



# AFLATEEN IN YOUTH WORK

Teachers' manual

Social and Financial Education for Youth



# AFLATEEN IN YOUTH WORK

Teachers' manual

## ABOUT AFLATOUN

Aflatoun provides children aged 3-18 with Social and Financial Education. Aflatoun works in partnership with other organizations to reach children and youth across the world.

Aflatoun provides children with the building blocks of life, encouraging them to save their resources and start social and financial microenterprises. Through Social and Financial Education, children and youth are empowered to make a positive change in their lives and in their communities and eventually break the cycle of poverty in which many find themselves. For more information, please visit [www.aflatoun.org](http://www.aflatoun.org)

## ACKNOWLEDGEMENTS

We would like to express our acknowledgement to Aflatoun International for granting us access and rights to use their publications in creating this manual.

The European Commission's support for the production of this publication does not constitute an endorsement of the contents, which reflect the views only of the authors, and the Commission cannot be held responsible for any use which may be made of the information contained therein.

This manual is written in cooperation with three organization:

Csoport-téka Egyesület, Hungary

Pomoc Deci, Serbia

Skola Dokoran – Wide Open School, Slovaki



*The manual was supported by the European Union Erasmus+ program in project “Aflateen – Social and Financial Education for Engagement, Entrepreneurship and Employment”.*



Co-funded by the  
Erasmus+ Programme  
of the European Union

# TABLE OF CONTENTS

## INTRODUCTION 5

## 1 PERSONAL UNDERSTANDING AND EXPLORATION 9

|     |                     |    |
|-----|---------------------|----|
| 1.1 | Welcome to Aflateen | 10 |
| 1.2 | Who am I?           | 14 |
| 1.3 | My Family           | 17 |
| 1.4 | My Friends          | 20 |
| 1.5 | My Community        | 23 |
| 1.6 | My Goals, my dreams | 26 |
| 1.7 | My Career           | 32 |

## 2 RIGHTS AND RESPONSIBILITIES 37

|     |                                       |    |
|-----|---------------------------------------|----|
| 2.1 | Knowing my Rights                     | 39 |
| 2.2 | Can and Able: Our Different Abilities | 49 |
| 2.3 | Gender and Social Roles               | 53 |
| 2.4 | Our Only Home                         | 59 |

## 3 SAVING AND SPENDING 63

|     |                             |    |
|-----|-----------------------------|----|
| 3.1 | Money and Well-being        | 64 |
| 3.2 | Learning About Saving Money | 67 |
| 3.3 | Creating a Budget           | 71 |
| 3.4 | Savings Options             | 76 |
| 3.5 | Smart Savers                | 80 |
| 3.6 | Money, Power and Rights     | 85 |
| 3.7 | Being a Cool Consumer       | 96 |

|          |                                                 |            |
|----------|-------------------------------------------------|------------|
| <b>4</b> | <b>PLANNING AND BUDGETING YOUR ENTERPRISE</b>   | <b>103</b> |
| 4.1      | Brainstorming                                   | 105        |
| 4.2      | Mind Mapping                                    | 110        |
| 4.3      | Swot Analysis                                   | 116        |
| 4.4      | Outlining a Business Plan                       | 121        |
| 4.5      | Assigning Roles & Responsibilities              | 129        |
| 4.6      | Budgeting for an Enterprise                     | 134        |
| 4.7      | Pitching my Proposal                            | 140        |
| <br>     |                                                 |            |
| <b>5</b> | <b>SOCIAL AND FINANCIAL ENTERPRISE EXAMPLES</b> | <b>145</b> |
| 5.1      | Social Enterprises                              | 146        |
| 5.2      | Financial Enterprises                           | 150        |
| <br>     |                                                 |            |
| <b>6</b> | <b>FACILITATOR'S GUIDE</b>                      | <b>153</b> |



# INTRODUCTION

## WELCOME

Welcome to the world of Aflatoun: this ambitious programme was established in helping young people become agents of change in their communities through Social and Financial Education.

Aflatoun has different educational programs both for children and young people and the youth workers, teachers, facilitators working with them. The program is designed in two levels: non-formal education trainings for experts working with children and young people between age 3 and 18 and training of trainers who prepare these experts for teaching social and financial skill development with nonformal tools. The program targets three age groups: Aflatot is for kindergarten children, Aflatoun is for primary school age children and Aflateen is designed for teenagers.

This manual is called Aflateen Teachers' manual in youth work– it is for those experts, who work directly with young people above age 14, within formal school sessions or outside of school-time: in youth work, at NGOs or at free-time activity sessions.

Young people are capable of so much. Aflateen's mission is 'to inspire socially- and economically-empowered young people to lead responsible lives and be agents of change'. The world is faced with many challenges. We hear stories of widespread poverty, environmental crisis, social injustice, crime, and a low quality of life in many countries. But for each challenge, we also hear inspiring stories of people who work towards something better. Young people have prominent roles in these inspirational stories as well. All over the globe, more and more young people are becoming involved and engaged in projects that make a difference in their communities.

By providing the Aflateen programme, we can further help young people realise their potential and become agents of change.

The Aflateen programme is designed as a journey for young people to reflect on their lives, learn to explore issues and problems in society, acquire life skills that help them become engaged citizens and enact enterprises and projects with other young people for their communities.

## BACKGROUND

The Aflateen programme is part of a larger movement called Aflatoun, which brings Social and Financial Education to children and young people worldwide. Social and Financial Education is aimed at helping young people think critically, learn about rights and responsibilities and gain financial knowledge and skills that will enable them to achieve their dreams. It also helps them reflect and make sense of the life transitions they are going through and how they can best be engaged in the world. Social Education teaches them to believe in themselves and become responsible citizens by understanding and being involved in social issues that affect them. Financial Education teaches the important skills of saving, budgeting and engaging in age-appropriate Social and Financial Enterprises.

Throughout the curriculum, 'learning by doing' is encouraged. This is done via:

1. The Session activities.
2. The Social and Financial Enterprises that the young people create.

The activities in the curriculum provide examples and other tools to help the Facilitators as they provide a structure to this experiential learning by building the bridge between the young people's current knowledge and the curriculum's learning objectives. These activities, frameworks, resources and examples provide the scaffolding to help participants reach their goals, including their learning goals. Since facilitators can be teacher at formal schools and / or youth workers working in non-formal education environment, the manual will give options for both fields.

## OBJECTIVES

At the end of the programme, young people will be able to:

- Examine and reflect on their identities, values and beliefs, as well as their relationships with family, friends and communities.
- Critique and investigate how rights are realised or violated in society.
- Describe and practice responsible use and accumulation of financial, natural and other kinds of resources: people, planet and profit.
- Demonstrate the ability to conduct planning and budgeting activities towards realising a desired goal.
- Conduct enterprises that have a positive effect in their communities.

## FACILITATORS

This Aflateen Manual for Teachers is designed for Facilitators: youth workers, teachers and professionals working with teenagers. It addresses different issues that are relevant for young people, but it is geared towards social and financial empowerment. It is also designed to be flexible enough for Facilitators to mix and match activities, depending on what participants would like to learn more about and the schedule that is available to them.

We have also added a Curriculum Plan Guide at the end of this Manual, which is based on different Session durations, which you can refer to. Please be sensitive to the varying abilities of your participants and the appropriateness of the activities given the different experiences and background of young people. The Aflateen Manual follows the core elements of Social and Financial Education and is organised into three major parts:

1. **AFLATEEN LEARNING MODULES** – guides for one to two hour-long Sessions, where the participants explore a particular topic.
  - **Section 1: Personal Understanding and Exploration** – reflecting on their identities, values and beliefs, as well as their networks of family, friends and communities.
  - **Section 2: Rights and Responsibilities** – exploring society and investigating the realisation of rights and performance of responsibilities.
  - **Section 3: Saving and Spending** – learning about the responsible use and accumulation, of financial, natural and other kinds of resources.
2. **AFLATEEN PRACTICE MODULES** – guides for one to two hour-long Sessions that lead participants through planning, budgeting and implementing their own Social or Financial Enterprises.
  - **Section 4: Planning and Budgeting Your Enterprise** – leading the participants through the process of planning and starting an enterprise.
  - **Section 5: Enterprise Examples** – learning about examples of Social and Financial Enterprises.
3. **AFLATEEN FACILITATOR RESOURCES** – provides resources to support Facilitators in conducting Sessions and organising a Savings Club
  - **Facilitators Guide** – guidelines for successfully conducting Sessions, including general tips for facilitation in formal and non-formal educational environment.
  - **Common Activity Guide** – guidelines for various activities, including setting up a Club and Savings Process.

This Manual is a collection of lesson plans and is designed to be flexible enough to adapt to your needs. An effective programme requires incorporating lessons from at least the first four sections. You are free to mix and match the activities, ensuring that the learning modules that you choose are those most relevant for your group. Some Aflateen activities are essential for the programme:

1. **LEARNING SESSIONS** – either through a formal class or an informal group gathering, participants undergo a learning Session based on the modules provided in this Manual
2. **SAVINGS SYSTEM** – throughout the programme, participants actively practice the skill of saving money and resources and develop a system to keep track of their use of money.
3. **CONDUCT ENTERPRISES** – as a culmination of working through the learning modules, participants plan and conduct Social or Financial Enterprises that have a positive impact in their community.

The Planning & Budgeting Your Enterprise module serves as a guide for this.

## Some general notes on the Learning and Practice Modules Manual

- The first four sections re: Personal Understanding and Exploration; Rights and Responsibilities; Saving and Spending; and Planning and Budgeting Your Enterprise
- Each section is comprised of seven to nine Sessions and provides sequential lesson plans for the Facilitator.
- Each Session is divided into an Introduction, Session Overview, Explore and Think, Investigate and Act, Reflect and optional Project Work.

**INTRODUCTION** – This provides basic information on the topic for the Facilitator and should be shared briefly with the participants through the lesson.

**OVERVIEW** – This provides learning objectives, materials needed and Information for the Facilitator.

**EXPLORE AND THINK** – This is the Starter Activity for the Session. It is designed to begin stimulating the participants' thoughts on the topic of the Session and serves as an introductory activity.

**INVESTIGATE AND ACT** – This is the main learning activity for the Session. Each Session provides two options for this activity. Unless otherwise indicated, Facilitators should choose only one option.

**REFLECT** – This is the final activity for each Session and reviews and consolidates the learning.



# 1

# PERSONAL UNDERSTANDING AND EXPLORATION

## MODULE OBJECTIVES

At the end of this module, participants will be able to:

- Familiarise and associate themselves with the global Aflateen programme.
- Know and befriend other participants and facilitators through sharing of personal information and stories.
- Reflect on their personal identities, dreams and abilities.
- Reflect and understand their relationship with family and friends, as well as their roles within the wider community.

# 1.1 WELCOME TO AFLATEEN

## LEARNING OBJECTIVES

Positive self-beliefs are essential for young people who want to become an agent of change within their communities. Young people are encouraged towards greater self-knowledge and the belief that they can accomplish their goals and succeed. They are given the space to explore values, both individually and through interaction with peers. As part of that process, they are encouraged to express themselves creatively.

This is also the age at which young people transition from being children into becoming young adults – and the tensions that arise as they grapple with their independence, identity, values and even physical changes, sets the stage for more personal self-reflection, understanding and exploration.

## KEY LEARNING

- The participants are now part of Aflateen, a worldwide group of young people that are dedicated to making a positive change.
- Aflateen is their group. They can feel safe sharing their thoughts and feelings with each other and with their facilitator.

## Materials Needed



- **Option 2:** Blindfolds (optional); Obstacle Course plan (photo or illustration); photo of a blindfolded participant going through the obstacle course.
- **Reflect:** Paper and pens for the Aflateen Contract; photos of an Aflateen Contract example and participants signing the Aflateen Contract
- **General:** Personal Journals for all participants (optional).

## Information for Facilitators: youth workers and teachers

- Think about what additional information and knowledge you, as the facilitator, would need to know in order to teach this Session.
- Write down in your own words what Aflateen is and why it is important to you. Practise sharing this with a friend before the start of this Session.
- Set up the obstacle course for Option 2 (if using this one) before the Session starts. Create a safe environment for that, even you are in a classroom or a community place, outdoor or indoor.
- Write down your expectations of the group that you will add to the Aflateen Contract.

