? I am excited that you decided to participate in this lesson. I am happy to see you all back here. Let's have fun today!*

2. Pass the book around for everyone to sign.

## WARM UP

5 mins

## BUYING SHARES

20 mins

## LOAN REPAYMENT

20 mins

## ACTIVITY: LEARNING FROM OTHERS<sup>23</sup>

30 min

1. Tell participants that this session there are one or more guest speakers that will share their personal experiences with HIV.

Ask:

- *What would you like to hear about?*
- *What fears do you have?*

Respond to any fears, reviewing information about HIV as necessary. Remind students of the ground rules and how they apply to appropriate behavior toward a guest speaker

2. Briefly introduce and thank the guest speaker. Mention how long the guest will speak.

### NOTE TO FACILITATOR:

If inviting a guest speaker is not possible in your community, you may use the “True Stories.” **Ask students to read the stories aloud.** Allow them to ask questions, then proceed with Steps 3 and 4.

3. Reserve time for participants to ask questions. Then thank the speaker and say good bye.
4. After the speaker leaves, facilitate a discussion with the following questions:
  - What feelings or impressions did you have during the presentation(s)?
  - What parts of the presentation(s) were most meaningful or most surprising to you?

<sup>23</sup> It's All One Curriculum: Guidelines and Activities for a Unified Approach to Sexuality, Gender, HIV, and Human Rights Education. Activity 47: Gender and Condom Use. Revised first edition 2011. Written by the International Sexuality and HIV Curriculum Working Group and edited by Nicole Haberland & Deborah Rogow.

- What did you learn about what it is like to have HIV?
- What feelings did the speaker talk about having?
- What myths or stereotypes did he/she encounter?
- Do you have any additional questions?
- What is the most important thing you learned or experienced today?
- In what ways will what you learned make a difference to you?
- I will feel and behave differently toward people living with HIV and AIDS.

Probe for

I will be more cautious about preventing transmission of HIV.

## TRUE STORIES

### MWENZI'S STORY

I am a Zambian woman aged 22 and I have HIV, the virus that causes AIDS. As a child, I lost both of my parents to AIDS and was raised mostly by my older sister. When I was 19, I became pregnant and began receiving antenatal care at the local health center, where they tested me for HIV. When I was told that I had tested positive, I couldn't believe it. I felt healthy and looked healthy. It didn't seem real. I didn't want to die. When I told my boyfriend, he laughed it off. He said, "Come on, you don't look sick. They're just trying to scare you." But then he went for a test and learned that he was infected as well. Fortunately, my sister has been very loving. She helps to pay for my medications and gives me support in many other ways. I have decided that I am not going to let HIV be a total obstacle in my life. If I choose, I can fight it. It's lucky that I got tested, because I was able to start

antiretroviral therapy that is keeping me healthy and that protected my baby from being born with the AIDS virus. The hardest part is when other people treat me badly because of my condition. I don't know how long I will stay healthy, but I am living life fully. I am a good mother. And I have a job: teaching other young people about how to protect themselves and their partners from getting this disease.

**BRETT'S STORY**

At 18, I was a smart-alecky kid with a punk haircut, taking college classes by day and by night clubbing at Smart Bar and the Metro. Only two years later, I was standing between the swinging doors at the Jewel on a pay phone when I learned that I had the virus that causes AIDS. I was stunned. But what I lacked in health, I made up for in youth. I was spunky and idealistic. I believed that we – patients, doctors, scientists, and researchers – if we truly had the intention, we could cure AIDS. I know that sounds idealistic, but we needed inspiration at the time. Idealism is what kept me going when there was little hope. I had always wanted to write. After my diagnosis, I knew exactly what I would be writing about and dove into the topic. I scraped together enough money to launch a magazine called Plus Voice. My vision was a lifestyle magazine for people with the virus, the first of its kind. Sometimes I feel exhausted, but the writing and my friends keep me going. I've been HIV-positive my entire adult life. Of course, we still don't have a cure for AIDS. But now we have excellent medicine to keep the virus at bay. And it's getting better every year. But this new medicine is not a cakewalk. It is hard on your body and it certainly doesn't give you a free pass to be unhealthy in other ways. Wear your seatbelt. Don't smoke. Drink moderately. Get mental help when you need it. Exercise. Always, always use a condom. And be rigorously honest with yourself about every aspect of your life.

## REFLECT

20 mins

1. Give all participants **Tool Card #21 Learning From Others**. Explain that the message and picture on the card are there to remind them of today's session.
2. Ask participants to empty their Tool Box and look at the 21 Tool Cards they have collected so far.
3. Ask participants to make up a FLASH dance, drama, song, or poem about what they have learned so far using the Tool Card they've collected today and at least 2 other Tool Cards.

Remind participants that FLASH performances are a minute or less. They can either do this as 1 group or as smaller groups and then share their performances.

4. Ask participants:
  - What is your commitment to each other based on what you have learnt today?

Encourage participants to make a commitment based on standing up for someone living with HIV or AIDS if they hear that they are being discriminated against, or telling a trusted adult what is happening.

5. Remind participants to keep their Tool Card safe in their Tool Box.

## LOAN TAKING

15 mins

## **SOCIAL FUND**

15 mins

## **CONCLUDE**

5 min

1. Congratulate the participants on being great in the lesson today!

Say:

*Today, we carried out our VSLA activities, and heard from our guest speakers about what it's like to live with HIV. Next week we start a new module, called 'Communicated with Others'.*

2. Confirm the time and place of the next meeting.

# ***MODULE 4***

# **COMMUNICATING WITH OTHERS**

Being a Good Listener

Session 22

Practicing Assertive  
Communication

Session 23

5 Steps for Communicating  
About Conflict

Session 24

How I Communicate Online

Session 25



**SESSION 22:**  
**BEING A**  
**GOOD**  
**LISTENER**





***LISTEN***

# ***OVERVIEW***

Participants buy shares, repay loans, take out loans, and contribute to the Social Fund. They role play what it means to be a good listener

# ***OBJECTIVES***

- I understand the importance of active listening in relationships and in the workplace
  - I can listen actively to understand and learn
- I believe that gender roles can affect communication between people.

# ***MATERIALS NEEDED***

The Central Register

VSLA Toolkit

**Tool Card #22 Being a Good Listener**

# ***TIME***

2 hours

## **WELCOME**

5 mins

Welcome and sign in

## **WARM UP**

5 mins

## **BUYING SHARES**

20 mins

Participants buy between 1 and 5 shares.

## **LOAN REPAYMENT**

30 mins

Participants repay loans they took out 4 weeks ago and record them in their Passbooks and the Central Register.

## **ACTIVITY: LISTENING ROLE PLAY**

30 mins

Participants role play what it means to be a good listener and understand that this can be applied to their work and their personal lives.

## **REFLECT**

15 mins

Participants receive their Tool Card and use it to consider what they have learnt so far.

## **LOAN TAKING**

30 mins

Participants can request a loan of up to 3 times the shares they have bought. They are asked to pay it back in 4 weeks with a service charge.

## **SOCIAL FUND**

20 mins

Participants all contribute the same amount to the Social Fund. They can request from the Social Fund if they need funds for an unexpected life event.

## **CONCLUDE**

5 mins

Congratulate participants and confirm the next meeting.

## WELCOME

5 mins

1. Welcome the participants to the session.

Say:

*Welcome all of you! How are you and your families?  
I am excited that you decided to participate in this  
lesson. I am happy to see you all back here. Let's have  
fun today!*

2. Pass the book around for everyone to sign.

## WARM UP

5 mins

## BUYING SHARES

20 mins

## LOAN REPAYMENT

20 mins

## ACTIVITY: LISTENING ROLE PLAY<sup>24</sup>

30 mins

### 1. Say:

*Respect is the foundation of communication. Part of showing respect is listening to what someone has to say. When you listen actively, you get a lot more information and this helps to relate better to people around you. Listening skills involve actively paying attention to what a person is saying and acknowledging what is being said using verbal and non-verbal messages.*

*Active listening is an important skill for the workplace and for your personal relationships. It involves fully concentrating on what is being said. It also involves putting aside your view points or key messages you want to share and instead focusing on what the speaker is saying and their needs. We are going to play an active listening game!*



2. Ask participants to divide into pairs. Give each participant a **red**, **yellow**, and **green** Color Card.
3. Ask them to sit and look at each other. Have each person decide who will be Person A and who will be Person B.
4. Ask each team to decide on a topic they would like to discuss. For example, a topic in the news, their favorite animal or food, their hopes for the future, etc.

<sup>24</sup> Adapted from The Skills to Succeed (S2S) Employability Skills Toolkit. Sessions 10: Communication. Activity 10.2 Active Listening. Save the Children. 2016.

5. Say:

*I will read out 5 rounds of different situations. In each situation, Person A and Person B will be asked to role-play different scenarios.*

6. Read the first scenario aloud.

Scenario 1

Person A talks to person B, but B is not interested or listening. They are busy doing other things.



Ask participants to respond to the following questions using their **red** card if it felt bad, their **yellow** card if they were indifferent, and their **green** card if it felt good:

- How did you feel when the person you were talking to looked like they were not listening? Why?
- How did you feel when the person you were talking to looked like they were listening to you? Why?
- Does this scenario show good or bad communication skills?

7. Read the following scenarios and repeat steps 6 to 9 for each.

Scenario 2

Person B talks to person A, and person A is listening with an ear directed towards B but they are not making eye contact.

Scenario 3

Person A and person B both talk but neither are listening. They interrupt each other or talk over each other.

Scenario 4

Person B speaks to person A and listens with a blank or angry face

Scenario 5

Person B talks to person A, and person A is listening with an ear directed towards B but they are not making eye contact.

Scenario 6

Person A speaks to person B. B looks at A's face & listens enthusiastically & attentively.

8. Say:

*Active listening means listening with more than just your ears. What do you think that means? How could we listen with our eyes, mouth, body, and brain?*

9. Possible answers include:

<b>EYES</b>	Make eye contact with the person speaking
<b>MOUTH</b>	Do not interrupt Smile if you agree
<b>BODY</b>	Face the person who is speaking to you with your body Nod if you agree
<b>BRAIN</b>	Pay attention by thinking about what the person is saying

**REFLECT**

20 mins

1. Give all participants **Tool Card #22 Being a Good Listener** Explain that the message and picture on the card are there to remind them of today's session.
2. Ask participants to empty their Tool Box and look at the 22 Tool Cards they have collected so far.
3. Ask participants to make up a **FLASH** dance, drama, song, or poem about what they have learned so far using the Tool Card they've collected today and at least 2 other Tool Cards.

Remind participants that FLASH performances are a minute or less. They can either do this as 1 group or as smaller groups and then share their performances.

4. Ask participants:
  - What is your commitment to each other based on what you have learnt today?

Encourage participants to make a commitment based on practicing these listening skills.

5. Remind participants to keep their Tool Card safe in their Tool Box.

## **SOCIAL FUND**

15 mins

## **CONCLUDE**

5 mins

1. Congratulate the participants on being great in the lesson today!

Say:

*Today, we carried out our VSLA activities, and learnt techniques to show that we are listening to the person we're interacting with. These techniques apply to both work and personal life. Next week we'll practice assertive communication.*

2. Confirm the time and place of the next meeting.



**SESSION 23:**  
**PRACTICING**  
**ASSERTIVE**  
**COMMUNICATION**





**ASSERTIVE**

# **OVERVIEW**

Participants buy shares, repay loans, take out loans, and contribute to the Social Fund. They review assertive behaviors, discuss cultural implications, and practice using assertive communication in difficult situations.

# **OBJECTIVES**

- I understand the difference between positive and negative conflict
  - I can identify the effects of good and bad communication skills
- I believe that gender roles can affect communication between people

# **MATERIALS NEEDED**

The Central Register

VSLA Toolkit

**Tool Card #23 Assertive Communication**

Color Cards

# **TIME**

2 hours

## **WELCOME**

5 mins

Welcome and sign in

## **WARM UP**

5 mins

## **BUYING SHARES**

15 mins

Participants buy between 1 and 5 shares.

## **LOAN REPAYMENT**

15 mins

Participants repay loans they took out 4 weeks ago and record them in their Passbooks and the Central Register.

## **ACTIVITY: ASSERTIVE COMMUNICATION**

30 mins

Participants learn to communicate more assertively when they need to and to strengthen their dialogue skills.

## **REFLECT**

15 mins

Participants receive their Tool Card and use it to consider what they have learnt so far.

## **LOAN TAKING**

15 mins

Participants can request a loan of up to 3 times the shares they have bought. They are asked to pay it back in 4 weeks with a service charge.

## **SOCIAL FUND**

15 mins

Participants all contribute the same amount to the Social Fund. They can request from the Social Fund if they need funds for an unexpected life event.

## **CONCLUDE**

5 mins

Congratulate participants and confirm the next meeting.