- Prepare a personal story of a time you joined a new group to share with your group. Include things such as how you felt, what you did to build trust and understanding, etc.
- Arrive early to meet the participants and get to know them. Learn their names and some of their goals.

## EXPLORE AND THINK

### STARTER: TAKE A STAND



#### Method

1. Inform the participants that Aflateen is an interactive programme where they will learn financial and life skills that will help them improve their futures. Point out that Aflateen is different than school and that they'll work as a team and find answers together.
2. Introduce the participants to 'Explore and Think' and explain that they will start every Aflateen Session with an Explore and Think activity to warm up their minds and get them thinking about the topic of the day.
3. Next, introduce the group to the Take A Stand activity. Tell them that they will hear a statement and that they need to decide whether they agree or disagree with it and then share their reasons why. Remind them that there are no right or wrong answers and that it is okay for participants to disagree with their friends.

#### Statements:

- *People my age can make a change in their communities.*
  - *Anyone can reach their goals if they work hard.*
4. Read one of the two statements below. Ask the participants to close their eyes so they can't see their friends' answers and tell them to put their hands on their heads if they agree with the statement or on their knees if they disagree with it.
  5. Next, ask them to explain their answers and ask follow-up questions. Keep the discussion going for as long as the participants are engaged and interested.

## INVESTIGATE AND ACT

Choose one of the following two activities. Note that Option 1 works best with participants who do not know each other well, while Option 2 works best with participants that already know each other well. Participate in the activity yourself to show participants you are a member of the group and not just the 'facilitator'.

### OPTION 1: GETTING TO KNOW YOU

**NOTE:** If you are dealing with a large group, it may be a better to split the participants up into small groups rather than pairs and make them share what they consider the most interesting thing that they discovered during their interviews.



## Method

1. Start by sharing these three tips for strong communication:
  - *Go somewhere you can have a private conversation.*
  - *Respect what your partner has to tell you. Ask lots of questions and try to listen more than you speak.*
  - *Make strong eye contact with your partner. Nod your head, smile and show your partner you really care about what he/she has to say. Make safe body contact, such as putting a hand on the shoulder, if you both feel comfortable.*
2. Next, get the participants to pair up and ask them to interview each other for five minutes each, keeping the three tips you just mentioned in mind. Suggest they questions such as:
  - *Where did you grow up?*
  - *What type of career do you want?*
  - *What is one thing that nobody else in the group knows about you?*
  - *What do you want to learn in Aflateen?*
3. After 10 minutes, bring the group back together.
4. Ask the participants to introduce their partner to the group and share what they learned about their partners.

## Guide Questions for after the activity

- *How did you feel during the activity?*
- *Were there moments where you felt afraid or uncomfortable about sharing information? How did you overcome these feelings?*
- *Can you name two other people in the group and share something you learned about them?*

## OPTION 2: TRUST WALK



## Method

1. Ask the participants to pair up and assign one participant as A and the other as B.
2. Lead the group through the course you have set up and explain any obstacles or special instructions. Show them the example photos or illustrations of the obstacle course and participants taking part in another Trust Walk.
3. Give the pairs two minutes to make a strategy, encouraging them to find ways to get through the course successfully and in a way that both partners are comfortable with.
4. Ask the A's to put on the blindfold (if using), or to close their eyes. Next, ask the B's to guide the A's through the course.
5. Switch roles so the A's guide the B's, this time starting from the other end of the course, so that the B's cannot 'walk' the course from memory.
6. If only one pair can go through at a time, the other participants should encourage the pair that is going and offer guidance.

## Guide Questions for after the activity

- *How did you feel in the activity?*
- *What did pairs do to make it easier or more difficult to complete the activity?*
- *Were there moments where you felt afraid or uncomfortable taking part in the Trust Walk? How did you overcome these feelings?*
- *Has your trust for your partner/the group gotten stronger? Why/Why not?*
- *What else can the group do to encourage trust?*

## REFLECT



### Method: Aflateen Contract

1. Start by explaining the Aflateen Contract to the group, informing them that joining Aflateen is a choice and not something that they have to do. Remind them that by signing the contract, they join the many Aflateen members from countries all over the world, covering every major continent. Show them the photos of an example Aflateen Contract and of other participants signing their respective Aflateen Contract.
2. Point out that, by signing the Aflateen Contract, all facilitators and participants agree to all of its terms.
3. As Aflateen is for young people, they will be the ones that will design the Aflateen Contract, so ask the group to share what they expect from the Aflateen facilitators and participants.
4. Get a piece of paper and write 'Aflateen Contract' at the top of the page. Write the participants' suggestions on the Aflateen Contract and encourage every member of the group to share their ideas. Words can include respect, participation, punctuality, etc. Allow the participants to come up with their own words, showing them that Aflateen is THEIR programme. Within non-formal learning and youth work making an agreement before a group starts working is quite popular, but in formal education it can be unusual a bit. Explain the youngsters that with the agreement they can express their engagement to this new adventure that Aflateen group will provide them. It can be challenging to implement nonformal methods to formal settings, so it is crucial to clarify this at the beginning.
5. Explain any of your own expectations.
6. Invite participants to add, change or debate anything on the Aflateen Contract.
7. Sign the Aflateen Contract in front of the participants to show that you're committed to the group.
8. Next, invite the participants to sign the Aflateen Contract and welcome them to Aflateen!
9. Once you have all signed the Aflateen Contract, spend approximately five minutes reviewing the key learnings from the Session:
  - The participants are now part of Aflateen, a worldwide group of young people that are dedicated to making a positive change.
  - Aflateen is an interactive programme for young people to gain financial and life skills.
  - Aflateen is their group. They can feel safe sharing their thoughts and feelings with each other and with their facilitator.

## 1.2 WHO AM I?

Adolescence is a challenging phase in everyone's life. We change from being children to becoming young adults, although we are not quite sure what that means. Strong emotions are released as a result of the different tensions in our lives and our search for answers.

This Session helps participants reflect on the different events and people that have influenced their sense of self. The Session will give participants an opportunity to identify their unique strengths, to accept who they are and to think about the person they want to become.

### LEARNING OBJECTIVES

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

- Name and describe at least two of their strengths.
- Name and describe at least three important events that have influenced their identity.
- Describe the person they want to be in five years.

### KEY LEARNING

- We are influenced by all the events that we have experienced. We can build upon our positive experiences and we can bounce back from negative experiences and become stronger.
- Strengths are positive qualities that make us who we are. We all have strengths and it's important for us to recognise these.
- We can't control everything, but we can influence the type of people we become in the future.

### Materials Needed



- **Starter:** Three sheets of paper, each with one of the questions from Explore and Think on it.
- **Option 2:** Paper and pens (one per participant).

### Information for Facilitators: youth workers and teachers

- Prepare some examples taken from the local community or of national heroes who managed to overcome their past in order to succeed.
- When you use these methods in youth work, it is important to adapt these methods to the needs of your target group. You may find some tips in the descriptions how to deal with youth from disadvantaged background, such as low literacy groups.

# EXPLORE AND THINK

## STARTER: SILENT DEBATE

**NOTE:** For low-literacy groups, it is advisable to use the Vote With Your Feet activity instead.



### Method

1. Start by explaining that, in this Session, the group will be exploring who they are, where they have come from and where they are going in life.
2. Inform the participants that you have placed three sheets of paper around the room and that each sheet has a question written on it:
3. What is more important, our past or our future? Why?
4. What is one of your strengths?
5. Does everyone have the ability to be happy in life? Why/why not?
6. Ask the participants to walk around the room and write their answers to each question on the sheet. Inform the group that they can also respond in writing to other participants' answers.
7. Remind everyone that there are no right or wrong answers and encourage the debate by telling the participants they can challenge each other.
8. Keep the Silent Debate going as long as participants are engaged and interested.
9. Review the participants' answers and ask them to explain their answers and give examples.

# INVESTIGATE AND ACT

## LETTER TO SELF



### Method

1. Ask participants about the person they were five years ago. Get a balance of positive and negative comments.
2. Ask participants about the person they would like to be in five years. Ask some of the following questions:
  - *What are some of the changes you want to make?*
  - *What are some of the obstacles you will face? How will you deal with them?*
  - *What sacrifices will you have to make?*
3. Give each participant a sheet of paper and pen. Ask them to work alone to compose a letter to their future selves.
4. Share some of the following questions to help participants write their letters:
  - *What are some of your qualities you are proud of and you want to remain the same in the future?*
  - *What are some things about yourself you want to change in order to become the person you want to be?*
  - *What type of person do you want to be? What types of relationships will you have? What will you do for fun? What will you do for work?*

5. Give the participants 10 minutes to compose their letter.
6. Ask participants if it was easy or difficult to write the letter and encourage participants to read their letters to the group.
7. Instruct the participants to keep their letters in a safe place, so they can look at them in five years.

## REFLECT

**NOTE:** Be very specific when you praise the participants. Give examples and give the strength a name. Tell your participants how their strengths make you feel as their facilitator (e.g.: “Anna, I saw you helping one of your friends before class today. That shows me you are a caring friend. I feel proud to have you in our class.”)



### Method

1. Ask the participants to form a circle.
2. Start by explaining the meaning of ‘strengths’ by telling the group that strengths are any positive qualities that make us who we are; they are the qualities that have helped us get through all the positive and negative events in our lives and helped us become the person we are today. Point out that everyone has strengths.
3. Next, ask participants to close their eyes and think of one of their own strengths.
4. After a few minutes, ask two or three participants to share their strengths with the group. Use some of the following questions:
  - *What do you call this strength?*
  - *Why is it important to you?*
  - *Where/when do you use your strength in life?*
5. Invite a volunteer into the middle of the circle and encourage the other participants to praise the strengths that the person previously highlighted, as well as any others. If necessary, take the lead by praising the student yourself first.
6. Have all participants pair up and take turns praising one another’s strengths. Encourage them to make eye contact with the person they are praising and to be very specific.
7. Take 10 minutes for this activity and then spend approximately five minutes reviewing the key learnings from the Session:
  - We are influenced by all the events that we have experienced. We can build upon our positive experiences and we can bounce back from negative experiences and become stronger.
  - Strengths are positive qualities that make us who we are. We all have strengths and it’s important for us to recognise these.
  - We can’t control everything, but we can influence the type of people we become in the future. Remember to highlight examples from the community and ask the young people to think of other examples.

# MY FAMILY 1.3

## KEY LEARNING

- As we get older, our relationship with our families often becomes more complex. We struggle between the role of being someone's 'child' and becoming independent people. As we push for freedom, our parents often react by increasing their authority and control.
- In this Session, we will discuss different types of families, different sources of conflict within families, frustrations young people may feel and think of ways to resolve these conflicts.

## LEARNING OBJECTIVE

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

- Identify the different roles in their families.
- Identify sources of conflict in their families and ways to resolve conflict.
- Describe different family types.

## Materials Needed



- **Starter:** Three sheets of paper with either Agree, Disagree, or Not Sure written on them.
- **Role Cards** (see instructions below).
- **Reflect:** Photos of participants from another Aflateen group acting out a scene using the Image Theatre technique (optional).

## Information for Facilitators: youth workers and teachers

- Make Vote With Your Feet fun by using a rolled up piece of paper as a microphone and acting like a talk show host.
- Prepare the Role Cards in advance. Write a different common family/household role on each card and prepare one card for each family/household member (e.g. mother, father, son, daughter, guardian, step-father, uncle, aunt, grandmother, grandfather, etc.).
- In youth work this can be a powerful tool to involve families. You may give task to discuss with parents and relatives.
- Youngster with low verbal skills can express the challenges they struggle with by using improvisational drama technique. Ask the participants to present example mini-situations, where conflicts can be shown.

# EXPLORE AND THINK

## STARTER: VOTE WITH YOUR FEET



### Method

1. Place the Agree, Disagree and Not Sure signs on three walls of the classroom, or backs of three chairs positioned around the classroom.
2. Read one of the following two statements out to the participants and ask them to go to the relevant sign, depending on whether they agree or disagree with the statement, or are not sure.
  - *Parents don't understand the issues we deal with.*
  - *My family is more important than my friends.*
3. Follow this up by asking a few of the participants to explain their decisions. Remind the group that there are no right or wrong answers and that it is okay for them to disagree with their friends.