## **WELCOME**

5 mins

1. Welcome the participants to the session.

Say:

*Welcome all of you! How are you and your families?  
I am excited that you decided to participate in this  
lesson. I am happy to see you all back here. Let's have  
fun today!*

2. Pass the book around for everyone to sign.

## **WARM UP**

5 mins

## **BUYING SHARES**

20 mins

## **LOAN REPAYMENT**

20 mins

## ACTIVITY: ASSERTIVE COMMUNICATION<sup>25</sup>

30 mins

### 1. Say:

*Today we will learn more about assertive communication. Sometimes it is difficult to say clearly what you want (for example, that you want to be considered for a leadership position at school). It may also be difficult to say what you do not want (for example, that you do not want to eat what someone prepared for you).*

### 2. Ask:

*Who can remember a time when you were unsure how to express your desires or wishes clearly?*

### NOTE TO FACILITATOR:

**Note for facilitator: Notice whether girls or boys are more likely to respond to this question. If there is a noticeable difference in the answers of boys and girls, ask the group why they think that might be.**

### 3. Say:

*Speaking up can be difficult even when the situation really matters to us, or when real physical or emotional consequences might be an issue. Practicing respectful, but assertive, communication is helpful.*

### 4. Ask participants to get into pairs and give each person a red, yellow, and green Color Card.

<sup>25</sup> It's All One Curriculum: Guidelines and Activities for a Unified Approach to Sexuality, Gender, HIV, & Human Rights Education. Activity 36: Practicing Assertive Communication. Revised first edition 2011. Written by the International Sexuality and HIV Curriculum Working Group and edited by Nicole Haberland & Deborah Rogow.

5. Say:

*I will read a series of questions or statements that are “prompts.” For each prompt, take turns to respond to your partner as if they had asked you and give a response that is assertive but not aggressive. Use complete sentences.*

The first prompt is:

“Tell me why I should vote for you for class president.”

6. Give participants 2 minutes and then ask:

*Who can share an assertive response?*

Help students arrive at an appropriate response, such as: “I believe I am the most qualified candidate for class president. I hope I can count on your support.” Be sure that the responses are complete sentences.

7. Ask participants to vote on their favorite response using the **red**, **yellow**, or **green** Color Cards where **red** signifies not liking the response, **green** is for when they believe it is the best response, and **yellow**, where they are not sure.



Repeat the process for each prompts listed below.

Prompt

“Will you let me copy your test? The teacher won’t know.”

Sample Response

“Sorry. I do not believe in sharing test answers.”

Prompt      You see your supervisor from work and want to ask for a raise.

Sample Response      “Supervisor, I would like to speak with you about a raise that I think I have earned.”

Prompt      Tell your father you wish to continue in school next year, despite his wishes.

Sample Response      “Father, I respect your views, but it is extremely important to me to continue my schooling. I want to discuss my reasons with you.”

Prompt      “Why don’t you like sports like everyone else does? What’s wrong with you?”

Sample Response      “Everyone is different. I enjoy reading and music.”

Prompt      “Come hang out with us behind the old factory; the police never go there.”

Sample Response:      “No, thanks. I’m not interested.”

Prompt      “I’m the mayor. I hear that you are requesting use of one of the city buildings for your after-school club?”

Sample Response      “Yes, Mr. Mayor. We are responsible and will make good use of the space. Would you like more information about our plans?”

Prompt “We are taking a field trip. Where do you think we should go?”

Sample Response “I would like to go to \_\_\_\_\_ and I think it would be interesting for others as well.”

Prompt “That new kid from the other class is walking this way. Let’s trip him.”

Sample Response “Leave him alone. He has done nothing to us.”

**PROMPT**

Now think of the situation you remembered at the start of this activity, when you were asked about a time that you wish you had expressed your wishes more directly. Turn to your partner and share a response. You will not be asked to share this with the group.

8. Finish the activity by discussing the following questions:

- Some people may think that being assertive goes against their culture or is rude. What is a situation in which a person should be assertive even if such a response is considered rude?

9. Probe for: when you feel your rights are being violated.

- Are girls who are assertive treated in the same way as boys who are assertive?
- Is someone who is assertive viewed differently if that person is from an ethnic or racial minority group?
- How can such biases limit people’s ability to stand up for themselves?

**REFLECT**

15 mins

**NOTE TO FACILITATOR:**

Girls who are as assertive as boys are often called 'bossy' or 'mean', when in fact they are behaving just as a boy who is respected would. Someone from an ethnic or racial minority who is assertive may be thought of as being rude or 'not knowing their place', when in fact they are behaving no differently to others who are thought of as assertive.

1. Give all participants **Tool Card #23 Assertive Communication**. Explain that the message and picture on the card are there to remind them of today's session.
2. Ask participants to empty their Tool Box and look at the 23 Tool Cards they have collected so far.
3. Ask participants to make up a **FLASH** dance, drama, song, or poem about what they have learned so far using the Tool Card they've collected today and at least 2 other Tool Cards.

Remind participants that FLASH performances are a minute or less. They can either do this as 1 group or as smaller groups and then share their performances.

4. Ask participants:
  - What is your commitment to each other based on what you have learnt today?

Encourage participants to make a commitment based on practicing these listening skills.

5. Remind participants to keep their Tool Card safe in their Tool Box.

## **LOAN TAKING**

15 mins

## **SOCIAL FUND**

15 mins

## **CONCLUDE**

5 mins

1. Congratulate the participants on being great in the lesson today!

Say:

*Today, we carried out our VSLA activities, and role-played ways we can communicate assertively. This isn't easy and takes practice before we can feel comfortable doing. Next session we'll look at 5 ways for communicating conflict.*


2. Confirm the time and place of the next meeting.





**SESSION 24:**  
**5 STEPS FOR**  
**COMMUNICATING**  
**ABOUT CONFLICT**



- 
1. When you \_\_\_\_\_ (specific behavior).
  2. I imagine (or start to think) that \_\_\_\_\_.
  3. And that makes me feel \_\_\_\_\_ (an emotion word).
  4. And it makes me want to \_\_\_\_\_.
  5. But I still \_\_\_\_\_ you.

**5 STEPS**

# **OVERVIEW**

Participants buy shares, repay loans, take out loans, and contribute to the a Fund. They learn and practice a 5-step model for communicating about an interpersonal conflict with clarity and respect.

# **OBJECTIVES**

- I understand how to effectively communicate with friends, potential partners, and customers
  - I can use conflict resolution techniques
- I believe that conflicts and misunderstandings with parents, guardians, friends, and partners can usually be resolved

# **MATERIALS NEEDED**

The Central Register

VSLA Toolkit

**Tool Card #24 Conflict**

Flipchart

Markers

# **TIME**

2 hours

## **WELCOME**

5 mins

Welcome and sign in

## **WARM UP**

5 mins

## **BUYING SHARES**

15 mins

Participants buy between 1 and 5 shares.

## **LOAN REPAYMENT**

15 mins

Participants repay loans they took out 4 weeks ago and record them in their Passbooks and the Central Register.

## **ACTIVITY: 5 STEPS FOR COMMUNICATING ABOUT A CONFLICT**

30 mins

Participants develop their skills in communicating about a conflict in an intimate relationship, and strengthen analytic and dialogue skills

## **REFLECT**

15 mins

Participants receive their Tool Card and use it to consider what they have learnt so far.

## **LOAN TAKING**

15 mins

Participants can request a loan of up to 3 times the shares they have bought. They are asked to pay it back in 4 weeks with a service charge.

## **SOCIAL FUND**

15 mins

Participants all contribute the same amount to the Social Fund. They can request from the Social Fund if they need funds for an unexpected life event.

## **CONCLUDE**

5 mins

Congratulate participants and confirm the next meeting.

## WELCOME

5 mins

1. Welcome the participants to the session.

Say:

*Welcome all of you! How are you and your families?  
I am excited that you decided to participate in this  
lesson. I am happy to see you all back here. Let's have  
fun today!*

2. Pass the book around for everyone to sign.

## WARM UP

5 min

## BUYING SHARES

20 min

## LOAN REPAYMENT

20 min

## ACTIVITY: 5 STEPS FOR COMMUNICATING ABOUT A CONFLICT<sup>26</sup>

30 mins

### 1. Explain:

*Today we will learn and practice techniques for communicating about a conflict. We will go through one situation together and then we will form pairs and everyone will practice.*

*Here is an imaginary situation we will practice all together: Ron thinks that Kirin has been making fun of him to some other friends. Ron is very upset. He is going to confront Kirin.*

### 2. On the flipchart paper, write the first prompt (“WHEN YOU \_\_\_\_\_”) and discuss:

- Think about what specific behavior is upsetting Ron. Rather than making a general accusation like “You are a bad friend...,” speak about the specific behavior that was upsetting in this case.

Probe for: “When you made fun of me...” or “When I heard that you made fun of me...”

### 3. On the flipchart paper, fill in the rest of the prompt with the behavior, using the words provided by the group.

### 4. Ask:

- *Why is it important to communicate to the person specifically about the behavior that is upsetting?*

<sup>26</sup> It's All One Curriculum: Guidelines & Activities for a Unified Approach to Sexuality, Gender, HIV, & Human Rights Education. Activity 37: 5 Steps for Communicating About a Conflict. Revised first edition 2011. Written by the International Sexuality & HIV Curriculum Working Group & edited by Nicole Haberland & Deborah Rogow.

## 5. Say:

*Recognize if you are not sure if your perception of the behavior is accurate. For example, you can say, "Perhaps I am mistaken, but I heard you were making fun of me to other people."*

- Why might it be important to allow for the possibility of adjusting your understanding of what happened?

Probe for: The person who told you about this may have misunderstood.

## 6. Write the second prompt: "I IMAGINE THAT\_\_\_\_\_" and discuss:

## 7. Many people skip this step, but it is extremely important. It requires that we reflect upon our own responses and reactions.

- What might (Ron) imagine or start thinking?

"When you make fun of me to other people, I imagine that you don't care about my feelings. Or: that you might have told other people about me in the past. Or: that you must not feel that good about yourself. Or: that everyone is laughing at me."

**NOTE TO FACILITATOR:**

**It's different because even if you strongly feel that a person doesn't like you or is being mean towards you, you still don't know what is going on in their head or the real reasons why they are behaving in such a way.**

8. Ask for any other responses. Acknowledge that various responses might be appropriate, and fill in one of the participants' examples to complete the second prompt.
  - How is saying "I imagine (or worry that) you don't care about my feelings" different from saying "You don't care about my feelings"?
9. Ask a participant to read the first two prompts, including the filled-in words. Then write the third prompt: "AND THAT MAKES ME FEEL \_\_\_\_\_."
10. Discuss the following:
  - Pay attention to exactly what emotion Ron might be experiencing. This is not what he thinks; it is how he feels.
  - What are some of the feelings you might have if you think your friend has been making fun of you with others?

Probe for: hurt, betrayed, angry, embarrassed, lonely, humiliated.

11. Complete the third prompt by writing on the flipchart paper 2 or 3 of the words suggested that describe feelings.
12. Ask a participant to read the full communication that you have written so far on the board. Write the fourth prompt: "AND IT MAKES ME WANT TO \_\_\_\_\_."
13. Discuss the following:
  - What are some of the things that Ron might want to do?

14. Probe for any feasible replies, such as “It makes me want to: tell people mean things about you; yell; stop being your friend; or stay home and not face anyone again.”
15. Complete the fourth prompt on the flipchart with one or two of the responses offered. Remind participants that what we might want to do at a given moment is often not the same thing that we are planning to do.
16. Ask a participant to read the full communication on the flipchart, then write the final prompt: “BUT I STILL \_\_\_\_\_.”
17. Discuss the following:
  - In some situations, a person might feel so violated that he or she wishes never to communicate again with the other person. But often, the speaker still wants to maintain the relationship with the other person.
  - How might the “listener” feel after hearing all of this?
  - How can Ron offer a simple and straightforward reassurance of how he feels overall?

Probe for responses like: “I still... care about you”; or “I still want to be friends.”

18. On the flipchart paper, write in an appropriate response to the final prompt.
19. Read the full communication. Ask for any comments.
20. Ask participants to form pairs, then explain:

*Now you will have an opportunity to practice these steps on your own. Think of a conflict that you feel you did not handle comfortably.*

If no one can think of a situation to use, you can suggest one of the following:

- Your father gets very sick and your best friend doesn't express much sympathy.
- Your cousin told your friends the truth about your father, that he is in prison.
- Your friend never shares her textbook with you, although you lost yours and can't afford to replace it.
- Your friend is always late when you are supposed to do something together.
- Your girlfriend was talking most of the time to another boy at a party.
- Your boyfriend said that if you really loved him, you would have sex.
- Your friends are pressuring you to "lose your virginity."
- Your girlfriend becomes annoyed when you want to use condoms.