# INVESTIGATE AND ACT

## FAMILY REUNION



### Method

1. Randomly hand out the Role Cards to the participants.
2. Call out a number between three and seven and ask the participants to form groups of that size. Tell them that their group is now a 'family', or 'household'.
3. Ask the participants to look at their cards and explain that they now represent that particular member of the family/household.
4. Ask the participants to discuss some strengths and some sources of conflict that would arise in their 'family'/'household'.
5. Keep the activity going for as long as the participants are engaged or interested and then, if time allows, repeat the activity with a different card for each participant and a different number.

### Guide Questions for after the activity

- *How did you feel during the activity?*
- *What are some of the sources of conflict in our families?*
- *What can we do to resolve conflict?*
- *How would a child react to these conflicts?*
- *How can a young adult react to these conflicts?*
- *What are some of the different family structures in our communities? What other family structures might exist in other communities?*

# REFLECT

**NOTE:** It is important that every member of the group participates in this activity.



## Method

1. Form three equal-numbered groups.
2. Explain that, in this activity, the participants will act out a scene using the Image Theatre technique. This technique requires them to use only their bodies (e.g. via facial expressions and body language) and not their voices. Encourage participants to demonstrate these skills in their role-plays.
3. Ask each group to present a typical family scene using the technique. This could include:
  - A normal evening in the household.
  - An argument about money in the household.
  - A situation where the family is celebrating.
  - Situations youngsters struggle with in their daily life at home with their parents, siblings or relatives.
4. Give them three minutes to practise their scene and then ask each group to perform theirs to the rest of the participants. Once they have finished, ask the other participants to describe the scene.
5. Follow up with some of the following questions:
  - *What are the different roles you saw in the role play? How is this situation similar or different from situations in your own household?*
  - *In situations where there was conflict, what advice would you give to the characters?*
  - *Why is it important to celebrate holidays, special events and accomplishments with our families? How can you contribute to such celebrations?*
6. Take 10 minutes for this activity and then spend approximately five minutes reviewing the key learnings from the Session:
  - Each family is unique. Families, like people, are all different and are always changing.
  - Conflict with family members is normal at this age. It is important for family members to try and understand each other to resolve conflict and support each other.
  - Every family member has a different role and responsibilities. It is important to remember this in times of family conflict and celebration.

## 1.4 MY FRIENDS

Friendships are some of the most important relationships we have in life, especially during adolescence. Our peers are going through similar experiences, which helps us understand each other better.

### KEY LEARNING

- This Session helps participants reflect on the influence their friends have on their own lives and gives them some tools to help build healthy relationships. Additionally, it will help participants reflect on the type of friend they want to be to their peers.

### LEARNING OBJECTIVE

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

- Define a healthy and an unhealthy relationship.
- Identify positive and negative forms of peer pressure.
- Describe ways to stand up to peer pressure.

### Materials Needed



- Nothing

### Information for Facilitators: youth workers and teachers

- Prepare some examples of healthy and unhealthy relationships from your own life and some that you feel are typical for your participants.
- Peer pressure is an important issue in this age of young people. Both in youth work and in formal education, talking and playing about establishing healthy relationships is essential. This session should be strongly built on the self-esteem exercises development, since teenagers tend to adapt the reflections come from peers as a mirror, so this can be a good tool to prevent bullying.

# EXPLORE AND THINK

## STARTER: SCENARIO



### Method

10-15

1. Read the following scenario about a young person facing a typical challenge out to the group and ask them to offer advice, as if they were talking to a friend:

*Joseph and Paul are both 17 years old and have been friends for as long as they can remember. Lately, Paul has been hanging out with a different group of friends that smoke and make fun of other people. Joseph feels very close to Paul and doesn't want to lose their friendship, but Joseph does not enjoy being around Paul new friends. What advice would you give to Joseph?*

2. Discuss with the young people the idea that some relationships are healthy while others are unhealthy. Some make us stronger, happier and healthier while the others might make us sad, stressed or teach us bad habits.

# INVESTIGATE AND ACT

## HEALTHY AND UNHEALTHY RELATIONSHIPS



### Method

25-30

1. Ask the participants to form groups of five to seven and give each group a piece of paper and pen.
2. Explain to the participants that you will read several examples of friendships and that they will need to decide, within their group, if it is a healthy or unhealthy relationship and explain why. Remind the groups that there are no right or wrong answers.
3. Give the groups approximately one minute to discuss each relationship example.
4. Ask each group to share their decisions on whether the relationship is healthy or unhealthy with the rest of the participants and to give their reasons why.
5. Use these examples listed below, or your own if you have prepared some:
  - *Your friend makes you feel good about yourself.*
  - *Your friend doesn't want you to be friends with anyone else.*
  - *You spend all of your money when you're with your friend.*
  - *Your friend pressures you to study for your exams.*
  - *Your friend pressures you to have a boyfriend/girlfriend.*
  - *Your friend has never met your parents.*
  - *Your friend only talks about him/herself and never asks questions about your life.*
  - *Your friend does whatever you say.*
  - *Your friend steals food from a shop and gives it to you.*
  - *Your friend is always there for you, even during the hard times.*
6. If time allows, ask participants to make a list of qualities in healthy and unhealthy relationships.

## Guide Questions for after the activity

- *Why is it important to have friends?*
- *How do our friends positively influence us? How do friends negatively influence us?*
- *What are the most important qualities to look for in a friend?*
- *What can you do if you are in an unhealthy relationship?*
- *How can you be a good friend to others?*

## REFLECT



### Method

1. Ask participants to walk through the classroom silently.
2. Tell the participants that you will call out a 'favourite' category (see suggestions below) and that once you have called it out, they will need to start chanting their favourite thing from that category and to form groups with like-minded participants (those who are chanting the same thing as them). Point out to participants that it is important they make their own choices and not just follow their friends.
3. Suggested 'favourite' categories can include: sports team, musician/band, colour, food, movie, profession, TV or radio programme, subject in school, etc.
4. After three minutes, ask the group some of the following questions:
  - *How did it feel to be part of a big group? How did it feel to be by yourself or away from your friends?*
  - *Did anyone feel pressure to join a group, even though it wasn't their favourite thing?*
  - *How does it feel to experience peer pressure? What are some examples of peer pressure that you have experienced?*
  - *How can you stand up to peer pressure?*
5. Take 10 minutes for this activity and then spend approximately five minutes reviewing the key learnings from the Session:
  - Our friends are very important, especially as we are going through many changes in our lives.
  - Our relationships influence our behaviours and affect our futures. Positive relationships influence us to make healthy choices and negative relationships influence us to make unhealthy choices.
  - We can choose our friends.
  - When we accept and respect ourselves, we may say no to not-comfortable expectations easier and prevent our borders in an unhealthy relationship.
  - We need to express respect and appreciate the healthy relationships. It is not evident, we need to work on that, same as we need to water our plants, we need to maintain our relationships too.
  - We need to feed the alternative behaviour and not to stop at focusing on the unhealthy relationships. It can be useful to give small tasks for the youngsters to observe how they do small acts in their daily life in order to maintain their relationships. Why don't you start the next session by asking what they could achieve, collecting examples and guide their attention to the small changes in their behaviour

# MY COMMUNITY 1.5

Our communities influence how we view ourselves and the world around us. We are all part of many communities – at school, where we live, clubs or teams we belong to, our religious or cultural groups and our country. Our communities can give us a reason to be proud and there are times when we put aside our individual needs for the greater good of the community. However, being part of a community does not mean accepting everything about it. You can question, criticise and change your communities for the benefit of all the people in your community.

## KEY LEARNING

- This Session challenges participants to reflect on their own communities and discuss ways to make a positive change.
- Our communities help shape our identities. It is important to be an engaged member of the community. All communities have positive and negative aspects. It's important to explore what we like about our communities and what we would like to change

## LEARNING OBJECTIVE

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

- Identify different communities they are a part of.
- Describe aspects of their community that they like and that they would like to change.
- Explain ways in which they can participate in the development of their communities.

## Materials Needed



- Local newspaper articles or YouTube footage on problems in the community.

## Information for Facilitators: youth workers and teachers

- Starter: Prepare the statements on the flipchart paper prior to the Session.
- Prepare examples of positive and negative things people say about a community you are a part of.
- It is an excellent opportunity for both youth workers and teachers to explore how diverse is the group they work with. As a complementary activity you may organize *intercultural events* where the members of your group can present the traditions of their communities: customs, food etc.

# EXPLORE AND THINK

## STARTER: SILENT DEBATE



### Method

1. Place the two sheets of flipchart paper, each with one of the following two questions written on it, around the classroom:
  - *What does the word 'community' mean?*
  - *What communities are you a part of?*
2. Ask the participants to write their answers and comments on the flipchart. As they move from one question to the other, they should also respond to a comment made by someone else. For example, if on the first question sheet, someone has written, 'Where you live', someone else might write, 'Yes, but what about your religion?' and someone else can comment on that comment, etc.
3. After an appropriate amount of time, draw this to a close.
4. Next, put the participants into two groups and give one of the flipchart papers to each group, asking them to look at the comments and sum up the main comments for the rest of the group.
5. Each group should present their summary within approximately two minutes.

# INVESTIGATE AND ACT

## WHAT THEY SAY ABOUT OUR COMMUNITY



### Method

1. Share the local newspaper articles or YouTube footage on problems in the community, define the community and discuss the problem could be addressed.
2. Ask the participants to form groups of four to six and give each group a sheet of paper and pen.
3. Assign each group a different community (e.g. school, country, region, neighbourhood, etc).
4. Ask the participants to make a list of statements that other people use to describe their given community. Encourage them to record both negative and positive statements.
5. Give the participants 5 minutes to make their lists and encourage them to combine their lists and discuss whether they agree or disagree with each statement and why.
6. After 10 more minutes, ask each group to present three to four statements and to summarize their discussion.

### Guide Questions for after the activity

- *What did you learn during these activities?*
- *What is a community? Name some communities you are a part of.*
- *How does it feel to be part of a community?*
- *What can you give for your community? What do you get from your community?*
- *How do people in a community support each other?*

# REFLECT



## Method

1. Ask the participants to form groups of four to six and give each group a sheet of flip-chart paper and pen.
2. Ask the groups to draw a large picture of a tree with roots, a trunk and branches.
3. Next, ask the groups to discuss some problems they encounter in their communities and to agree on one and to write it on the trunk of the tree.
4. Ask the groups to discuss the causes of this problem and to write these on the roots.
5. Then, ask the groups to discuss what the effects of the problem are and to write these on the branches.
6. Ask each group to present their Problem Tree and ask some of the following questions after their presentation:
  - *Has anyone faced this problem in their community? What did you do?*
  - *Does anyone want to discuss any of the causes or effects of the problem?*
  - *What can we do as young people to address this challenge in our community?*
7. Take 10 to 15 minutes for this activity and then spend approximately five minutes reviewing the key learnings from the Session:
  - We are all members of different communities – our schools, geographic communities, religious groups, even our country.
  - Our communities help shape our identities. It is important to be an engaged member of the community.
  - All communities have positive and negative aspects. It's important to explore what we like about our communities and what we would like to change.
  - Communities are like roots for trees: you can take nutriment from it. Without roots even trees are fading. By connecting or re-connecting to our roots you can explore our values, traditions and habits. It can support you and guide you in how to cope with problems.
  - Diversity is a value that we should appreciate. We can understand each other deeper, we can learn a lot from each other. We are stronger in a colourful world than in a black-and-white uniformized one.

## 1.6 MY GOALS, MY DREAMS

Adolescence is a time when we shift from childhood to adulthood – a transition that is not easy for anyone. It is, however, an exciting time because you feel like you are about to 'start your life' as you slowly gain more responsibilities and make more decisions about your future.

Although no one expects us to plan out everything in our lives, this Session will help participants establish goals and steps to achieve these goals. It will allow participants to prepare for the upcoming Aflateen modules and challenge them to start thinking about money, work and entrepreneurship.

### LEARNING OBJECTIVE

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

- Describe the difference between goals and dreams.
- Identify one realistic goal and three tangible steps to achieve that goal.
- Describe how money impacts their goals in terms of saving, investing or borrowing.
- Set one work-related goal, such as getting a job, starting an entrepreneurial venture, or gaining further education.

### KEY LEARNING

- A goal is what we hope to achieve in relation to work, education, health or family.
- Dreams are important too. Dreams are more like fantasies that are unlikely to happen.
- Careful planning is required to achieve our goals. We need to set realistic goals and identify the steps required to achieve them.
- We need to identify how money affects our goals and start planning how we will be able to acquire the money necessary to attain our goals.

### Materials Needed



- Circle of Creativity Sheet for each participant.
- Productivity Pyramid for each participant. You can show it or project it.
- Post-its or small pieces of papers for each participant for the Productivity pyramid session.

## Information for Facilitators: youth workers and teachers

- Circle of Creativity is a powerful method that is very useful for planning. It can be easier for you to conduct this activity if you try it for setting your own goals first.
- Productivity pyramid is a time management tools created by Hyrum Smith. It is a very practical tool that help people to learn how to prioritize their tasks. It is one of the basic skills that is essential for improving entrepreneurial skills in the later sessions.

# EXPLORE AND THINK

## STARTER: POSTPONING AND IMPEDIMENTS



10-15

### Method

1. Ask the participants the following questions:
  - *What didn't you do last week that you wanted to? What were the impediments?*
  - *What didn't you do last month that you wanted to? What were the impediments? Are there any common things in your lists? These are the things we postpone.*
2. Explain that impediments can be either emotional, cognitive or spiritual.
  - Emotional impediments can be things, that you don't like, you are angry with or scared of.
  - Cognitive impediments can be when you lack information how, where or when to do it.
  - Spiritual impediments can be when you don't believe that is important to do, or it is against your view or religion.
3. 3. Ask young people which type of impediments they struggle with the most. Collect with them some possible solutions how to overcome the impediments.

# INVESTIGATE AND ACT

## PRODUCTIVITY PYRAMID

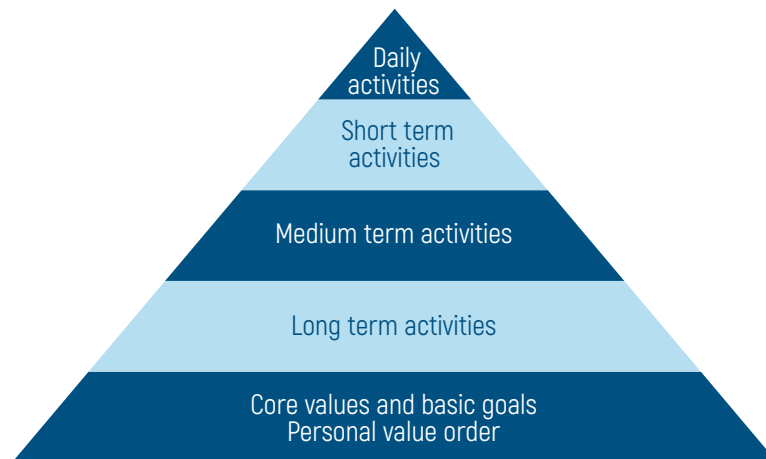


25-30

### Method

1. Ask the participants if there are any field in their life where they can manage their time properly? Why is it? What helps you to be on time? Share successful stories! If you can't recall any positive examples – look around: do you know anybody who is efficient in managing time?
2. Share the following picture about the productivity pyramid among the participants. You may project it on the wall or draw it on a flipchart paper or a board.

### PRODUCTIVITY PYRAMID\*



\*Hyrum Smith

3. Explain them with an example how your core values determine your goals.  
Let's have an example: your core value is to have a big family when you will be adult. In order to have a big family long term you need a stable a job with reasonable salary. Your medium-term goal will be to have a good profession where salaries are good enough, we you want a certificate. In order to complete you your studies in short term you need to have successful exams. So, as a daily activity: you need to submit your assignment tomorrow.

### EXERCISE: DRAW YOUR PRODUCTIVITY PYRAMID!

Identify your core value – and draw to the daily activities!  
What should you do in order to reach your goal?

Example:



### Guide Questions for after the activity

- Explain them how important to be aware of your core values and to remind yourself regularly why you are doing what you are doing. Let's see how to explore our core values. You act based on your core values even if you are not aware of that.
- Ask yourself what is the most important in your life. Write each answer to different pieces of paper or post-its.

- After having a pile of pieces of paper, take each value one after the other and ask yourself. Why is this so important for me? When you find another value deeper behind what is on the paper, write it on a separate sheet.
- Continues the process until you have no other answers than “just because”. The deeper level value is your core value.
- Usually people have 2-5 core values. How many you have at the end of this process? Try to prioritize them: which one is the most important?

## CIRCLE OF CREATIVITY

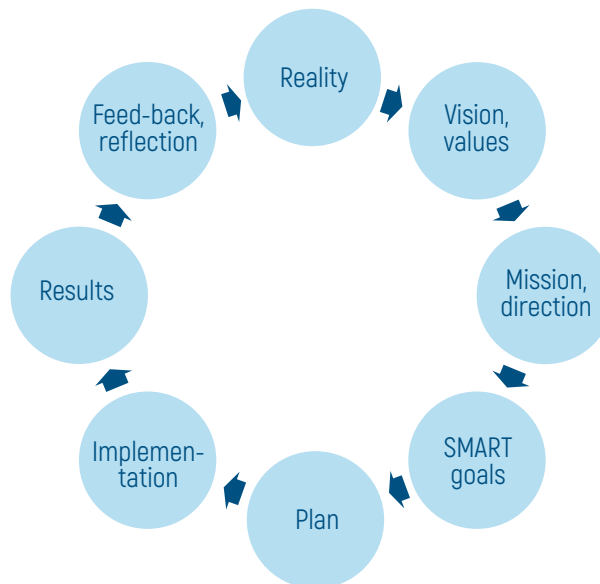


10-15

### Method

1. Give each participant a copy of the Circle of Creativity sheet (or show the participants an example of one on a flipchart or blackboard so that they can write it down themselves) and a pen.

### MANAGING PROJECTS: CIRCLE OF CREATIVITY



Ask the participants, where they would like to enter in the Circle of Creativity.

2. Explain to the participants the spiral type of planning method: The Circle of creativity teaches us not to plan in a linear way.
  - Start with the reality check: what you have now?
  - Step forward to the vision. What you want to change? What would be the ideal state? Imagine how the result of your activity will look like. A vision statement is usually in present tense as it is already done. Ask yourself your motivation: why you want to do it?
  - Next step is the mission: it is about how you want to reach your dream? This is the method you choose to achieve your goals.



- After choosing your path to the top of the mountain you want to climb on, you need to set your goals. Your goals should fit to five criteria same time – it is called SMART goals technique:

#### SETTING SMART GOALS

|          |            |
|----------|------------|
| <b>S</b> | Specific   |
| <b>M</b> | Measurable |
| <b>A</b> | Achievable |
| <b>R</b> | Reasonable |
| <b>T</b> | Time-bound |

You should check if your goals specific and concrete enough; if it is measurable so you will know when you reached it; if it achievable based on your current reality; if it makes sense for you to go for it and also set up a deadline and timing for that. Remind the participants that the difference between a dream and a goal is that a goal should be SMART!

- After setting your goals you will need a plan. Ask yourself: Who do what? Who are your team members, who can you involve? Create a detailed plan for achieving your goals with milestones.
- Next phase is implementation, when your task is to “walk on the path you described before.”
- After the implementation you have results and you need to check where you are: evaluate your process by checking your SMART goals and milestones.
- Summarize your key findings then and check if you have reached your designed vision. You can check your new reality: are you satisfied with your results? If yes – it means, you are done, your plan is achieved. Are there any differences between your results and vision? Then you check where it went wrong - and make corrections with a new Circle of creativity.

3. Instruct participants to try the Circle of creativity method with a small goal. Encourage them to go on the steps carefully.
4. After giving them some time, ask them to share their key findings.
  - *What does it mean to set a 'realistic' goal?*
  - *What steps can you take immediately to help you reach your goal?*
5. Take 10 minutes for this activity and then spend approximately five minutes reviewing the key learnings from the Session:
  - A goal is what we hope to achieve in relation to work, education, health or family.
  - Dreams are important too. Dreams are more like fantasies that are unlikely to happen.
  - Careful planning is required to achieve our goals. We need to set realistic goals and identify the steps required to achieve our goals.

## REFLECT



10-15

### Method

1. Let's collect the key findings of this session. What have you learned about managing your time, postponing and procrastinating.
2. You may project a TED talk from Tim Urban about the nature of procrastinating. Here is the link: [https://www.ted.com/talks/tim\\_urban\\_inside\\_the\\_mind\\_of\\_a\\_master\\_procrastinator](https://www.ted.com/talks/tim_urban_inside_the_mind_of_a_master_procrastinator). It has subtitles in different language.
3. Remind the participants that if something doesn't have a time frame, it will remain a dream and won't be achieved.
4. Let's have a try: create a plan for your goals, based on what you learned in this session.
5. Prioritize your goals: what is urgent, what is important, but not urgent, what is that you have time for to do it.

|               | URGENT | NOT URGENT |
|---------------|--------|------------|
| IMPORTANT     |        |            |
| NOT IMPORTANT |        |            |

6. Make a list of your plan in the close future. Set up minimum 7 goals. Check if your goals are SMART.

## 1.7 MY CAREER

‘Making a life is more important than making a living’. At the age of 15, we are officially recognised as part of the labour force. This Session helps guide participants to think about their different options for seeking work and how to find their dream job.

### LEARNING OBJECTIVE

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

- Identify available job opportunities in their community, as well their dream jobs in the future.
- Understand how their experience, skills and interests will help them find a satisfying job.

### KEY LEARNING

- It is natural that some jobs will match our goals, values and skills, while others will not. Although it can be difficult to find decent work, there are many ways to search for and approach job opportunities.
- Finding a job is not a competition, but rather an art of making connections between the needs of a job-seeker and the company.
- Being an employee is not a path for everyone. Some people prefer to be entrepreneur, or after some time of practise, a manager or leader of a company.

### Materials Needed



- **Starter:** Ball.
- Flipchart paper or printed paper with job interview guiding questions
- **Reflect:** Three signs: ‘Employee’, ‘Manager ’ and ‘Entrepreneur ’;

### Information for Facilitators: youth workers and teachers

- For young people between the ages of 14 and 18, it is particularly useful to learn which professions are popular and give reasonable salaries and which ones are those that is hard to find vacancies in your region.
- If possible, invite a career-counselling expert for this Session and adapt it based on his or her recommendations.

# EXPLORE AND THINK

## STARTER: CAREER BALL



10-15

### Method

1. Draw two columns on the flipchart - one titled 'Dream Job' and the other 'Common Job'. Ask for two volunteers to stand either side of the flipchart and record answers.
2. Ask the remaining participants to form a circle to play Answer the Ball (if the group is too big, ask them to form several circles).
3. Inform the participants that the person with the ball will throw it to someone else and shout out either 'Dream Job' or 'Common Job'. The participant who catches the ball will either shout out one of their dream jobs or a job that is common among young people in their community.
4. The volunteers will then write down the responses on the flipchart.
5. After five minutes, gather everyone by the flipchart, look through the words listed and work together to draw connecting lines between similar jobs that appear on both sides of the chart.
6. Discuss the lists, using the following questions as a guide:
  - *What do you observe about the differences between your dream jobs and the common jobs in your community? What are the reasons for the similarities and differences?*
  - *Are there common jobs available that could provide a first step to reaching the dream jobs?*

# INVESTIGATE AND ACT

## OPTION 1: MY DREAM JOB



25-30

### Method

1. Ask the participants to form groups of five.
2. Distribute paper and pens to each group and have them list their dream jobs individually.
3. Ask the groups to work together on each job to come up with several challenges of getting that particular job.
4. Next, ask the groups to write down lists of several advantages and disadvantages of having such a job. The following questions provide some suggested topics to consider:
  - Whether the job is physically active or not.
  - How much time is needed at the workplace.
  - How easy it would be to maintain relationships while working in the job.
  - How easy to find a job in that profession?
  - How well-paid are the listed jobs?
  - How well-respected are the listed jobs in the society? How much they contribute in the community?

5. Have each group present their work to the rest of the participants and encourage discussion with the following questions:
  - *Are there other challenges, advantages or disadvantages missing?*
  - *What are some potential solutions to the challenges?*
6. If there is time, encourage each participant to list five steps to take in the next 12 months to overcome some of the challenges of eventually getting their dream job.