**When you** \_\_\_\_\_ (specific behavior)

**I imagine** (or start to think) **that** \_\_\_\_\_

**And that makes me feel** \_\_\_\_\_ (an emotion word)

**And it makes me want to** \_\_\_\_\_

**But I still** \_\_\_\_\_ **you.**

21. The person who goes first tells his/her partner which conflict they will be addressing. Use the 5 prompts to address the conflict. Take about 5 minutes to go through all of the steps, one at a time. Tell participants not to worry if it feels awkward at first. Ask them to see how it feels at the end.

22. Say:

*When you are the listener, help your partner remember what we discussed concerning each step.*

23. Review again the 5 steps to be sure that students can refer to them easily:

24. Facilitate the following discussion:

- Were you able to express yourself differently this time compared with the time when you first faced such a conflict?
- Do these words help you to express your real feelings?
- How does it feel to identify and state your feelings?
- Remember that you have a right to be treated with respect. When you feel that you are not being treated respectfully, you should speak up for yourself. If you don't, who will?

## REFLECT

20 mins

1. Give all participants **Tool Card #24 Conflict**. Explain that the message and picture on the card are there to remind them of today's session.
2. Ask participants to empty their Tool Box and look at the 24 Tool Cards they have collected so far.

3. Ask participants to make up a **FLASH** dance, drama, song, or poem about what they have learned so far using the Tool Card they've collected today and at least 2 other Tool Cards.

Remind participants that FLASH performances are a minute or less. They can either do this as 1 group or as smaller groups and then share their performances.

4. Ask participants:

- What is your commitment to each other based on what you have learnt today?

Encourage participants to make a commitment based on using these 5 steps the next time they face a conflict.

5. Remind participants to keep their Tool Card safe in their Tool Box.

## **LOAN TAKING**

15 mins

## **SOCIAL FUND**

15 mins

## CONCLUDE

5 mins

1. Congratulate the participants on being great in the lesson today!

Say:

*Today, we carried out our VSLA activities, and learnt a 5-step process to use when we face conflict. Just like assertive communication, this takes practice to feel comfortable. Next week we'll talk about how we communicate online.*

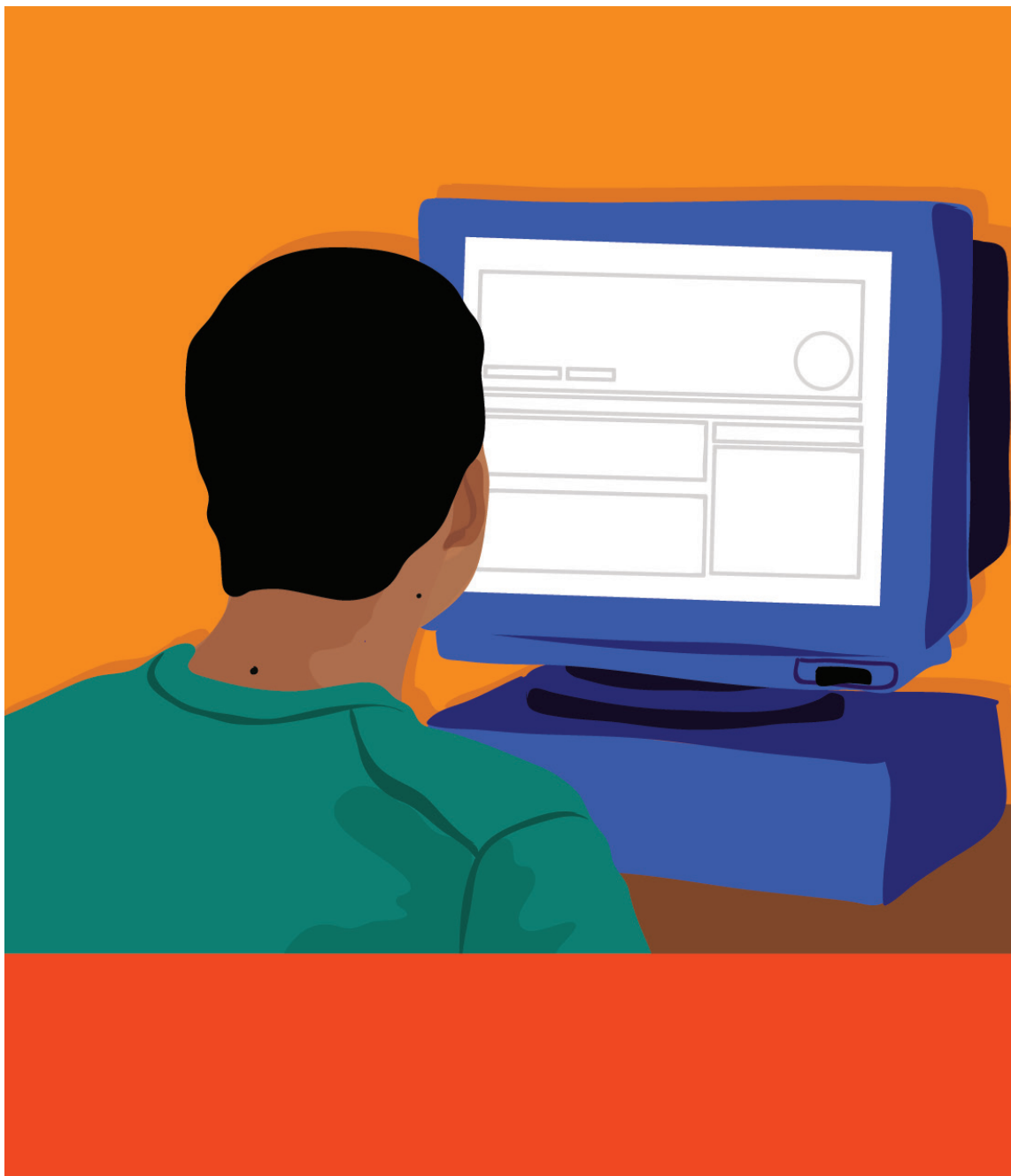
2. Confirm the time and place of the next meeting.





**SESSION 25:**  
**HOW I**  
**COMMUNICATE**  
**ONLINE**





**ONLINE SAFETY**

# **OVERVIEW**

Participants buy shares, repay loans, take out loans, and contribute to the Social Fund. Participants discuss different scenarios they may face online, and decide what level of risk they are.

# **OBJECTIVES**

- I understand the benefits and possible dangers of the internet and social media
- I can demonstrate what information is safe to share and with whom on social media
- I believe that it's important to be careful about how I use the internet and social media

# **MATERIALS NEEDED**

The Central Register

VSLA Toolkit

**Tool Card #25 Online Communication**

Flipchart

Markers

# **TIME**

2 hours

## **WELCOME**

5 mins

Welcome and sign in

## **WARM UP**

5 mins

## **BUYING SHARES**

15 mins

Participants buy between 1 and 5 shares.

## **LOAN REPAYMENT**

15 mins

Participants repay loans they took out 4 weeks ago and record them in their Passbooks and the Central Register.

## **ACTIVITY: ONLINE SCENARIOS**

30 mins

Participants hear 8 online scenarios and decide whether they are dangerous or safe.

## **REFLECT**

15 mins

Participants receive their Tool Card and use it to consider what they have learnt so far.

## **LOAN TAKING**

15 mins

Participants can request a loan of up to 3 times the shares they have bought. They are asked to pay it back in 4 weeks with a service charge.

## **SOCIAL FUND**

15 mins

Participants all contribute the same amount to the Social Fund. They can request from the Social Fund if they need funds for an unexpected life event.

## **CONCLUDE**

5 mins

Congratulate participants and confirm the next meeting.

## WELCOME

5 mins

1. Welcome the participants to the session.

Say:

*Welcome all of you! How are you and your families?  
I am excited that you decided to participate in this  
lesson. I am happy to see you all back here. Let's have  
fun today!*

2. Pass the book around for everyone to sign.

## WARM UP

5 mins

## BUYING SHARES

20 mins

## LOAN REPAYMENT

20 mins

## ACTIVITY: ONLINE SCENARIOS

30 min

### 1. Say:

*Who here uses the internet? The internet is an amazing resource for information, games, music, and for staying in contact with friends and family, especially if they live far away. The internet is also a place where you can meet new people. However, in the same way a stranger in the street may not have good intentions, a stranger on the internet may not either.*

*Today we will think about how we use the internet and how we can stay safe.*

### 2. Ask the following questions and write the answers on flipchart paper so participants can see:

- If you use the internet, how do you access it?

Possible answers include: Internet café, personal or shared cellphone, family computer, school.

- What websites do you visit?

Possible answers include: Facebook, YouTube, WhatsApp, games sites, other social media sites, news sites.

- What possible dangers are there from being on these sites?

Possible answers include: Cyberbullying, financial scams, scams involving migration/overseas work, exposure to inappropriate material such as extreme violence or pornography, gambling, online predators.

### 3. Give each participant a red, yellow and green card.

## 4. Say:



I am going to read 8 different scenarios that happen to **Rafi** and **Sara**. I would like you to hold up your **red** card if you think the situation is dangerous for them, your **green** card if you think the situation is safe, and your **yellow** card if you're not sure.

**NOTE TO FACILITATOR:**

It is possible that the participants in the room are more familiar with the online world than you. They are likely to visit different types of websites to you. If a participant asks a question that you cannot answer, tell them you will find out the answer in time for the next lesson.

## 5. Read each scenario aloud slowly. After each scenario, read the questions underneath and allow participants time to think about it and answer.

**SCENARIO 1**

**Sara** has a Facebook account. She checks Facebook at the internet café when she has enough money to pay for time. Last week she changed her profile picture to one where she is smiling with her friends. She notices that a man has commented on her picture and has sent her a friend request. They have a mutual friend who **Sara** does not see much anymore, but she does not know this man.

- Is this a **red**, **yellow**, or **green** scenario?
- What should **Sara** do?



This is a **red** scenario. **Sara** does not know this man, but he can see her profile picture and other information on her Facebook page. **Sara** should increase her privacy settings so that only people she has already accepted as friends can view and comment on her posts and photos.

## SCENARIO 2

Rafi's friend has a family computer and he visits his house to play online games with him often. Rafi and his friend have noticed that as they are playing games, they frequently receive pop-up adverts for a gambling site. The advert promises them they can gamble free the first time they try and that they will win a lot of money.

- Is this a red, yellow, or green scenario?
- What should Rafi do?



This is a red scenario. Rafi and his friend should not believe these adverts. Promising free trials or a lot of money for playing games or gambling is a common way to attract customers. Rafi and his friend should not fall for this trick. They should click the small X sign in the top corner to close the advert and return to their game.

## SCENARIO 3

Rafi's Uncle offered to introduce him to a friend who can give Rafi career advice. His Uncle says that he owns a shop in the village and tells Rafi the man's name. His Uncle says that he gave the man Rafi's email address and that Rafi should expect to hear from him soon. Rafi receives an email the next week from a man that matches the name his Uncle told him.

- Is this a red, yellow, or green scenario?
- What should Rafi do?



This is a yellow scenario. It appears that this email is from the man who his Uncle would like to introduce him to, but the man is still a stranger and Rafi should not be alone with him if he is not comfortable. Rafi should ask his Uncle to be there when he meets the man so that he is not alone.

**SCENARIO 4**

Sara enjoys spending time on Facebook. It is a good way to share photos with her friends and keep her cousins updated on her life. She does not enjoy everything about Facebook. Some girls in her school post mean comments on her pictures and posts. The comments affect her self-confidence and make her feel bad about herself.

- Is this a red, yellow, or green scenario?
- What should Sara do?



This is a red scenario. Sara is being cyberbullied, which is not an acceptable way to behave. She should talk to a trusted adult about the way this has made her feel and ask them for help to make it stop. Sara can block these girls from viewing her Facebook page.

**SCENARIO 5**

Sara has a homework assignment to research the history of her village. The school library does not have the books she needs, but she has enough money to visit the Internet Café to do her research. She uses a search engine to look for the information she needs and takes notes from the website.

- Is this a red, yellow, or green scenario?
- What should Sara do?



This is a green scenario. Sara has found the information she needs and is taking notes. She is not interacting with anyone online. Sara should finish her homework!

**SCENARIO 6**

Rafi's friend has a cellphone that he and his older brother share. Rafi knows that his brother keeps videos of naked women on his phone and wants to show them to Rafi. Rafi knows that he would get in trouble for watching the videos and he does not want his brother to show them.

- Is this a red, yellow, or green scenario?
- What should Rafi do?



This is a red scenario. Rafi should not watch the videos of naked women because he is too young to see this content. In some places, sharing pornographic content is illegal and Rafi could be in serious trouble. He should make up an excuse for not wanting to receive the video from his brother.

**SCENARIO 7**

Sara has become friends with a girl of the same age on Whatsapp. It seems the girl lives nearby. They have never met, but they share the same likes and dislikes and get on well. Her new friend asks if she could meet Sara at the weekend in the village, behind the main road. Sara is excited to meet her new friend, but something does not feel right.

- Is this a red, yellow, or green scenario?
- What should Sara do?



This is a red scenario. Sara should not meet this person alone under any circumstances. Even though her new friend seems like she is of the same age and sounds like she shares the same interests as Sara, she does not know this for sure. Her friend could be much older and have bad intentions. Sara should speak to a trusted adult about her plans and tell them that she should not meet this person alone.

## SCENARIO 8

**Rafi** dreams of being able to travel to another country. One day online, he searches for opportunities to travel and work in another country. He finds a company promising safe passage and work in Europe as long as he pays them money for the trip in advance.

- Is this a **red**, **yellow**, or **green** scenario?
- What should **Rafi** do?



This is a **red** scenario. These days, there are many people online who are trying to trick you. It is common for fake companies to offer young men and women opportunities to travel to another country for work. Sometimes these companies are fake and they steal the money you give them. Other times, they do take you to another country, but they require you to work in horrible conditions with no ability to leave or return home.

## REFLECT

20 mins

1. Give all participants **Tool Card #25 Online Communication**. Explain that the message and picture on the card are there to remind them of today's session.
2. Ask participants to empty their Tool Box and look at the 25 Tool Cards they have collected so far.
3. Ask participants to make up a **FLASH** dance, drama, song, or poem about what they have learned so far using the Tool Card they've collected today and at least 3 other Tool Cards.

Remind participants that FLASH performances are a minute or less. They can either do this as 1 group or as smaller groups and then share their performances.

4. Ask participants:

- What is your commitment to each other based on what you have learnt today?

Encourage participants to make a commitment based on communicating online safely.

5. Remind participants to keep their Tool Card safe in their Tool Box.

**LOAN  
TAKING**  
15 mins

**SOCIAL  
FUND**  
15 mins

## CONCLUDE

5 mins

1. Congratulate the participants on being great in the lesson today!

Say:

*Today, we carried out our VSLA activities, and talked about how we can stay safe online. Next week we'll start a new module called 'The World Around Me'.*

2. Confirm the time and place of the next meeting.



# ***MODULE 5***

# ***THE WORLD AROUND ME***

Changing My Body

Session 26

Power, Privilege, and Equality

Session 27

Coping With Stress

Session 28

Personal Money Flow

Session 29

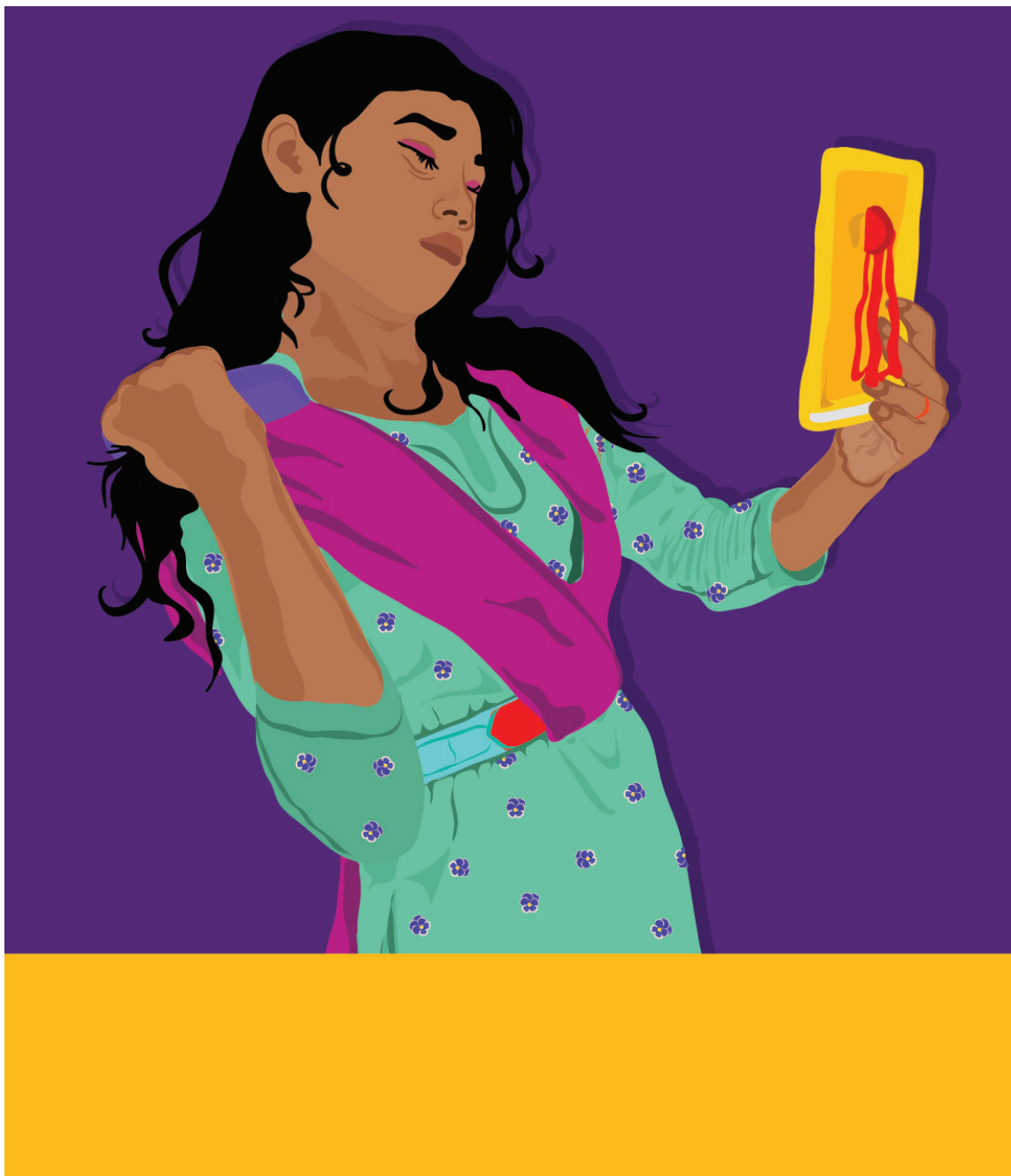
My Money vs. Borrowed Money

Session 30



**SESSION 26:**  
**CHANGING MY**  
**BODY**





**CHANGING MY BODY**

# **OVERVIEW**

Participants buy shares, repay loans, take out loans, and contribute to the Social Fund. They identify the idealized appearance for males and females in their culture and think about practices people engage in to make their appearance conform to this ideal. They learn about consequences of such practices on their health.

# **OBJECTIVES**

- I understand that people's feelings about their bodies can affect their health, self-image and behavior
- I can reflect on what I find attractive and how it may be different from what others find attractive
- I believe there are people in society who are especially vulnerable to having their human rights ignored

# **MATERIALS NEEDED**

The Central Register

VSLA Toolkit

**Tool Card #26 Changing My Body**

Flipchart paper

Markers

# **TIME**

2 hours

## **WELCOME**

5 mins

Welcome and sign in

## **WARM UP**

5 mins

## **BUYING SHARES**

15 mins

Participants buy between 1 and 5 shares.

## **LOAN REPAYMENT**

15 mins

Participants repay loans they took out 4 weeks ago and record them in their Passbooks and the Central Register.

## **ACTIVITY: CHANGING MY BODY**

30 mins

Participants question pressures to conform to “ideal” appearances and describe practices people (especially women and girls) undergo in trying to achieve that appearance, and the damage such practices can cause.

## **REFLECT**

15 mins

Participants receive their Tool Card and use it to consider what they have learnt so far.

## **LOAN TAKING**

15 mins

Participants can request a loan of up to 3 times the shares they have bought. They are asked to pay it back in 4 weeks with a service charge.

## **SOCIAL FUND**

15 mins

Participants all contribute the same amount to the Social Fund. They can request from the Social Fund if they need funds for an unexpected life event.

## **CONCLUDE**

5 mins

Congratulate participants and confirm the next meeting.

## WELCOME

5 mins

1. Welcome the participants to the session.

Say:

*Welcome all of you! How are you and your families?  
I am excited that you decided to participate in this  
lesson. I am happy to see you all back here. Let's have  
fun today!*

2. Pass the book around for everyone to sign.

## WARM UP

5 mins

## BUYING SHARES

20 mins

## LOAN REPAYMENT

20 mins

## ACTIVITY: CHANGING MY BODY <sup>27</sup>

30 min

### 1. Ask the following questions:

- What are some of the pressures that girls and boys feel to look a certain way?
- Are these desired appearances realistic for most of us, or are they idealized?
- How do people feel if they do not meet the ideal?
- What are some of the things people do (or have their children undergo) to conform to idealized images of attractiveness? For example, with hair? Skin? Body shape?

Write the responses on flipchart paper

### 2. Add any additional practices you would like to discuss from the following list:

- Fattening or extreme dieting
- Extreme bodybuilding
- Tanning or skin whitening
- Applying makeup, henna, or nail polish
- Piercing, scarification, or tattooing
- Shaving or removing hair
- Straightening, curling, or dyeing hair
- Cosmetic surgery
- Female genital mutilation or circumcision

### 3. Facilitate a discussion using the following questions:

- How do you feel about the practices on this list?
- Which are playful or just expressive, and which can be harmful?
- What would people in other cultures think about the practices listed here?
- Where do these ideals come from?

<sup>27</sup> It's All One Curriculum: Guidelines and Activities for a Unified Approach to Sexuality, Gender, HIV, & Human Rights Education. Activity 12: Altering Bodies. Revised first edition 2011. Written by the International Sexuality & HIV Curriculum Working Group & edited by Nicole Haberland & Deborah Rogow.

- Are women under greater pressure than men to conform to an idealized body type?
- Who benefits and who is harmed in this process?
- How does this pressure affect self-esteem?
- How important is it to end harmful practices involving alterations of the body?
- Which practice, if any, would you like to see stopped?
- As you were growing up, did anyone tell you that this practice is dangerous and should be stopped?
- Have you shared your own knowledge and feelings about it with anyone else?
- How might you do that?

## REFLECT

20 mins

1. Give all participants **Tool Card #26 Changing My Body**. Explain that the message and picture on the card are there to remind them of today's session.
2. Ask participants to empty their Tool Box and look at the 26 Tool Cards they have collected so far.
3. Ask participants to make up a **FLASH** dance, drama, song, or poem about what they have learned so far using the Tool Card they've collected today and at least 4 other Tool Cards.

Remind participants that FLASH performances are a minute or less. They can either do this as 1 group or as smaller groups and then share their performances.

4. Ask participants:
  - What is your commitment to each other based on what you have learnt today?

Encourage participants to make a commitment based on communicating online safely.

5. Remind participants to keep their Tool Card safe in their Tool Box.

## **LOAN TAKING**

15 mins

## **SOCIAL FUND**

15 mins

## **CONCLUDE**

5 mins

1. Congratulate the participants on being great in the lesson today!

Say:

*Today, we carried out our VSLA activities, and talked about the pressures put on us to conform to a certain standard of attractiveness. These standards vary by gender and by country. It should be up to us to decide if, how, and when we want to change our appearance, whether that be to express ourselves or to attract others. If you feel under pressure to change your body, talk to a trusted adult about your concerns. Next week, we'll talk about power, privilege and equality.*

2. Confirm the time and place of the next meeting.



**SESSION 27:**  
**POWER,**  
**PRIVILEGE, AND**  
**EQUALITY**





**POWER**

# OVERVIEW

Participants buy shares, repay loans, take out loans, and contribute to the Social Fund. They identify and reflect on the relationship between social power and the experience of privilege or discrimination.

# OBJECTIVES

- I understand that each person is special and unique, including me
  - I can demonstrate ways of promoting gender equality in my relationships at home, school, and in the community
  - I believe that I am no more important than anyone else, and they are no more important than me

# MATERIALS NEEDED

The Central Register  
VSLA Toolkit  
**Tool Card #27 Power, Privilege, and Equality**  
Flipchart paper  
Markers

# TIME

2 hours

## **WELCOME**

5 mins

Welcome and sign in

## **WARM UP**

5 mins

## **BUYING SHARES**

15 mins

Participants buy between 1 and 5 shares.

## **LOAN REPAYMENT**

15 mins

Participants repay loans they took out 4 weeks ago and record them in their Passbooks and the Central Register.

## **ACTIVITY: POWER, PRIVILEGE AND EQUALITY**

30 mins

Participants discuss power arrangements in society, to identify how holding power relates to the experience of privilege, discrimination, and oppression, and to relate these issues to their own lives.

## **REFLECT**

15 mins

Participants receive their Tool Card and use it to consider what they have learnt so far.

## **LOAN TAKING**

15 mins

Participants can request a loan of up to 3 times the shares they have bought. They are asked to pay it back in 4 weeks with a service charge.

## **SOCIAL FUND**

15 mins

Participants all contribute the same amount to the Social Fund. They can request from the Social Fund if they need funds for an unexpected life event.