## OPTION 2: INTERVIEWS



### Method

1. Ask the participants to pair up with someone else and provide each pair paper and pens. Each pair should then choose two jobs that they will use for practicing their interview skills. The pairs should then pick which job to use first and have one member of each pair volunteer to be the job applicant and the other person will be the employer.
2. Share the job interview question sheet with the pairs. You can print the questions below or write them up to a flipchart paper. Give everyone three minutes to work silently to prepare for the interview. The employers should think of questions they would ask to find the best employee for the job. The job applicants should think of the experience, skills and values they have that will fit the job. Common topics to prepare questions and answers for include:
  - *Why are you interested in this job?*
  - *Tell me three of your greatest strengths and three of your weaknesses?*
  - *How will the employer benefit from having you work there?*
  - *Please provide an example when you could solve a problem!*
  - *Please provide an example when you failed and how you treated the situation!*
  - *What do you prefer: to work in a team or to work individually? Please give examples!*
3. Each pair should then spend five to ten minutes conducting the interview.
4. Next, have each pair stop, move on to the next job and exchange roles. Each pair should repeat the steps above.
5. After the exercise, discuss as a group what was challenging about the exercise and what they learned. Use the following guiding questions if necessary:
  - *Which questions were the most difficult?*
  - *Which answers were the most convincing?*
  - *Is it easy for an employer to tell if someone is good for a job after just one interview? Why? Why not?*
  - *How could you prepare for a job interview in order to be more successful?*

# REFLECT



10–15

## Method

1. Use the Vote with Your Feet technique by placing the three signs around the classroom either on the wall or on chairs. Explain the meaning of each term and ask everyone to move to the sign that describes their ideal type of job.
  - **Employee:** Works for someone else and usually has less responsibility, but also less stress and does not have to manage others.
  - **Manager / leader:** Works for someone else and has responsibility for managing a particular area of work, including the employees that work in that area.
  - **Entrepreneur:** Creates and runs an entire business. The business may or may not have employees. An entrepreneur has control over the idea and the business, but also has to take risks and is not guaranteed a wage.
2. Ask the participants from each group to explain their choice and encourage a discussion about the benefits and challenges of each sort of employment.





# 2

## RIGHTS AND RESPONSIBILITIES

### MODULE OBJECTIVES

At the end of this module, participants will be able to:

- Exercise critical thinking in understanding the multicultural characteristics of society and how young people experience these, how problems arise and how they can be addressed.
- Exercise critical thinking in deconstructing social constructs and reflecting on certain behaviours and beliefs in society.
- Realise the rights for themselves and for others by developing ideas for Social or financial Enterprises.

Aflateen is grounded in the 1990 United Nations Convention on the Rights of the Child (CRC)\*, which identifies four sets of interdependent rights (Survival, Development, Protection and Participation). Whilst all the rights of the CRC are accorded equal importance, it is widely accepted that the 'Participation rights' (articles 12–17) are of particular importance because they empower children and ensure their opinions are heard, especially in adult company. The same is true of young people who are well informed, organised and who know how to access and share information. Furthermore, learning about rights helps them understand the plights of others whose rights are denied. Participation is a right, not a reward. That is why Aflateen encourages experiential learning where young persons are free to offer opinions and express themselves.

In this module, there are two general themes. First, participants will explore how rights and responsibilities are manifested through their different interactions in society. It will highlight the multicultural nature of the people around them and how both positive and negative effects have manifested from such diversity. Differences are often the source of marginalisation and discrimination. Secondly, participants will be challenged to reflect on beliefs that have usually been passed on to them (e.g. gender, concept of beauty and people's relationship to the earth, among others). A key learning we have to stress to the participants is that, regardless of whether we perform our responsibilities or not, we must be able to enjoy our rights. However, one must also learn responsibility and good citizenship.

Guide them not only in claiming their rights, but also in performing their responsibilities towards themselves, their family, their community and the environment. This sense of responsibility will later help guide the decisions they make when they come to set up their own Social or Financial Enterprises.

---

\* Although the UNCRC was drafted in 1989, it did not come into force as a treaty until 1990.

# KNOWING MY RIGHTS 2.1

In order to live in a world that is fair and just, every young person is entitled to rights, as stated in the United Nations Convention on the Rights of the Child (UNCRC). There are 43 rights in the CRC, divided into four pillars: Survival Rights; Development Rights; Protection Rights; and Participation Rights. Individuals and institutions (Governments, NGOs, Parents and Caregivers) are duty bearers that are responsible for ensuring the promotion and protection of these rights.

Rights are violated when there is denial of basic needs and when there is discrimination on the basis of ethnicity, ability, religion and gender. It is up to the duty bearers, but also up to young people, to stand up against rights violations. Rights to participation (articles 12–17) are particularly important because they enable the realisation of other key rights. Young people who confidently express themselves are their own best line of defence. This requires that they be well informed, organised and know how to access and share information.

This Session introduces participants to the rights of young people, the responsibilities that are associated with those rights and establishes ways in which young people can stand up for their rights and be able to bring about change in their communities.

## LEARNING OBJECTIVE

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

- Identify different rights and the responsibilities associated with them.
- Identify individuals and institutions that are responsible for ensuring that rights are protected.
- Establish ways in which young people can be active participants in ensuring the promotion of rights.

## KEY LEARNING

- We are all entitled to rights and each right has a corresponding responsibility.
- Knowing our rights and responsibilities will help us to stand up for our rights, respect the rights of others and participate in promoting rights.

## Materials Needed



- **Starter:** Needs and Wants Cards; the United Nations Convention on the Rights of the Child; Needs and Wants Table.
- Rights and Responsibilities sheet.

## Information for Facilitators: youth workers and teachers

- Aflateen participants are at the older end of childhood, so as the facilitator, you should make them aware of regional youth charters.
- Prepare the Needs and Wants cards prior to the Session by cutting each item into a card. Make several sets to ensure you have enough for every group.
- Ensure you have enough copies of the Rights and Responsibilities sheet for each participant.

# EXPLORE AND THINK

## STARTER: WANTS AND NEEDS GAME

Participants will be introduced to their rights by considering the difference between a 'Want' and a 'Need'. They will see that rights are essentially 'Needs'.



### Method

1. Use the 20 Needs and Wants Cards. The appropriate article from the UNCRC is noted beside each of the Needs and Wants in the Needs and Wants Table.
2. Ask participants to form groups of four and give each group a set of the cards.
3. Get the groups to divide the cards into three categories: Most Important, Important and Less Important, pointing out that the Most Important category can only have six cards.
4. Allow each group to share their findings with the rest of the participants and let them discuss what the six most important rights for the group as a whole should be.
5. Also ask all participants to discuss if these six rights are met and protected for all young people.
6. Next, discuss the terms 'Wants' and 'Needs' and the difference between the two.
7. Ask the participants work in their small groups again, but this time to divide the cards into the categories 'Wants' and 'Needs'.
8. Ask each group to present how they organised the cards.
9. Explain that young people's needs should be met because they rely on adults to provide most of them as they are unable to do so themselves.

# INVESTIGATE AND ACT

## IDENTIFYING RIGHTS AND RESPONSIBILITIES

Participants will learn that, whereas rights guarantee them certain freedoms, it is important to know and respect the responsibilities corresponding to each right.



### Method

1. Provide each participant with a copy of the Rights and Responsibilities Sheet
2. Ask participants to sit in small groups of four (with different people to those they were with in the Starter Activity) and to read the Rights and Responsibilities sheet within their groups, noting that each right has a parallel responsibility.
3. Get the participants to discuss the following question with their group co-members: Why is it important to take on our responsibilities? (Answers should highlight consequences such as: people will be uncaring, other people could lose their rights, I won't be able to make the most of my rights etc.)
4. Remind them of the 'Needs' in the Starter Activity and ask them to talk about the importance of ensuring that young people are not deprived of specific rights (for example: protection from discrimination, opportunity to express your opinion, to be educated, etc.)
5. Next, get the groups to discuss how they can ensure that there are no violations of rights.

## REFLECT



### Method

1. Share the child friendly version of the United Nations Convention on the Rights of the Child and go through the articles together asking participants the following questions:
  - Which of the four pillars would this article be categorised under?
  - Where can someone go for help if this right is violated?
2. Lead a discussion in which the participants share what they have learnt in this Session. You can ask the following questions:
  - What are key rights and responsibilities?
  - Who has responsibility to ensure that young people's rights are protected?
  - How can young people help protect their rights and the rights of others?
3. Remind them that the goal was to establish key rights and to recognise that promoting rights of all young people is an important part of being a change agent and contributing to a just and fair society.

## NEEDS & WANTS CARDS \*



**HEALTH CARE**



**A BICYCLE**



**OPPORTUNITIES  
TO SHARE OPINIONS**



**MONEY TO SPEND  
AS YOU LIKE**



**CLEAN WATER**



**YOUR OWN BEDROOM**



**A PERSONAL  
COMPUTER**



**FAIR TREATMENT AND  
NON-DISCRIMINATION**

\* Adapted from UNICEF UK



**CLEAN AIR**



**A PERSONAL  
MUSIC PLAYER**



**FAST FOOD**



**PLAYGROUNDS  
AND RECREATION**



**A TELEVISION SET**



**OPPORTUNITIES TO PRAC-  
TICE YOUR OWN CULTURE,  
LANGUAGE AND RELIGION**

## UN CONVENTION ON THE RIGHTS OF THE CHILD

“Rights” are things every child should have or be able to do. All children have the same rights. These rights are listed in the UN Convention on the Rights of the Child. Almost every country has agreed to these rights. All the rights are connected to each other and all are equally important. Sometimes, we have to think about rights in terms of what is the best for children in a situation and what is critical to life and protection from harm. As you grow, you have more responsibility to make choices and exercise your rights.

### ARTICLE 1

Everyone under 18 has these rights.

### ARTICLE 2

All children have these rights, no matter who they are, where they live, what their parents do, what language they speak, what their religion is, whether they are a boy or girl, what their culture is, whether they have a disability, whether they are rich or poor. No child should be treated unfairly on any basis.

### ARTICLE 3

All adults should do what is best for you. When adults make decisions, they should think about how their decisions will affect children.

### ARTICLE 4

The government has a responsibility to make sure your rights are protected. They must help your family to protect your rights and create an environment where you can grow and reach your potential.

### ARTICLE 5

Your family has the responsibility to help you learn to exercise your rights, and to ensure that your rights are protected.

### ARTICLE 6

You have the right to be alive.

### ARTICLE 7

You have the right to a name and this should be officially recognized by the government. You have the right to a nationality (to belong to a country).

### ARTICLE 8

You have the right to an identity – an official record of who you are. No one should take this away from you.

### ARTICLE 9

You have the right to live with your parent(s), unless it is bad for you. You have the right to live with a family who cares for you.

### ARTICLE 10

If you live in a different country than your parents do, you have the right to be together in the same place.

### ARTICLE 11

You have the right to be protected from kidnapping.

### ARTICLE 12

You have the right to give your opinion and for adults to listen and take it seriously.

### ARTICLE 13

You have the right to find out things and share what you think with others, by talking, drawing, writing or in any other way unless it harms or offends other people.

### ARTICLE 14

You have the right to choose your own religion and beliefs. Your parents should help you decide what is right and wrong, and what is best for you.

### ARTICLE 15

You have the right to choose your own friends and join or set up groups, as long as it isn't harmful to others.

### ARTICLE 16

You have the right to privacy.

### ARTICLE 17

You have the right to get information that is important to your well-being, from radio, newspaper, books, computers and other sources. Adults should make sure that the information you are getting is not harmful and help you find and understand the information you need.

### ARTICLE 18

You have the right to be raised by your parent(s) if possible.

### ARTICLE 19

You have the right to be protected from being hurt and mistreated, in body or mind.

#### **ARTICLE 20**

You have the right to special care and help if you cannot live with your parents.

#### **ARTICLE 21**

You have the right to care and protection if you are adopted or in foster care.

#### **ARTICLE 22**

You have the right to special protection and help if you are a refugee (if you have been forced to leave your home and live in another country), as well as all the rights in this Convention.

#### **ARTICLE 23**

You have the right to special education and care if you have a disability, as well as all the rights in this Convention, so that you can live a full life.

#### **ARTICLE 24**

You have the right to the best health care possible, safe water to drink, nutritious food, a clean and safe environment, and information to help you stay well.

#### **ARTICLE 25**

If you live in care or in other situations away from home, you have the right to have these living arrangements looked at regularly to see if they are the most appropriate.

#### **ARTICLE 26**

You have the right to help from the government if you are poor or in need.