## **CONCLUDE**

5 mins

Congratulate participants and confirm the next meeting.

## **WELCOME**

5 mins

1. Welcome the participants to the session.

Say:

*Welcome all of you! How are you and your families?  
I am excited that you decided to participate in this  
lesson. I am happy to see you all back here. Let's have  
fun today!*

2. Pass the book around for everyone to sign.

## **WARM UP**

5 min

## **BUYING SHARES**

20 min

## **LOAN REPAYMENT**

20 min

## ACTIVITY: POWER, PRIVILEGE, & EQUALITY<sup>29</sup>

30 mins

1. Draw a chart with two columns on the flipchart paper. Label the first column “greater power/privilege” and the second column “less power/privilege.”

Greater Power/Privilege  
Less Power/Privilege

2. Explain to participants that they will be discussing concepts of power, privilege, and equality in their own lives, and in society.
3. From the list below, “**Groups that tend to have unequal power in society,**” read the first example (rich people and poor people).

### Groups that tend to have unequal power in society:

- Rich people/Poor people
- Men/Women
- Heterosexual/Homosexual
- Boss/Worker
- Politician/Community member
- Citizen/Refugee
- People without disabilities/People with disabilities
- Majority ethnic groups/Minority ethnic groups
- Majority religious groups/Minority religious groups
- People considered attractive/People considered unattractive

<sup>29</sup> Adapted from It's All One Curriculum: Guidelines and Activities for a Unified Approach to Sexuality, Gender, HIV, and Human Rights Education. Activity 12: Altering Bodies. Revised first edition 2011. Written by the International Sexuality and HIV Curriculum Working Group and edited by Nicole Haberland & Deborah Rogow.

4. Ask:

- Which group goes in the “greater power” column?
- Which in the “less power” column?

5. Remind participants that these characterizations are not uniformly true and that there are always exceptions. Record participants’ answer in the appropriate column.

6. Go through the rest of the list, entering their responses in each column. (For ethnic, racial, and religious groups you may wish to mention the name of the specific groups in your area.)

7. Ask participants to look at the list of groups that tend to have more privilege in society.

Ask:

- Can you find a group in this list that you identify with personally?
- Do you agree that this group generally enjoys more power in the society?
- Can you describe an experience you had or heard about that illustrates this power difference.

**NOTE TO FACILITATOR:**

**One characteristic that the whole room will be able to identify with is male/female. In the majority of societies, girls and women have less power and privilege and it is important that participants are aware of this.**

8. Ask participants to look at the list of groups that often have fewer privileges.

Ask:

- See if you also identify personally with any of these groups.
- Do you agree that the group you chose tends to have fewer privileges?
- Can you describe an experience you had or heard about that illustrates this power difference.

9. Ask participants to raise their hand if they found that they identified with at least one group on each list.

Ask:

- Do most of us know what it is like to enjoy greater privilege AND to have less privilege?

10. Discuss the following:

- What do you notice about the treatment that people in less privileged groups receive?  
Probe for **(those without power are often discriminated against or oppressed)**.
- What emotions can this treatment lead to among people with less power?  
**(List these emotions on the board. Be sure they are emotion words, not descriptions of what happened)**.
- What do you notice about the feelings or emotions listed?

11. Go back to the two lists, and say:

*Think about the concept of equality.*

- Do the groups of people in the list have equality?
- If not, can you think of ways to promote equality, including gender equality, in your home, school or work?
- Who remembers the first article of the Universal Declaration of Human Rights?

12. Encourage participants to refer to their 'Universal Declaration of Human Rights' booklets. The first article is the right to equality.
13. Close with discussion of the following question:
  - What must happen for everyone to enjoy equality and the right to dignity?

## REFLECT

20 mins

1. Give all participants **#27 Power, Privilege, and Equality**. Explain that the message and picture on the card are there to remind them of today's session.
2. Ask participants to empty their Tool Box and look at the 27 Tool Cards they have collected so far.
3. Ask participants to make up a **FLASH** dance, drama, song, or poem about what they have learned so far using the Tool Card they've collected today and at least 4 other Tool Cards.

Remind participants that FLASH performances are a minute or less. They can either do this as 1 group or as smaller groups and then share their performances.

4. Ask participants:
  - What is your commitment to each other based on what you have learnt today?

Encourage participants to make a commitment based on communicating online safely.

5. Remind participants to keep their Tool Card safe in their Tool Box.

## **LOAN TAKING**

15 mins

## **SOCIAL FUND**

15 mins

## **CONCLUDE**

5 mins

1. Congratulate the participants on being great in the lesson today!

Say:

*Today, we carried out our VSLA activities, and considered how different groups of people benefit or lose out because of the power and privilege they have. It's possible to identify with people on either side of the list, but important to recognize that some are far more vulnerable than others because of this power dynamic..*

2. Confirm the time and place of the next meeting.



**SESSION 28:**  
***COPING WITH  
STRESS***





**STRESS**

# **OVERVIEW**

Participants buy shares, repay loans, take out loans, and contribute to the Social Fund. Participants play a game to help understand the types of stress in their lives, what causes it, and discuss how they can manage it.

# **OBJECTIVES**

- I understand that everyone feels stressed at times, but that I am not alone
  - I can ask for help when I need to
  - I believe that I'm not alone

# **MATERIALS NEEDED**

The Central Register

VSLA Toolkit

**Tool Card #28 Coping with Stress**

Ball

# **TIME**

2 hours

## **WELCOME**

5 mins

Welcome and sign in

## **WARM UP**

5 mins

## **BUYING SHARES**

15 mins

Participants buy between 1 and 5 shares.

## **LOAN REPAYMENT**

15 mins

Participants repay loans they took out 4 weeks ago and record them in their Passbooks and the Central Register.

## **ACTIVITY: STRESS BALL GAME**

30 mins

Participants play a game to help understand the types of stress in their lives, what causes it, and discuss how they can manage it.

## **REFLECT**

15 mins

Participants receive their Tool Card and use it to consider what they have learnt so far.

## **LOAN TAKING**

15 mins

Participants can request a loan of up to 3 times the shares they have bought. They are asked to pay it back in 4 weeks with a service charge.

## **SOCIAL FUND**

15 mins

Participants all contribute the same amount to the Social Fund. They can request from the Social Fund if they need funds for an unexpected life event.

## **CONCLUDE**

5 mins

Congratulate participants and confirm the next meeting.

## WELCOME

5 mins

1. Welcome the participants to the session.

Say:

*Welcome all of you! How are you and your families?  
I am excited that you decided to participate in this  
lesson. I am happy to see you all back here. Let's have  
fun today!*

2. Pass the book around for everyone to sign.

## WARM UP

5 mins

## BUYING SHARES

20 mins

## LOAN REPAYMENT

20 mins

## ACTIVITY: STRESS BALL GAME<sup>30</sup>

30 mins

1. Say:

We're going to start by hearing a story about **Sara** and **Rafi** and how they sometimes feel.

### RAFI'S STORY

Rafi wakes up early every day because he has a long walk to school. He has exams soon, but is worried that his family can't keep up with school fees and that he won't be able to finish his studies this year. The friends he has try to discourage him from attending school and he's worried that his grades are getting worse.

2. Ask participants:

- How do you think **Rafi** feels?
- Have you ever felt this way?
- Do you think girls have worries like this as well?

<sup>30</sup> Adapted from The Skills to Succeed (S2S) Employability Skills Toolkit. Sessions 9: Time and Stress Management. Activity 9.2 Coping with Stress. Save the Children. 2016.

### SARA'S STORY

Sara's mother has been sick for a long time, and Sara is worried about her health. She helps out as much as she can around the house and with looking after her siblings, but sometimes this means missing school or not finishing homework. Sara thinks that she may have to drop out of school so that they can use the money to buy medicine. She worries about her future.

#### 3. Ask participants:

- How do you think Sara feels?
- Have you ever felt this way?
- Do you think boys have worries like this as well?

#### 4. Say:

Rafi and Sara are feeling stressed. Stress is a part of life at home and at work. We are all juggling many things in our lives and can feel like we are doing too much and cannot succeed. Most of us feel 'stressed out' at least once in a while, however there can be negative effects of continuous stress overtime on a person's health, productivity, state of mind, and relationships with others, like family, friends, classmates and teachers.

#### 5. Ask participants to stand in a circle. If the group is large, divide them into groups of 5 or 6 people.

#### 6. Say:

This ball is a 'Stress Ball.' It represents a stress that we may have in our lives. We are going to play a game to see which group can manage stress the best.

*The rules of the game are as follows:*

- One person in the group will throw the ball to another person, but not the person on their right or left. It is important to remember the person you threw it to!
- That person will then throw to a different person and so on until every person has been thrown the ball.
- You will now continue this same pattern or order. The last person sends it back to the first person to keep the ball rolling. This time a little faster.
- Once you have the pattern, you have to throw it faster and then faster again the next time.
- If you drop the ball, pick it up and keep going. See how many times you can complete the pattern & how quickly you can do it.

7. Play the game for 3 or 4 rounds for each group.

8. Ask:

- How did you feel playing the game?
- What was challenging about the game?
- What did you have to do to be successful in the game?

9. Say:

*Like this game, we juggle many things in our lives at one time and if we are not focused things can get dropped. Sometimes we may try to do too much and have too many balls in the air and then this can cause everything to fail. Stress is a part of life and work. How we handle stress will help us succeed in our relationships and in school. We are now going to think about the stress balls in our own lives and strategies we can use to cope and manage stress.*

10. Ask the following questions and write down participants' answers on the flipchart.

- From the game, what sort of stress in your life or work could the ball represent?
- What were the causes of each stress?
- Why did you become stressed?
- What are ways that you manage or could manage these types of stress?

11. Guide the discussion to include these ways of handling stress:

- Accept your feelings. Feelings are neither right nor wrong.
- Create a list of concerns of what you are stressed about.
- Reflect on the cause of stress. What is going on in your life to make you feel this way?
- Think in the positive. How could you react in a positive way?
- Reflect on possible approaches. How would a role model handle this situation?
- Talk about it. Who could I turn to about my concerns?
- Address the stress. Can I make this stress go away?
- Reflect on how you handled the stress. Would you do something different next time?
- Appreciate yourself. Do not be too hard on yourself; you are trying your best.

12. Say:

*Stress is mostly caused by worrying about something that you think will happen. For example, worrying that you cannot complete a task well or on time, or*

worrying that you are not accepted by others or that you might disappoint others. You may be worried about money or the future. Remember, you are never alone! There is always a trusted adult that you can turn to for advice or to share your problems with.

## **LOAN TAKING**

15 mins

## **SOCIAL FUND**

10 mins

## CONCLUDE

5 mins

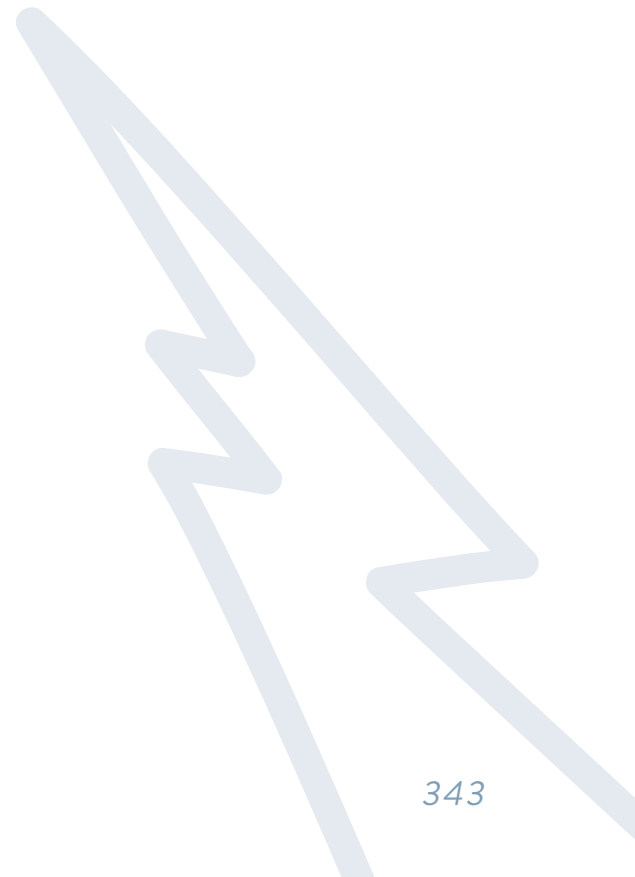
1. Congratulate the participants on being great in the lesson today!

Say:

*Today, we carried out our VSLA activities, and talked about how stress has an impact on all of our lives. At one time or another, we all experience stress, which is why it's important to learn how to manage it. Part of being able to manage stress is to try and think with a positive mind and attitude. This can be difficult, but thinking positively can help us manage and get through it. The best way to handle our worrying and stress is to acknowledge the worries and face them.*

*Next week, we'll talk about 'Personal Money Flow'*

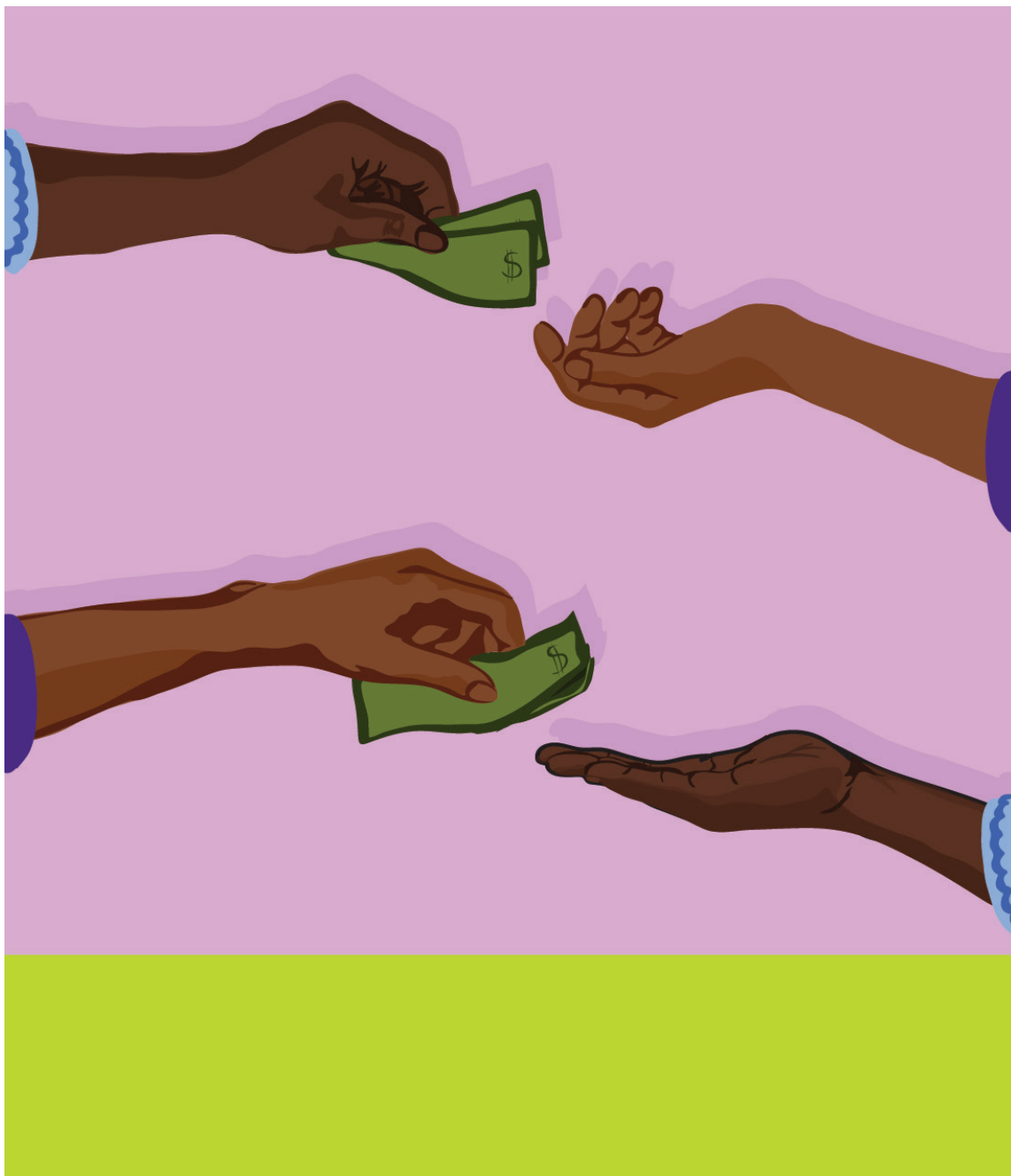
2. Confirm the time and place of the next meeting.





**SESSION 29:**  
***PERSONAL***  
***MONEY FLOW***





***MONEY FLOW***

# **OVERVIEW**

Participants buy shares, repay loans, take out loans, and contribute to the Social Fund. They identify where their money comes from, where it goes, whether their sources of money are good or bad, and role-play negotiation skills.

# **OBJECTIVES**

- I understand the dos and don'ts of negotiation
  - I can tell the difference between good and bad sources of money
- I believe that I have the right to negotiate if I think a situation is unfair

# **MATERIALS NEEDED**

The Central Register  
VSLA Toolkit  
**Tool Card #29 Money Flow**  
Flipchart paper  
Markers

# **TIME**

2 hours

## **WELCOME**

5 mins

Welcome and sign in

## **WARM UP**

5 mins

## **BUYING SHARES**

15 mins

Participants buy between 1 and 5 shares.

## **LOAN REPAYMENT**

15 mins

Participants repay loans they took out 4 weeks ago and record them in their Passbooks and the Central Register.

## **ACTIVITY: SOURCES OF MY MONEY & WHERE MY MONEY GOES TO**

30 mins

Participants identify where their money comes from, where it goes, whether their sources of money are good or bad, and role-play negotiation skills.

## **REFLECT**

15 mins

Participants receive their Tool Card and use it to consider what they have learnt so far.

## **LOAN TAKING**

15 mins

Participants can request a loan of up to 3 times the shares they have bought. They are asked to pay it back in 4 weeks with a service charge.

## **SOCIAL FUND**

15 mins

Participants all contribute the same amount to the Social Fund. They can request from the Social Fund if they need funds for an unexpected life event.

## **CONCLUDE**

5 mins

Congratulate participants and confirm the next meeting.

## WELCOME

5 mins

1. Welcome the participants to the session.

Say:

*Welcome all of you! How are you and your families?  
I am excited that you decided to participate in this  
lesson. I am happy to see you all back here. Let's have  
fun today!*

2. Pass the book around for everyone to sign.

## WARM UP

5 mins

## BUYING SHARES

20 mins

## LOAN REPAYMENT

20 mins

# ACTIVITY: SOURCES OF MY MONEY AND WHERE MY MONEY GOES TO<sup>31</sup>

30 mins

1. Say:

*Today, we'll talk about where your money comes from and where it goes. As you grow older, it's normal to become more independent. You may receive money from your family, or you may earn a small amount yourself.*

2. Give each participant a **red**, **yellow**, and **green** Color Card.

3. Ask the following questions and write the answers on the chart on the flipchart paper for everyone to see.

Write all of their answers down.

- In an ordinary week, where do you get money from?
- Where does your money go?

If all answers are similar, ask:

- Where could someone get their money from?
- Where could someone's money go?

WHERE MY MONEY  
COMES FROM

WHERE MY MONEY  
GOES TO

<sup>31</sup> Adapted from Youth in Action – Creating Pathways to Opportunity. 12-14 curriculum. Activity 5: Household and Personal Money Flows. Save the Children. 2015.



4. Read through the list one by one and ask participants to hold up their **red** card if they think it is a bad source of money, a **green** card if it is a good source of money, and a **yellow** card if they're not sure.

5. Examples of **good sources** of money include:

- Money from parents (allowance)
- Money from running a business like selling sweets (small business)
- Money from a job maybe helping at home (part-time employment)
- Money from using my talents (gifts or prizes)
- Money from friends and relatives

6. Examples of **bad sources** of income include

- Money from stealing
- Money from selling drugs
- Money from a sugar mummy or sugar daddy
- Using money that was for a different purpose e.g. using school fees money to go out with my friends, skipping meals in order to save or use the money for something else.

7. Say:

*Some sources of money are bad because they can put our health or lives in danger. For example, they can make us sick or can even get us jailed by the police. Some sources of money are bad because they can make us stay away from school, especially for those who are still at school.*

*Some sources of money are bad because they harm other people, for example, when selling drugs.*

8. Ask participants if they have any questions.

9. Say:

*When there are situations involving life choices including money and different people, there are always negotiations and discussions. Remember that in any negotiations you are part of your answer AND the answer may be NO. Often this is not what the other person is expecting or wanting to hear but NO is NO! And you have a right to choose*

*When you are negotiating for better circumstances for yourself here are some things to remember.*

DO	DONT
Listen to the other person to understand why they are negotiating	Get angry
Do your homework to get ready for the negotiation	Be rude or insulting to the other person
Be flexible – we have to give some to get sometimes	Reject the other person's ideas without considering them
Clearly say what you want to say	Lock yourself into one position & refuse to budge
Ask for advice before making a decision	Use physical violence or force
Ask questions	
Summarize or repeat to until the other person understands	

10. Ask participants to get into pairs. Ask them to act out this scenario together.

### MARKETPLACE NEGOTIATIONS

Sara's mum sent her to the marketplace to buy some bread. The woman who she usually buys bread from was not there that day, instead it was her daughter. Sara asks to buy the bread and the woman responds saying that amount would cost 2000Sh. This is double the amount Sara is usually charged by the woman's mother. What should Sara do?.

11. Give participants 3-5 minutes to come up with their role plays, and ask for volunteer pairs to share, depending on how much time is left.

## REFLECT

20 mins

1. Give all participants **#27 Power, Privilege, and Equality**. Explain that the message and picture on the card are there to remind them of today's session.
2. Ask participants to empty their Tool Box and look at the 27 Tool Cards they have collected so far.
3. Ask participants to make up a **FLASH** dance, drama, song, or poem about what they have learned so far using the Tool Card they've collected today and at least 4 other Tool Cards.

Remind participants that FLASH performances are a minute or less. They can either do this as 1 group or as smaller groups and then share their performances.

4. Ask participants:

- What is your commitment to each other based on what you have learnt today?

Encourage participants to make a commitment based on communicating online safely.

5. Remind participants to keep their Tool Card safe in their Tool Box.

**LOAN  
TAKING**  
15 mins

**SOCIAL  
FUND**  
10 mins

## CONCLUDE

5 mins

1. Congratulate the participants on being great in the lesson today!

Say:

*Today, we carried out our VSLA activities, and considered how different groups of people benefit or lose out because of the power and privilege they have. It's possible to identify with people on either side of the list, but important to recognize that some are far more vulnerable than others because of this power dynamic..*

2. Confirm the time and place of the next meeting.





**SESSION 30:**  
**MY MONEY**  
**VS.**  
**BORROWED**  
**MONEY**





***BORROWING***

# OVERVIEW

Participants buy shares, repay loans, take out loans, and contribute to the Social Fund. They hear a story from **Rafi** about when borrowing money can lead to problems, and consider the pros and cons of using their own money

# OBJECTIVES

- I understand the risks associated with borrowing money
- I can tell the difference between something I need and something I want
  - I believe that I am not alone

# MATERIALS NEEDED

The Central Register

VSLA Toolkit

**Tool Card #30 My Money vs. Borrowed Money**

Flipchart paper

Markers

# TIME

2 hours

## **WELCOME**

5 mins

Welcome and sign in

## **WARM UP**

5 mins

## **BUYING SHARES**

15 mins

Participants buy between 1 and 5 shares.

## **LOAN REPAYMENT**

15 mins

Participants repay loans they took out 4 weeks ago and record them in their Passbooks and the Central Register.

## **ACTIVITY: BORROWING MONEY**

30 mins

Participants hear a story from Rafi about when borrowing money can lead to problems, and consider the pros and cons of using their own money versus borrowed money.

## **REFLECT**

15 mins

Participants receive their Tool Card and use it to consider what they have learnt so far.

## **LOAN TAKING**

15 mins

Participants can request a loan of up to 3 times the shares they have bought. They are asked to pay it back in 4 weeks with a service charge.

## **SOCIAL FUND**

15 mins

Participants all contribute the same amount to the Social Fund. They can request from the Social Fund if they need funds for an unexpected life event.

## **CONCLUDE**

5 mins

Congratulate participants and confirm the next meeting.

## **WELCOME**

5 mins

1. Welcome the participants to the session.

Say:

*Welcome all of you! How are you and your families?  
I am excited that you decided to participate in this  
lesson. I am happy to see you all back here. Let's have  
fun today!*

2. Pass the book around for everyone to sign.

## **WARM UP**

5 mins

## **BUYING SHARES**

20 min

## **LOAN REPAYMENT**

20 min

## ACTIVITY: BORROWING MONEY<sup>32</sup>

30 min

### 1. Say:

*When many people think about borrowing money, they might think about banks, you might think about this VSLA! But, people also borrow money from friends and family. Today we will learn about the differences between your own money and borrowed money and the risks associated.*

*When you borrow from this VSLA, the risk of not paying your loan back are that you will be asked to leave the group. Consequences of borrowing from other sources could be greater.*

### 2. Read Rafi's borrowing story out loud to the group.

#### RAFI'S BORROWING STORY

Rafi loves football. He knows a lot about football clubs in Europe and whenever his local team is playing he makes sure that he watches the game together with his uncle. One day, Rafi borrowed 200x from his friend Malik so that he could attend a local football match in a nearby stadium. Rafi promised Malik he would pay him back the 200x in 3 weeks' time.