#### **ARTICLE 27**

You have the right to food, clothing, a safe place to live and to have your basic needs met. You should not be disadvantaged so that you can't do many of the things other kids can do.

#### **ARTICLE 28**

You have the right to a good quality education. You should be encouraged to go to school to the highest level you can.

#### **ARTICLE 29**

Your education should help you use and develop your talents and abilities. It should also help you learn to live peacefully, protect the environment and respect other people.

#### **ARTICLE 30**

You have the right to practice your own culture, language and religion - or any you choose. Minority and indigenous groups need special protection of this right.

#### **ARTICLE 31**

You have the right to play and rest.

#### **ARTICLE 32**

You have the right to protection from work that harms you, and is bad for your health and education. If you work, you have the right to be safe and paid fairly.

#### **ARTICLE 33**

You have the right to protection from harmful drugs and from the drug trade.

#### **ARTICLE 34**

You have the right to be free from sexual abuse.

#### **ARTICLE 35**

No one is allowed to kidnap or sell you.

#### **ARTICLE 36**

You have the right to protection from any kind of exploitation (being taken advantage of).

#### **ARTICLE 37**

No one is allowed to punish you in a cruel or harmful way.

#### **ARTICLE 38**

You have the right to protection and freedom from war. Children under 15 cannot be forced to go into the army or take part in war.

#### **ARTICLE 39**

You have the right to help if you've been hurt, neglected or badly treated.

#### **ARTICLE 40**

You have the right to legal help and fair treatment in the justice system that respects your rights.

#### **ARTICLE 41**

If the laws of your country provide better protection of your rights than the articles in this Convention, those laws should apply.

#### **ARTICLE 42**

You have the right to know your rights! Adults should know about these rights and help you learn about them, too.

#### **ARTICLES 43 TO 54**

These articles explain how governments and international organizations like UNICEF will work to ensure children are protected with their rights.

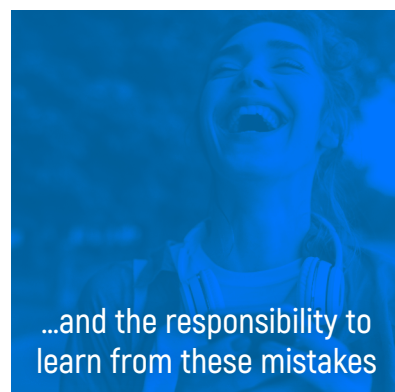
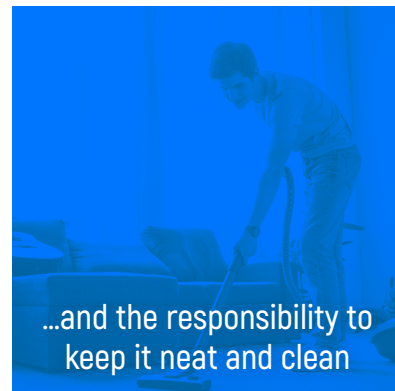
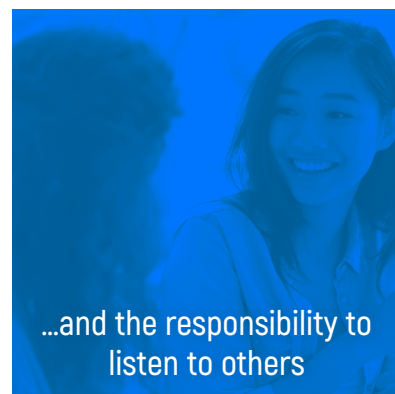
## NEEDS & WANTS TABLE

| NEEDS                                                                                     | WANTS                                                                             |
|-------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| Clean air (article 24 – health)                                                           | Protection from discrimination (article 2)                                        |
| Clean water (article 24 – health)                                                         | Bicycle                                                                           |
| Decent shelter<br>(article 27 – standard of living)                                       | Fashionable clothes                                                               |
| Education (articles 28 & 29)                                                              | Fast food                                                                         |
| Express your opinion (article 12)                                                         | Holiday trips                                                                     |
| Medical care (article 24)                                                                 | Money to spend                                                                    |
| Nutritious food (article 24)                                                              | Personal computer                                                                 |
| Play (article 31)                                                                         | Mobile phone                                                                      |
| Play (article 31) Opportunities to practice<br>beliefs, culture and language (article 30) | Television                                                                        |
| Protection from abuse and neglect (article 19)                                            | Own bedroom – a luxury (article 16 – although<br>there are issues around privacy) |

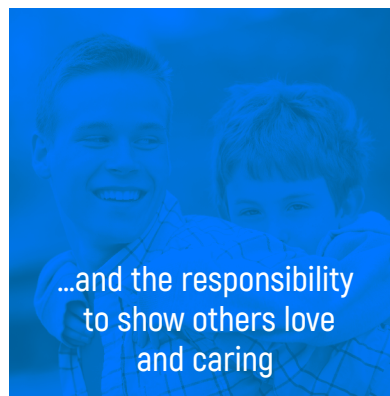
## CHILDREN'S RIGHTS AND RESPONSIBILITIES



## CHILDREN'S RIGHTS AND RESPONSIBILITIES (CONT.)



## CHILDREN'S RIGHTS AND RESPONSIBILITIES (CONT.)



# CAN AND ABLE: OUR 2.2 DIFFERENT ABILITIES

We all have different abilities and limitations. Our abilities enable us to achieve our goals, while attitudes towards our limitations are a barrier to well-being and equal opportunity. People who are differently-abled often face discrimination and stigma due to attitudes and the physical environment, which is not suitably adapted to their needs. It is important to note that differently-abled people are active agents in their lives and in society and the universality of rights guarantees the promotion of the rights of everyone. The disabling barriers must be tackled to ensure that the rights of all people are promoted and respected. This requires that we all work together to make our communities more inclusive, fair and just.

This Session introduces participants to physical, social and economic limitations that people have, with an emphasis on the societal barriers that make people who are differently-abled vulnerable to discrimination and constrained opportunity. Participants will establish ways of challenging and changing these barriers in order to make communities more inclusive and respectful of all rights.

## LEARNING OBJECTIVE

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

- Identify the universality of people's strengths, limitations and different abilities.
- Identify the challenges faced by people who are differently-abled as well as their strengths.
- Affirm the universality of rights of all people, including the differently-abled and establish ways in which young people can actively participate in challenging the limitations and promoting equal rights for a fair and just society.

## KEY LEARNING

- We all have different abilities and strengths. A young person with only one leg could be much better at maths than the fastest runner in town, or a young person with learning difficulties can be a much better dancer than her sisters. Even so, all have the same rights.
- People who are differently-abled face many challenges that are caused by societal limitations, attitudes and barriers, rather than their different abilities.
- In order to make our communities more inclusive, it is important that we all work together to break down societal attitudes, stigma and barriers.

## Materials Needed



- **Starter:** Table of Limitations sheets (see below).
- A basket or box of items that can be picked up easily and counted (e.g. sweets, fruit, pebbles, etc.); two or three scarves (for blindfolds); two or three pieces of rope or ribbon (to tie hands together); Table of Different Abilities.

## Information for Facilitators: youth workers and teachers

- This Session is about promoting universality of rights and care should be taken to focus on the rights and responsibilities of everyone as active agents. Inclusion is a key element of European Union values and a horizontal goal of the Erasmus+ program.
- It is important to tell the participants that, in addition to the UNCRC, there is a specific charter called The Convention on the Rights of Persons with Disabilities (CRPD) that guarantees their rights.
- Starter: ensure you have several copies of the Table of Limitations (see below) so that there is one for each group.
- If possible, invite a resource person with expertise on issues regarding people who are differently-abled. As a youth worker or a teacher in formal education, you may involve representatives local NGOs or charity organizations and ask them to provide a sensitivity training.

# EXPLORE AND THINK

## STARTER: OUR LIMITATIONS



### Method

10-15

1. Get the participants to form groups of three to five and give each group enough paper for each participant, a sheet of flipchart paper and pens.
2. Ask each participant to think about their own abilities and to write down three strengths and three limitations. Instruct each group to discuss their answers and to create a metric ruler where they put 'Strengths' on one side and 'Limitations' on the other. Distribute the Table of Limitations (below) to each group and have them discuss the categories of limitations listed on the table.
3. Allow up to 10 minutes for this and then have a group discussion about our limitations and strengths, as highlighted in the group activity, with an emphasis on how society focuses on the limitations of people who are differently-abled and how attitudes and barriers violate the rights of people who are differently-abled.

| NATURE OF LIMITATION | BRIEF DESCRIPTION                                                                        | EXAMPLE                                             |
|----------------------|------------------------------------------------------------------------------------------|-----------------------------------------------------|
| <b>Physical</b>      | Different physical or mental abilities.                                                  | Visual, hearing, physical, intellectual impairment. |
| <b>Economic</b>      | Lack/inadequacy of money and assets.                                                     | Homelessness                                        |
| <b>Cultural</b>      | Cultural practices that create barriers for certain categories of people in a community. | Early marriages.                                    |
| <b>Social</b>        | Lack/inadequacy of family/ caregivers                                                    | Orphanhood                                          |

## INVESTIGATE AND ACT

### THE EQUALITY/EQUITY GAME

This activity will enable participants to distinguish between equality and equity. Since we have different social, economic, cultural and physical limitations, 'equality' can be discriminatory. This highlights the need for equality with 'equity', wherein we recognise our differences and level the playing field to account for limitations shaped by societal attitudes and beliefs around differed abilities, gender, class and culture.

The game demonstrates how equality can be discriminatory by treating people the same. Asking participants to discuss how to make the game equitable should enable a discussion on the need to take special needs into account and adjust to enable equality with equity.



25-30

#### Method

1. Ask for volunteers amongst the participants who are willing to do one of the following (you will need two or three for each):
  - To be blindfolded.
  - To have their hands tied (some in front, some behind).
  - To carry out the activity with one hand in their pocket (so that they can only use their free hand).
  - To walk on their knees (make sure that it is safe to do so).
  - To carry out the activity with no 'limitations'.
2. Ask the volunteers to stand on one side of the classroom and the remainder of the participants to gather to one side to watch.
3. Ask the volunteers to blindfold/tie the hands of their corresponding activity members.
4. Place the basket or box of countable items about 20 metres away from the group of volunteers.
5. Let them know that when you say 'Go', the volunteers must go to the basket/box, collect as many items as they can and return to the starting point as fast as they possibly can.
6. Once they have completed the race, ask the volunteers to count how many items each person was able to collect.

7. Next, ask the group as a whole to discuss the following questions:
  - *How did this activity reflect what happens in real life? What did you learn from it?*
  - *What are the different disabilities that you are aware of? Collect famous global or historical people with different abilities, ask/help the participants to name some national or local successful people with different abilities.*
  - *What are some of the challenges that people with different abilities face?*
  - *How can we tackle these challenges? How would we level the playing field and bring equity to this game? How would we ensure that everyone gets an equal chance to get to the items? (Point out that the items signify equal opportunities, including education, treatment at home and in society, other equal rights, etc.)*
  - *Does anyone here need special assistance/support? Does anyone know someone else – be it family member, friend or someone in the community who needs special assistance/support? Which individuals or institutions can you/they go to for help?*
8. If you have invited a resource speaker for this Session, take the opportunity to have a question and answer Session. You can also ask him/her to facilitate the discussion.

## REFLECT



### Method

1. Ask the participants to form groups of three or four and to discuss the following two points:
  - Two key things they learnt from this Session.
  - *What is one strength and one limitation that each person in the small group has?*
  - *What two changes would they make in their community or school to make it more inclusive and fair?*
  - *What two things could they do to treat others with more equity?*
2. Link the discussion back to the broader concepts of rights and responsibilities and highlight the key learning of the Session.
  - We all have different abilities and strengths.
  - People who are differently-abled face many challenges that are caused by societal limitations, attitudes and barriers, rather than their different abilities.
  - In order to make our communities more inclusive, it is important that we all work together to break down societal attitudes, stigma and barriers.
  - Positive discrimination can have a boomerang effect - equal opportunity is essential for those who are lack of it. For example positive discrimination is to give exempt for people with disabilities or differently-abled people from language exam obligation for having certificates. It will have a consequence that they can have their certificate, but they will be in a disadvantaged position at the labour market. Equal opportunity is when special education tools are provided for those who need it, so they can have their language exam. Usually it is easier and cheaper to discriminate in a positive way and it takes effort and energy to give equal opportunities.