<sup>32</sup> Adapted from Save the Children (2012). Life Poa: Financial Education Toolkit Mentor Guide.

## 3. Ask:

- Why do you think **Malik** was offended?
- What should **Rafi** have done in order to avoid the situation that he was in?
- Have you ever found yourself in the same situation? What did you do?

## 4. Ask participants to think about the risks of borrowing money compared to the benefits of using their own money. Guide the discussion so that the following points are made.

BORROWED MONEY	MY OWN MONEY
<ul style="list-style-type: none"> <li>• It has to be paid back within the agreed time</li> <li>• Sometimes it costs you more money to borrow money since you have to pay extra money on top (interest)</li> <li>• It belongs to someone</li> </ul>	<ul style="list-style-type: none"> <li>• You can decide what to do with it</li> <li>• You do not have to pay extra money since no one is asking you to pay back with interest</li> <li>• You do not have to get stressed about paying it back to someone else; the money belongs to you</li> </ul>

**NOTE TO FACILITATOR:**

If participants are unclear, remind them that interest is when you are charged a certain percentage of what you have borrowed by the person or bank that lent you money. When they borrow from the VSLA, they are charged interest every 4 weeks. This means that over time you end up paying back more money than you borrowed.

5. Ask:

- Have you ever borrowed money from outside of this VSLA?
- What was your experience?
- What are some of the qualities that you look for when you are lending someone your money?

6. Possible answers include:

- Trustworthiness
- Someone who has a project or a plan to repay the money
- Someone who is borrowing for an investment, not just to have fun.
- Do you have the same qualities?
- Did you notice that Rafi borrowed money in order to have fun? What did you think of that?

7. Say:

*Sometimes we cannot avoid borrowing for an emergency, because our problems will be even worse if we do not resolve a problem.*

*What can you do to avoid having to borrow when you face an emergency?*

*Possible answer:*

*By saving money in a safe place, like the Social Fund, to use when a need arises.*

**REFLECT**  
20 mins

1. Give all participants #30 **My Money vs. Borrowed Money**. Explain that the message and picture on the card are there to remind them of today's session.
2. Ask participants to empty their Tool Box and look at the 30 Tool Cards they have collected so far.

3. Ask participants to make up a **FLASH** dance, drama, song, or poem about what they have learned so far using the Tool Card they've collected today and at least 4 other Tool Cards.

Remind participants that **FLASH** performances are a minute or less. They can either do this as 1 group or as smaller groups and then share their performances.

4. Ask participants:

- What is your commitment to each other based on what you have learnt today?

Encourage participants to make a commitment based on talking to a family member about the risks and benefits of borrowing money versus using your own money.

5. Remind participants to keep their Tool Card safe in their Tool Box.

## **LOAN TAKING**

15 mins

## **SOCIAL FUND**

10 mins

## **CONCLUDE**

5 mins

1. Congratulate the participants on being great in the lesson today!

Say:

*Today, we carried out our VSLA activities, and talked about deciding whether to save or borrow. It's important to think about the risks and benefits associated with both. If you have to borrow, think about whether it's better to borrow from the Social Fund, a family member, or friend. Think about your plan to pay that person back and whether they are charging you interest. Think about your reason for borrowing and whether it is a necessity or for fun.*

*Next week we'll begin our sixth module, 'Planning for my Future'.*

2. Confirm the time and place of the next meeting.

# ***MODULE 6***

# ***PLANNING FOR MY FUTURE***

Health Center Visit

Session 31

Planning Use of Money

Session 32

Careers in My Community

Session 33

Personal Development Plan

Session 34



**SESSION 31:**  
***HEALTH CENTER***  
***VISIT***





***VISIT***

# ***OVERVIEW***

Participants visit their local primary health center and learn what to expect if they need health care.

# ***OBJECTIVES***

- I understand what to expect if I go to the health center
- I can name a place to get accurate information about my health
  - I believe that I am not alone

# ***MATERIALS NEEDED***

The Central Register

**Tool Card #31 Health Center Visit**

You will need to have spoken to the health center in advance to arrange this visit

# ***TIME***

1-2 hours

## **WELCOME**

5 mins

Welcome and sign in

## **TRAVEL TO THE HEALTH CENTER**

It may be easier to meet at the health center and sign in there.

## **TOUR OF THE HEALTH CENTER AND Q&A WITH THE HEALTH STAFF**

40 mins

Participants get a tour of the health center to understand what services are available and what to expect and ask health workers any questions.

## **CONCLUDE**

5 mins

Congratulate participants and confirm the next meeting.

## WELCOME

5 mins

1. Welcome the participants to the session.

Say:

*Welcome all of you! How are you and your families?  
I am excited that you decided to participate in this  
lesson. I am happy to see you all back here. Let's have  
fun today!*

2. Pass the book around for everyone to sign.

## WELCOME & TRAVEL TO THE HEALTH CENTER

Travel to the health center together or meet there, depending on what is easiest and safest for the group.

## TOUR OF THE HEALTH CENTER & Q&A WITH HEALTH STAFF

30 mins

1. The type of health center you will visit depends on what is most easily available and accessible to adolescents in your area. It's a good idea to visit a primary health center so that participants get an understanding of the most likely experience they'll have if they have a problem.
2. The facility you visit may have a preference on what participants are shown and how long they are there. Here is a list of questions participants should have an answer to by the end of the lesson through either the tour or the question & answer session.<sup>33</sup>

<sup>33</sup> Senderowitz, J., Solter, C., Hainsworth, G. Clinic Assessment of Youth Friendly Services. Pathfinder International. 2002.

- How do I get here using public transport?
- What days and times is the health center open?
- Does the health center have separate hours for adolescents?
- Who do I speak to when I first arrive?
- Is the client registration process private?
- Can I be seen without an appointment?
- Are services free? If not, how much do services cost?
- Where do I wait to see a health worker?
- How long is the average wait to see a health worker and what does this depend on?
- Are the examination rooms private? Can anyone see or hear me during an examination?
- Are records stored confidentially?
- Are both adolescent girls and boys welcome here?
- Is there a minimum age requirement for adolescents to use services? If yes, what is it?
- Do I need permission from my parents to attend, or do my parents have to come with me?
- Can I receive sexual and reproductive health services regardless of whether or not I'm married?
- Are providers here especially trained to see adolescents for sexual and reproductive health issues?
- Are other staff, such as the receptionist and security guard, trained in adolescent friendly services?
- Are there leaflets I can take home about my health?
- What services can I receive here?
- What services will I need a referral for or to visit another health center?
- Is counselling on sexuality, safer sex, pregnancy prevention, and STI and HIV prevention provided?
- What contraceptive methods are offered?

- Are condoms provided to both males and females?
- Are supplies (condoms, other contraceptive methods, and drugs) sufficient to meet the need?
- Is pregnancy testing offered?
- Is STI testing available? What type?
- If I am tested for pregnancy or STIs, when do I get the results?
- How do I get the results?
- If I'm positive for pregnancy or an STI, what happens next

## CONCLUDE

5 mins

1. Congratulate the participants on being great in the lesson today!

Say:

*Today, we carried out our VSLA activities, and talked about deciding whether to save or borrow. It's important to think about the risks and benefits associated with both. If you have to borrow, think about whether it's better to borrow from a family member or friend. Think about your plan to pay that person back and whether they are charging you interest. Think about your reason for borrowing and whether it is a necessity or for fun.*

*Next week we'll talk about 'Planning Use of Money'.*

2. Confirm the time and place of the next meeting.





**SESSION 32:**  
***PLANNING USE  
OF MONEY***





**DECISIONS**

# OVERVIEW

Participants buy shares, repay loans, take out loans, and contribute to the Social Fund. Participants think about the difference between their wants and needs by listening to Sara and Rafi's Decisions story.

# OBJECTIVES

- I understand the 7 steps of saving
- I can tell the difference between something I need and something I want
  - I believe that my future is hopeful

# MATERIALS NEEDED

Tool Card #32 Planning Use of Money

Color Cards

2 pieces of flipchart paper with 1 of these tables on each:

SARA'S WANTS AND NEEDS			
ITEM TO BUY	IS IT A NEED?	IS IT A WANT?	GIVE YOUR REASONS

RAFI'S WANTS AND NEEDS			
ITEM TO BUY	IS IT A NEED?	IS IT A WANT?	GIVE YOUR REASONS

# TIME

2 hours

## **WELCOME**

5 mins

Welcome and sign in

## **WARM UP**

5 mins

## **BUYING SHARES**

15 mins

Participants buy between 1 and 5 shares.

## **LOAN REPAYMENT**

15 mins

Participants repay loans they took out 4 weeks ago and record them in their Passbooks and the Central Register.

## **ACTIVITY: BORROWING MONEY**

30 mins

Participants hear a story from Rafi about when borrowing money can lead to problems, and consider the pros and cons of using their own money versus borrowed money.

## **REFLECT**

15 mins

Participants receive their Tool Card and use it to consider what they have learnt so far.

## **LOAN TAKING**

15 mins

Participants can request a loan of up to 3 times the shares they have bought. They are asked to pay it back in 4 weeks with a service charge.

## **SOCIAL FUND**

15 mins

Participants all contribute the same amount to the Social Fund. They can request from the Social Fund if they need funds for an unexpected life event.

## **CONCLUDE**

5 mins

Congratulate participants and confirm the next meeting.

## WELCOME

5 mins

1. Welcome the participants to the session.

Say:

*Welcome all of you! How are you and your families?  
I am excited that you decided to participate in this  
lesson. I am happy to see you all back here. Let's have  
fun today!*

2. Pass the book around for everyone to sign.

## WARM UP

5 mins

## BUYING SHARES

20 mins

## LOAN REPAYMENT

20 mins

## ACTIVITY: NEEDS & WANTS<sup>34</sup>

45 min

### 1. Ask participants:

- Why is saving for the future important?

### 2. Say:

*Saving is keeping money for tomorrow. So saving is keeping money to help with future needs. The needs can be expected (e.g. school fees) or unexpected needs or emergencies (e.g. replacing things that were stolen or health expenses). That's what we've been doing over the weeks by buying shares at our meetings – we've been saving money that can then be used to loan out to the group.*

*You won't always have this VSLA group, so it's important you learn the habit of saving on your own.*

*If you learn these 7 steps and use them in your life you will have learned something that is not only useful but very important in giving you a chance to make choices you may never have had before.*

1	Choose a savings goal
2	Make a savings plan
3	Know the difference between needs and wants
4	Control spending
5	Think about the future, money in money out
6	Save regularly
7	Save in a safe place

<sup>34</sup> Adapted from Youth in Action. 9. Planning Use of Money. Angela's Needs and Wants. Save the Children, Federation, Inc. 2015

## 3. Say:

*Sara and Rafi have both earned money this year and are trying to decide how to spend it. So that we can help them, we will use 2 new ideas to help them think through how to spend it.*

*The first one is 'needs,' which refers to those things that you must use money for no matter how little money you have*

*The second one is 'wants' and this represents items that can wait if you do not have enough money to buy them now. Wants are not an essential purchase right away.*

4. Read **Sara** and **Rafi's** Decisions.**SARA'S AND RAFI'S DECISIONS**

Sara has earned xxx this month by helping her mother sell fruits and vegetables at the market. She would like to buy a new dress to wear to her cousins wedding. The dress will cost xxx. She would also like to buy a nice wedding gift for her cousin. This would cost xxx. Each month she buys sanitary pads at xxx a package and spends about xxx on local transportation.

Rafi has earned xxx by helping other boys practice their reading and writing. He likes visiting the internet café but has not been well lately. Rafi has had a cough for several weeks. His grandmother bought him medicine at the pharmacy for xxx, and he would like to buy some more. Transportation to the local health clinic costs xxx. He would also like to pay for more time at the internet café for xxx an hour.

Both Sara and Rafi have many decisions to make!

5. Ask:

- How much does **Sara** have to spend in the coming month?
- How much is **Sara** planning to spend?
- What are the options she has on spending?
- What major decision will **Sara** have to make?
- How much does **Rafi** have to spend in the coming month?
- How much is **Rafi** planning to spend?
- What are the options he has on spending?
- What major decision will **Rafi** have to make?

**NOTE TO FACILITATOR:**

**This exercise may be challenging for some participants. Encourage them to write down their calculations on the paper provided.**

6. Divide participants into groups of 3 or 4.
7. Show participants the 'Wantsv and Needs Chart' to determine which of the expenses that **Sara** and **Rafi** have are wants or needs. Complete the chart as a group and ask them to give reasons for their answers. The correct answers are shown below.