# GENDER AND SOCIAL ROLES 2.3

‘Girls should do this, boys should do that...’

We are all born into societies that place expectations on us depending on whether we are male or female. Sex refers to physical differences between males and females, based on biological characteristics. Gender, on the other hand, refers to the socially learned behaviours and expectations that are associated with the two sexes. These are set by culture and society and they change through time and history. The way we dress, the way we act, what we are taught, our roles at home and the jobs we eventually have are examples from our lives that are often influenced by our gender. Historically, women have been less empowered by these social expectations. Although men have traditionally been more empowered compared to women in many societies, their gender also imposes on them heavy societal expectations.

This Session introduces participants to the concept of gender, gender roles and stereotypes. Participants are encouraged to share their own feelings and experiences and are challenged to question their own gender stereotypes and to take action towards moving beyond them.

## LEARNING OBJECTIVE

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

- Differentiate between ‘sex’ and ‘gender’.
- Critique their own and societal beliefs and stereotypes of gender roles within the family and community.
- Identify limiting gender roles and how they can be changed.

## KEY LEARNING

- Our male and female sex characteristics are biologically and physiologically determined and are universal. Gender, on the other hand, is determined socially and so may vary greatly according to context as well as class, culture and religion.
- Often men and women are limited or enabled by the gendered expectations of society and not necessarily by their biological differences.
- The roles of men and women have changed over time and they continue to change. It is important to challenge and change them when they are limiting and violate rights.

## Materials Needed



- **Starter:** Ball (or paper wrapped like a ball).
- **Option 1:** Red, green and yellow (traffic lights) cards (one set per participant).

## Information for Facilitators: youth workers and teachers

- In order to reinforce the difference between sex and gender to the participants, please be sure that there are continuous references to biological or physical descriptions that can be attributed to sex as well as societal roles and descriptions attributed to gender.
- Starter: If you have a large group, you may need two balls.

# EXPLORE AND THINK

## STARTER: WHO SAID THIS?



### Method

1. Give each participant a red, green and yellow (traffic light) card.
2. Tell them that you will read out some statements representing how people might think of themselves and their role in society (see below) and that after each statement, they will need to hold up the red card if they think it refers to males (boys/men), green if it refers to females (girls/women) and yellow if it could refer to both. Remind participants that they should make their own decisions and not follow those of their friends.

#### Statements:

- *I don't cry. Only weak people cry.*
  - *I need to feel pretty and attractive.*
  - *I am trying my best to manage our household budget.*
  - *I have sex when I want to.*
  - *I love being a parent.*
  - *If you don't know how to cook, no one will want to marry you.*
  - *It's important for me to be quiet and respectful.*
  - *I can go out and play anytime I want to.*
  - *I am the big boss of a company/country.*
  - *My decisions shouldn't be questioned.*
  - *I can have sex with many partners.*
  - *I don't ask for help, don't talk about problems, I need to solve it alone.*
  - *I should be brave*
  - *I should act sexy but not too sexy.*
  - *I should be smart, but not too smart*
  - *I should be sensitive and emotional.*
3. After each statement, ask the participants to explain the reasons for their choice. Group similar observations, remarks/insights and even completely contradictory views together on a flipchart.
  4. Use these groups of observations as the basis for discussion, guided by the following questions:
    - *What did you observe from the responses? Are there some things that a man can do, but a woman cannot (and vice versa)? Is this because of one's sex or one's gender?*
    - *Define sex. (Male or female – biological based on physical characteristics).*
    - *Define gender. (Masculine or feminine – cultural and socially constructed roles, thus not determined by biology but agreed upon by society).*

- What limitations do females encounter because of their gender? How about males?
- What is one thing you like about your gender? What is one thing you would change?
- Define stereotypes. Give examples. (Cite examples from the Starter Activity).
- How do stereotypes come about? Is it something learned from school, the media, the church, the government, one's family, etc?
- How can we change gender stereotypes and attitudes that are a limitation to gender?

## INVESTIGATE AND ACT

### OPTION 1. HER STORY

As an example of changing gender roles, this activity will encourage participants to reflect on how the roles of women have changed throughout the years.



#### Method

1. Ask the participants to form groups of five to seven (if you have a large group).
2. Ask them to discuss the following question amongst their group:
  - Who often has control over decisions, money and resources? Why is that?
3. After 5 to 10 minutes, read out and then discuss the following statistics, out to the groups (use national statistics, if available, to show differences by region.) You could even ask them to guess what percentage of their parliament is female and how much they think a woman earns compared to a man?
  - Women in politics: From 1995 to 2012, the average number of women in parliament positions across the world grew from 11.3% to 20.3%. However, in some countries, this is still zero (Vanuatu), while in others, it is as high as 51.9% (Rwanda)\*
  - Women's salaries: A study of wages in 43 countries published in 2012 found women were paid on average 18.4% less for doing the same work\*\*
  - Women in education: Globally, the average girls' share of enrolment is 49.2% (primary school), 49.2% (secondary education) and 51.9% (tertiary education)\*\*\*
4. Ask the groups to discuss these statistics, using the following questions as a guide:
  - Do these statistics show progress towards equality between men and women? Explain your response.
  - Define stereotypes. Give examples.
  - How do stereotypes come about? Is it something learned from school, the media, the church, the government, one's family, etc?
  - What limitations do females encounter because of their gender? How about males?
  - How can we change gender stereotypes and attitudes that create limitations?

\* Inter - Parliamentary Union accessible at [www.ipu.org](http://www.ipu.org)

\*\* Tijdens, K.G., Van Klaveren, M. (2012) Frozen in time: Gender pay gap unchanged for 10years. Brussels, ITUC

\*\*\* World Bank accessible at [database.worldbank.org](http://database.worldbank.org)

## OPTION 2. WALK OF LIFE GAME

### Information for Facilitators: youth workers and teachers:

- You will need a big empty space to play this game, so it might make sense to go outside.
- There are 24 Unequal Society Role Cards in the Walk of Life game. If you have more participants in the group, you will have to make several copies of some cards.
- If there are less than 24 participants in the group, ensure that those cards featuring female roles are handed out.
- Since this topic is extremely sensitive it needs a deep elaborating discussion after that. If as a youth worker or teacher you feel more comfortable, involve experts in leading this activity.



### Method

1. Ask the participants:
  - *Does everyone in society have equal power or equal access to resources? What are some examples?*
  - *Do some members of society have an advantage over others? Which members and what advantages?*
  - *Would you describe yourself as someone who has lots of power or little power? Why?*
2. Explain to the participants that they will play a game to explore these questions. Ask them to form a very straight line, preferably at one end of an empty room, or outside.
3. Now hand out one folded-up card to each participant and explain that each card represents a role that the participant will have to assume for the game. Everyone must keep their role a secret.
4. Read the statements below one by one. After each one, ask the participants to consider the role written on their card. If they think the statement is true of their character, they take a big step forward. If they think the statement does not apply to their character, they do not move. If they think the statement is partially true for their character, they take a small step forward.

#### **Walk of life statements**

*I have enough to eat every day.*  
*I make the decisions in the household.*  
*If I don't agree with something, I can easily express it.*  
*I have access/have had access to primary education.*  
*I have access/have had access to secondary education.*  
*I have access/have had access to university or college.*  
*I have access to health facilities when I'm ill.*  
*If my parent/spouse were to die, my material circumstances would not change.*  
*My opinion in the family counts.*  
*I am in a position to help other people.*  
*I feel safe in my community.*  
*I can go wherever I like on my own after dark and feel safe.*  
*I am never subjected to sexual harassment.*  
*I am confident in being able to control my own future.*  
*I have control over my life.*

*I am a respected member of my community.*  
*I am likely to encounter physical violence against myself.*  
*I only have sex when I want to.*

5. After you have read the last statement, ask each participant to remain exactly where they are standing. Ask everyone to read out their role card, one-by-one.
6. Ask some volunteers to share their roles and the feelings they had as they either moved forward or remained in place.
7. Ask the participants:
  - Which people tend to have moved forward the most? Male or female characters
  - Which people tend to have moved forward the least?
  - What does that tell us about power inequality in our society?
8. Suggest that all around the world, there remains an imbalance of power between men and women. Ask participants if this applies to their society. Ask them to brainstorm about all of the ways in which females tend to be at a disadvantage to males in this society. Ask them how traditional gender roles play a part in this problem.
9. Conclude by suggesting that one consequence of this power imbalance is that females can find themselves subjected to unwanted sexual approaches at school and/or work. Explain that the rest of this lesson will explore where women are at risk and how they can respond.

## REFLECT



### Method

1. In small groups ask participants to come up with stories of people in their lives that have defied gender stereotypes.
2. Have each small group share the most compelling story from their group.
3. Remind participants that the goal of this Session was to distinguish between sex and gender, as well as to identify and begin to challenge gender stereotypes and the challenges and limitations they pose to boys, girls, men and women. Ask a few participants to share some of the things they feel they have learned.

## UNEQUAL SOCIETY ROLE CARDS

|                                     |                                       |                                              |
|-------------------------------------|---------------------------------------|----------------------------------------------|
| UNMARRIED MAN<br>(35 YEARS OLD)     | BUSINESSMAN                           | TEENAGE GIRL FROM<br>A ROMA FAMILY           |
| DEAF CHILD                          | HIV + BOY                             | HIV + GIRL                                   |
| STREET CHILD<br>(16 YEARS OLD)      | FEMALE SEX WORKER                     | BUSINESSWOMAN                                |
| FEMALE NGO WORKER                   | OLD WOMAN                             | MENTALLY DISABLED BOY<br>(17 YEARS OLD)      |
| BLIND BOY                           | UNMARRIED WOMAN<br>(40 YEARS OLD)     | FEMALE TEACHER                               |
| HEAD OF HOUSEHOLD<br>(WOMAN)        | TEENAGE GIRL DROPPED OUT<br>OF SCHOOL | TEENAGE GIRL ENROLLED<br>IN SECONDARY SCHOOL |
| TEENAGE GIRL STARTING<br>UNIVERSITY | TEENAGE GIRL WITH<br>WHEELCHAIR       | TEENAGE GIRL WITH A BABY                     |

# OUR ONLY HOME 2.4

We all depend on the earth for life and resources such as water, air, energy and land. However, our consumptive lifestyle has contributed to the serious environmental problems that we face today. Young people bear the burden of the environmental problems because they are faced with it now and will inherit the consequences in the years to come. They have a crucial role to play in contributing to efforts that seek to tackle environmental problems and in reducing our carbon footprint by embracing more sustainable forms of energy, including renewable resources.

In this Session, participants will investigate how their lifestyles and actions help to make or break our planet.

## LEARNING OBJECTIVE

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

- Name three environmental problems in their community and acknowledge their contribution to these problems.
- Identify ways of dealing with the problems, including two opportunities for young people to participate in environmental causes.

## KEY LEARNING

- The environmental problems we face have largely been caused by our consumptive lifestyles and demands. It is therefore up to us to address these issues.
- Young people have a critical role to play in investing their energies and ideas into shaping a safer, more sustainable planet

## Materials Needed



- **Starter:** Flipchart showing the list of 'solid waste' items (see below); marker.
- **Reflect:** Plant seeds.

## Information for Facilitators: youth workers and teachers

- Starter: Write the list of 'solid waste' items on a flipchart prior to the Session.
- It could be helpful for both youth workers and teachers if they could do a small research prior about the local good practices and share these concrete examples with the youngsters. You may empower them to look around and share useful information and potential NGOs or organization to work as a volunteer with.

# EXPLORE AND THINK

## STARTER: TRASH: IT LASTS A LONG TIME

This activity allows the participants to have a good look at the everyday objects around them.