<b>SARA'S WANTS AND NEEDS</b>			
ITEM TO BUY	IS IT A NEED?	IS IT A WANT?	GIVE YOUR REASONS
New dress	No	Yes	<b>Sara</b> would like to buy a new dress, but she has other clothes that she can wear.
Wedding gift	No	Yes	<b>Sara's</b> cousin will understand if her present is late or smaller.

SARA'S WANTS AND NEEDS			
ITEM TO BUY	IS IT A NEED?	IS IT A WANT?	GIVE YOUR REASONS
Sanitary pad	Yes	No	Sara needs to buy sanitary pads so that she can go to school during her menstruation.
Transport	Yes	No	Sara needs to be able to get around.

RAFI'S WANTS AND NEEDS			
ITEM TO BUY	IS IT A NEED?	IS IT A WANT?	GIVE YOUR REASONS
Cough medicine	Yes	No	If Rafi doesn't get medicine, his cough will get worse.
Transportation	Yes	No	Rafi needs to be able to get around
Internet Café	No	Yes	Rafi would like to visit the internet café, but if he doesn't it won't affect him in a bad way.

8. Encourage debate among the group if there are differing opinions.
9. Give each participant a green and red Color Card.

10. Say:



Let's identify good and bad money habits. I'm going to read a statement. I would like you to hold up your **green** card if you think it's a **good money habit** and a **red** Color Card if you think it's a **bad money habit**.

**Statement 1**

Making a plan on how to use our money.

Good money habit



**Statement 2**

Saving some money – even a little –regularly.

Good money habit



**Statement 3**

Buying things because our friends are buying them & not because we need them.

Bad money habit



**Statement 4**

Spending money on things before we plan.

Bad money habit



**Statement 5**

Reducing the amount of money we spend on things that we do not need.

Good money habit



**Statement 6**

Discipline in spending.

Good money habit



**Statement 7**

Borrowing money from other people for everything we want & not paying back.

Bad money habit



11. Say:

*To help you keep good money habits, you need to always stop, consider for as long as is necessary, and then decide.*

**STOP  
COUNT to 10  
THINK AGAIN  
BE WISE**

*The process of considering often includes discussing it with someone else & making a clear reason before doing it. This is a life skill that you should learn because it affects so many areas of your life & livelihood including your money & your health choices.*

**REFLECT**  
20 mins

1. Give all participants **#32 Planning Use of Money**. Explain that the message and picture on the card are there to remind them of today's session.
2. Ask participants to empty their Tool Box and look at the 32 Tool Cards they have collected so far.
3. Ask participants to make up a **FLASH** dance, drama, song, or poem about what they have learned so far using the Tool Card they've collected today and at least 4 other Tool Cards.

Remind participants that FLASH performances are a minute or less. They can either do this as 1 group or as smaller groups and then share their performances.

4. Ask participants:
  - What is your commitment to each other based on what you have learnt today?

Encourage participants to make a commitment based on communicating online safely.

5. Remind participants to keep their Tool Card safe in their Tool Box.

## **LOAN TAKING**

15 mins

## **SOCIAL FUND**

10 mins

## **CONCLUDE**

5 mins

1. Congratulate the participants on being great in the lesson today!

Say:

*Today, we carried out our VSLA activities, and talked about the difference between wants and needs. As our group comes to an end in the next few weeks, it's important that you feel confident saving money on your own. Next week we'll hear about 'Careers in My Community'.*

2. Confirm the time and place of the next meeting.



**SESSION 33:**  
**CAREERS IN MY  
COMMUNITY**





**CAREERS**

# **OVERVIEW**

Participants buy shares, repay loans, take out loans, and contribute to the Social Fund. Participants hear from male and female members of the community about their careers and their path to success.

# **OBJECTIVES**

- I understand the types of careers in my community
  - I can ask for help or advice when I need to
  - I believe that my future is hopeful

# **MATERIALS NEEDED**

**Tool Card #33 Careers in My Community**

Invite a man and woman from the community to talk about their careers

# **TIME**

2 hours

## **WELCOME**

5 mins

Welcome and sign in

## **WARM UP**

5 mins

## **BUYING SHARES**

15 mins

Participants buy between 1 and 5 shares.

## **LOAN REPAYMENT**

15 mins

Participants repay loans they took out 4 weeks ago and record them in their Passbooks and the Central Register.

## **ACTIVITY: COMMUNITY CAREER PANEL**

30 mins

Participants hear from a man and woman in the community about their careers and how they succeeded.

## **REFLECT**

15 mins

Participants receive their Tool Card and use it to consider what they have learnt so far.

## **LOAN TAKING**

15 mins

Participants can request a loan of up to 3 times the shares they have bought. They are asked to pay it back in 4 weeks with a service charge.

## **SOCIAL FUND**

15 mins

Participants all contribute the same amount to the Social Fund. They can request from the Social Fund if they need funds for an unexpected life event.

## **CONCLUDE**

5 mins

Congratulate participants and confirm the next meeting.

## WELCOME

5 mins

1. Welcome the participants to the session.

Say:

*Welcome all of you! How are you and your families?  
I am excited that you decided to participate in this  
lesson. I am happy to see you all back here. Let's have  
fun today!*

## WARM UP

5 mins

2. Pass the book around for everyone to sign.

## BUYING SHARES

5 mins

## LOAN REPAYMENT

5 mins

## ACTIVITY: COMMUNITY CAREER PANE

45 mins

### 1. Say:

*In the past, there were certain jobs that only men did and other jobs that only women did. For instance, you would never find a woman who ran a small business, or a man that took care of children. Now, things are different and this is becoming acceptable.*

*Today, I've invited some people from the community to talk to you about their own career choices and how they have become successful.*

*Let's welcome our guests!*

2. Allow guests to introduce themselves and give a short background on why they chose their career and how they became successful.
3. Allow participants to ask questions and guide the discussion to include these points:
  - Did you finish school?
  - What made you want to be in your profession?
  - How did you prepare for your career?
  - Who supported you when you were preparing for your career?
  - Who can I speak to if I want more information or support?

## REFLECT

5 mins

1. Give all participants **#33 Careers in My Community**. Explain that the message and picture on the card are there to remind them of today's session.
2. Ask participants to empty their Tool Box and look at the 33 Tool Cards they have collected so far.

3. Ask participants to make up a **FLASH** dance, drama, song, or poem about what they have learned so far using the Tool Card they've collected today and at least 5 other Tool Cards.

Remind participants that FLASH performances are a minute or less. They can either do this as 1 group or as smaller groups and then share their performances.

4. Ask participants:
  - What is your commitment to each other based on what you have learnt today?

Encourage participants to make a commitment based on communicating online safely.

5. Remind participants to keep their Tool Card safe in their Tool Box.

## **LOAN TAKING**

15 mins

## **SOCIAL FUND**

10 mins

## **CONCLUDE**

5 mins

1. Congratulate the participants on being great in the lesson today!

Say:

*Today, we carried out our VSLA activities, and heard from male and female community members about the careers they have chosen and how they have become successful. You may be interested in a different career, but you can learn from those around you about how they started their career path.*

*Next week, we will work on our 'Personal Development Plan'.*

2. Confirm the time and place of the next meeting.



**SESSION 34:**  
***PERSONAL***  
***DEVELOPMENT***  
***PLAN***





# **PERSONAL DEVELOPMENT PLAN**

# OVERVIEW

Participants buy shares, repay loans, take out loans, and contribute to the Social Fund.

# OBJECTIVES

- I understand that finishing my education is important to achieving my goals
  - I can collect, analyze, and organize information to find the best solution to a problem
  - I believe that my future is hopeful

# MATERIALS NEEDED

Tool Card #34 Personal Development Plan

Personal Development Plan handout sheets

Pens

Flipchart showing the SMART formula:

<b>SPECIFIC</b>	Have a clear target
<b>MEASURABLE</b>	Can it be measured?
<b>ACHIEVABLE</b>	Be realistic
<b>RELEVANT</b>	Do what you're good at
<b>TIMELY</b>	Have a clear timeline

# TIME

2 hours

## **WELCOME**

5 mins

Welcome and sign in

## **WARM UP**

5 mins

## **BUYING SHARES**

15 mins

Participants buy between 1 and 5 shares.

## **LOAN REPAYMENT**

15 mins

Participants repay loans they took out 4 weeks ago and record them in their Passbooks and the Central Register.

## **ACTIVITY: PERSONAL DEVELOPMENT PLAN**

30 mins

Participants begin developing their own Personal Development Plan using the SMART formula.

## **REFLECT**

15 mins

Participants receive their Tool Card and use it to consider what they have learnt so far.

## **LOAN TAKING**

15 mins

Participants can request a loan of up to 3 times the shares they have bought. They are asked to pay it back in 4 weeks with a service charge.

## **SOCIAL FUND**

15 mins

Participants all contribute the same amount to the Social Fund. They can request from the Social Fund if they need funds for an unexpected life event.

## **CONCLUDE**

5 mins

Congratulate participants and confirm the next meeting.

## WELCOME

5 mins

1. Welcome the participants to the session.

Say:

*Welcome all of you! How are you and your families?  
I am excited that you decided to participate in this  
lesson. I am happy to see you all back here. Let's have  
fun today!*

2. Pass the book around for everyone to sign.

## WARM UP

5 mins

## BUYING SHARES

20 mins

## LOAN REPAYMENT

20 mins

## ACTIVITY: PERSONAL DEVELOPMENT PLAN<sup>35</sup>

30 min

### 1. Say:

*Over the last few weeks and months you have worked hard to think about ways you can help prepare yourselves for the future. We've discussed relationships, gender, savings, and much more! You've collected a Tool Card each session to remind you of what you've learnt during The FLASH Toolkit, and these are yours to keep and refer to as you navigate the future.*

*Your thoughts on the topics we've discussed will evolve over time as you grow, experience more, and meet new people and situations. Our final session before the 'Share Out' will be on completing a 'Personal Development Plan'.*

### 2. Say:

*An effective Personal Development Plan should include the following:*

- A clear and well-defined long-term goal. Usually these are either related to education "Can you read?" or "Did you complete general education, or a TVET?", or to employment "Have you worked?"
- Alternative or additional goals.
- Specific activities designed to help you work towards your goals.
- A handful of short-term goals together with a realistic timetable.
- Specific resources needed to accomplish each goal (tuition, transportation, childcare etc.).

<sup>35</sup> Adapted from Youth in Action. 9. Planning Use of Money. Angela's Needs and Wants. Save the Children, Federation, Inc. 2015

3. You can summarize this by saying:

Dreams written in detail with a timeline are	GOALS
--	-------

Goals broken down become	STEPS
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Steps made into a schedule becomes a	PLAN
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A plan is only a plan when it's accompanied by	ACTION
--	--------

4. Show participants the flipchart paper with the **SMART** formula.

Read it aloud and ask if everyone understands it.

SPECIFIC	Have a clear target
----------	---------------------

MEASURABLE	Can it be measured?
------------	---------------------

ACHIEVABLE	Be realistic
------------	--------------

RELEVANT	Do what you're good at!
----------	-------------------------

TIMELY	Have a clear timeline
--------	-----------------------

5. Give each participant a handout of the '**Personal Development Plan**'.

## PERSONAL DEVELOPMENT PLAN

Long Term Goal:		
Short Term Goal:		
Steps	By When:	Resources Needed
Short Term Goal 2		
Steps	By When:	Resources Needed
Short Term Goal 3		
Steps	By When:	Resources Needed

6. Say:

*This is one example of a Personal Development Plan, but you can add as many short term goals or steps as you need to accomplish your long-term goal. This plan is for you, so the most important thing is that it's realistic.*

*You might not finish this plan today, that is ok. You might need to think about it or discuss it with a teacher or someone in your family. This plan is yours to keep and help you stay on target.*

7. Spend the remainder of the Activity time on the Personal Development Plan.

## REFLECT

20 mins

1. Give all participants **#34 Personal Development Plan**. Explain that the message and picture on the card are there to remind them of today's session.
2. Ask participants to empty their Tool Box and look at the 34 Tool Cards they have collected so far.
3. Ask participants to make up a **FLASH** dance, drama, song, or poem about what they have learned so far using the Tool Card they've collected today and at least 5 other Tool Cards.

Remind participants that FLASH performances are a minute or less. They can either do this as 1 group or as smaller groups and then share their performances.

4. Ask participants:

- What is your commitment to each other based on what you have learnt today?

Encourage participants to make a commitment based on communicating online safely.

5. Remind participants to keep their Tool Card safe in their Tool Box.

## **LOAN TAKING**

15 mins

## **SOCIAL FUND**

10 mins

## CONCLUDE

5 mins

1. Congratulate the participants on being great in the lesson today!

Say:

*Today, we carried out our VSLA activities, and began our own Personal Development Plan*

*Next week is our final session and where we each receive .*

2. Confirm the time and place of the next meeting.



# ***MODULE 7***

***I CAN DO IT***

Community Project Ideas



# **COMMUNITY CELEBRATION**