### Method

1. Show the participants the list on the flipchart and explain to them that these items are examples of what is termed as 'solid waste'. Inform the participants that these items end up in landfills.
2. Ask the participants to form pairs and give each pair a sheet of paper and pen.
3. Ask the pairs to list the items in order according to the length of time they think it will take for the items to decompose, starting with the fastest first and working down to the longest.
4. After five minutes, ask for some volunteer pairs to share their answers.
5. Once they have done this, go through the correct answers together and remind participants that each product can have an impact on the environment during each of the five stages of its life-cycle:
  - Raw material acquisition
  - Production
  - Distribution
  - Consumption
  - Disposal

#### Solid Waste List:

- Cotton
- Plastic bag
- Banana
- Glass bottle
- Paper
- Rubber
- Wool sock
- Tin can (soup or vegetable can)
- Leather
- Styrofoam cup
- Aluminium can (soda pop can)
- Plastic bottle
- Cigarette

#### The scientists' approximations of decomposition periods are:

- Banana: Three to four weeks
- Paper bag: One month
- Cotton rag: Five months
- Wool sock: One year
- Cigarette butt: Two to five years
- Leather boot: 40 to 50 years

- Rubber sole (of a boot): 50 to 80 years
- Tin can (soup or vegetable can): 80 to 100 years
- Aluminium can (soda pop can): 200 to 500 years
- Plastic bag: 450 years
- Plastic bottle: One million years
- Styrofoam cup: Unknown. Forever?
- Glass bottle: Unknown. Forever?

(Sources: <http://www.blm.gov/education/lnt/background/packing.htm> and <http://www.deq.state.or.us/wmc/solwaste/rethinkrecyc/K-3/RRK-308.pdf>)

## INVESTIGATE AND ACT

### COMMUNITY SURVEY

**NOTE:** Summarise the learning from this activity: how our lifestyles drive the economy, its effect on people and their values and the impact on our planet. If you would like to use case stories from your country, please do. Discuss the concept of individual actions adding up to make a difference.



#### Method

1. Ask the participants to form groups of four to six.
2. Ask them to share their community survey projects with each other and to describe their experiences. Give them the following questions to discuss:
  - *What is the biggest problem in your community?*
  - *What other environmental problems or natural disasters could result from this?*
  - *How have people contributed to this problem? Have we contributed to it as well?*
  - *What can be done to help solve this? What can we do?*
  - *Some environmental problems have arisen from industrial businesses but there are also successful businesses that are environmentally sustainable – is economic development good or bad for the environment?*
3. Invite the groups to share their answers.
4. Next, bring everyone back together as one group and explain the concept of waste management - reduce, reuse, recycle.
5. Lead the participants into a discussion with the following questions:
  - *What do you know about the solid waste management practices of reducing, reusing and recycling? Give an example of how to reduce, reuse and recycle plastic bags.*
  - *How are these practices used in your family and/or community?*
  - *What other environmental problems are there in your country that you are aware of?*
  - *As people, we are consumers and stewards. What do these terms mean? Are we mostly consumers or stewards? Why?*

# REFLECT



## Method

1. Give a summary of the discussions.
2. Ask participants to state two key things they learnt from this Session.
3. Remind the participants of the Session's key learning.
4. The environmental problems we face have largely been caused by our consumptive lifestyles and demands.
5. Young people have a critical role to play in investing their energies and ideas into shaping a safer, more sustainable planet. One way to do this is to include reduce consumption, reuse products and recycle.
6. Have the participants plant seeds as a commitment to taking steps to tackle environmental issues.



# 3

## SAVING AND SPENDING

### MODULE OBJECTIVES

At the end of this module, participants will be able to:

- Demonstrate skills in responsible money management and use of resources.
- Understand how their consumer choices have implications on their personal situation, society and the environment.
- Commit to a responsible and sustainable lifestyle through their choices.

In keeping with Aflateen's holistic approach toward development, a broad definition of savings is promoted; one that entails both material and non-material resources. Saving water and using natural resources responsibly are deemed just as important as saving money. Young people, aged 15 years and older, make decisions about saving and spending their money and the use of resources. They have growing consumer power and need to start preparing for financial independence. This module emphasises the skills that will help young people demonstrate responsible use and management of resources. It outlines how the use of resources has financial, social and environmental implications.

## 3.1 MONEY AND WELL-BEING

Money is an inescapable part of our lives – it is often required to get what we need. Even in communities where bartering is common practice, money is still needed to satisfy certain basic needs. Having enough money, none at all, or too much is a source of relief or frustration for many of us. Across the world, there is great inequality, with many people struggling to earn enough money to have a decent standard of living, while others have more than most of us could imagine.

Often, the desire to have money can cause stress and tension. It is helpful to pause and reflect on our different emotional and psychological attachments to money. It is also helpful to think about what money can and cannot do and about how it contributes to – or hinders - our happiness and well-being. This Session helps participants reflect on the value money has for them and how it can serve as a means to well-being and not as an end in itself.

### LESSON OBJECTIVES

By the end of the Session, participants will be able to:

- Identify three things that are important to achieving overall well-being.
- Recognise that money is one factor that can help people achieve well-being.
- Explore attitudes to money and happiness and consider any necessary changes to reflect personal values and goals.

### KEY LEARNING

- Money is a means to an end, but it is not the overall goal. There are some needs that require money (e.g. food and clothing), but there are other important things in life that do not require money (e.g. love and friendship). Happiness and a sense of well-being are achieved through many different factors. It is important to understand what money can and cannot buy.
- Our attitude towards money can reflect what we value in our lives. If we take a moment to assess our attitude, we can reflect on what it says about us and whether there are things we would like to change, retain or develop.

### Information for Facilitators: youth workers and teachers

- Talking about money can be a sensitive topic and the activities may reveal different views and opinions. Take care to remain neutral and ask questions to develop thinking rather than pass judgement.

# EXPLORE AND THINK

## STARTER: HOW IMPORTANT IS MONEY TO YOU?



10-15

### Method

1. Ask participants to get into groups of five or six and give each group a blank piece of paper and a pen.
2. Ask each group to discuss how important money is to their well-being and happiness and what, for them, is more important and less important than money.
3. On a scale of 0 to 10 (where 0 signifies 'not important at all' and 10 signifies 'the most important thing in our lives'), ask the groups to agree where they would place money on that scale.
4. Ask each group to write their score in large figures on the paper and to be prepared to explain their reasoning to the rest of the whole group. Ask them to also identify three things they feel are more important than money and write them down.
5. Ask each group to hold up their scores and three choices.
6. Gather feedback from the groups and be sure to ask them to explain the reasons for their score and choices.
7. Add up the scores and divide the total by the number of groups to give an average. You will come back to this during Reflect.
8. Summarise their discussion or ask a participant to summarise.
9. Emphasise that, as well as economic well-being, emotional, social and spiritual well-being are also important for overall well-being.

# INVESTIGATE AND ACT

## OPTION 2: WHAT MAKES PEOPLE HAPPY?



25-30

### Method

1. Ask participants to work in threes and take turns to describe a specific time when they were really happy (e.g. a family outing; after doing well in exams; causing someone else to be happy because of something they did; winning an important football match). Get them to discuss the extent to which money played a part in that happy experience.
2. Share experiences as a whole group and ask participants to help sum up their thoughts by playing the Finish the Sentence game. In this game, participants sit or stand in a circle and an object is passed around. Play your selected means of music in short bursts and when it stops, the person who has the object finishes the sentence: "Young people are happy when..."
3. Continue until the participants have recalled most of their ideas.
4. Based on their answers, ask participants if there is anything they would like or need, that could contribute to their future happiness and well-being, which they might need to save up for?
5. Record their ideas.

# REFLECT

**NOTE:** Remind participants that in this Session, they have been thinking about what they value in their lives, what makes them happy and the part money plays in their happiness and well-being.



## Method

1. Working in the original groups they were in for the starter activity, ask participants to repeat the starter exercise and decide on a score using the 0 to 10 scale.
2. Ask them to hold up their scores and again quickly add them up and divide by the number of groups to find the average.
3. Was the final score higher or lower than the original score? In other words, after the activities and the discussions, did participants feel their attitude towards money had changed at all? If so, in what way?
4. Do they realise there are things that money can buy and things that money cannot buy?
5. Explain that, in following Sessions, they will explore further issues relating to money.

# LEARNING ABOUT 3.2

## SAVING MONEY

Saving is an important skill for us all. It helps us to accumulate valuable assets and practice the disciplines of planning and managing our resources – skills that are essential for many parts of life. Aflateen promotes a holistic approach and a broad definition of savings is encouraged to include not just money, but other material and non-material resources.

This Session introduces participants to the concept of saving money and the Smart Saver Session later in this section explores saving other resources, guiding participants in planning and practising their savings habits.

### LESSON OBJECTIVES

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

- Identify three or more reasons why people save money and prioritise those reasons.
- Identify three or more saving goals and establish saving targets.

### KEY LEARNING

- We all have different reasons for saving. Naming and prioritising our reasons for saving will help focus our goals and motivate us to save.
- Personal savings targets are useful for planning how to achieve financial and personal goals.

### Materials Needed



- **Starter:** Ball (e.g. soft ball, ball of string, or rolled up sock); three large sheets of paper, each with one of the following headings: **PERSONAL USE; UNEXPECTED EVENTS; FUTURE OPPORTUNITIES.**
- Savings Plan worksheet (see below).

### Information for Facilitators: youth workers and teachers

- Youth workers usually work in pair in group activities. Teachers from formal schools may also need a co-facilitator – perhaps a volunteer or a trainee – who would be helpful to record the responses to the Answer the Ball starter activity. If there is time, the participants could do both the main activities in this Session. If there is limited time, choose one.

- As the facilitator, be prepared to address unrealistic goals that may dishearten young people when they realise how difficult reaching them will be. It is not easy to detach from our unrealistic desires, but until our hands are full we can't take anything else. Supporting people to set up realistic goals is a challenging task and needs careful attentions to focus on the real motivation young people maybe are enthusiastic for.
- Make sure to connect this lesson with the My dream session earlier.

## EXPLORE AND THINK

### STARTER: ANSWER THE BALL



#### Method

1. Ask the participants the following questions:
  - *Do adults save and if so, what kinds of things do they save for?*
  - *Do young people save and if so, what kinds of things do they save for?*
  - *Why is it important to think about interest rates and inflation when saving?*
2. Tell the participants that they are going to share their savings stories (from the information they gathered or from what they already know) by playing Answer the Ball.
3. Ask participants to stand in a circle and explain that you will start an unfinished sentence and throw the ball to someone in the circle. The person who catches the ball has to complete the sentence. For example: "Adults save to... buy a house."
4. After answering, that person repeats the same unfinished sentence and throws the ball to another person in the circle, who then has to provide his or her own answer before repeating the process with someone new.
5. Ask a volunteer to record the answers.
6. Continue, keeping things moving at a lively pace and changing the start of the sentence to also include:
  - *Young people often save to...*
  - *Savings can help you...*
7. Place the sheets of paper headed with the following categories at the front of the classroom:
  - Personal Use (e.g. saving for a friend or family member)
  - Unexpected Events (e.g. sudden illness or an unexpected wedding gift)
  - Future Opportunities (e.g. a training course)
8. Recap the answers given and decide as a whole group which of the three categories each recorded answer belongs to.

# INVESTIGATE AND ACT

## MAKING A SAVINGS PLAN



### Method

1. Distribute the **Savings Plan worksheet** (see example below).
2. Remind participants of the earlier My Dream Session and their individual dreams and goals.
3. Tell them they are going to think about their dreams and goals and how they can develop a savings plan to achieve them. Explain they will be considering the following:
  - *What dreams and goals did they previously identify?*
  - *Are these dreams and goals still the same, or have they changed?*
  - *How much money will they need to achieve those goals?*
4. Ask them to identify three goals: two short-term (ST) and one long-term (LT). Remind them that short-term goals might require a few weeks or months (up to six months), while long-term goals may take six months or more to realise
5. Ask them to write the three goals in separate rows in the left-hand column of the worksheet, e.g.

| GOAL                           | BY WHEN  | IMPOR-<br>TANCE | SAVINGS<br>NEEDED | AMOUNT TO<br>SAVE PER<br>WEEK/MONTH | HOW TO EARN                                                   |
|--------------------------------|----------|-----------------|-------------------|-------------------------------------|---------------------------------------------------------------|
| Buy a new book (ST)            | 6 weeks  | 2               | \$12              | \$2 per week                        | Save pocket money                                             |
| Buy a bike to get to work (LT) | 1 year   | 1               | \$240             | \$20 month                          | Part-time work                                                |
| Family outing (ST)             | 2 months | 3               | \$10              | \$1–2 week                          | Save pocket money and combine money with other family members |

6. Ask participants to decide how important each goal is and to rank them in order of priority (1 as 'most important', 3 as 'least important').
7. Ask a volunteer to share one of his/her goals and fill out the example Savings Plan on the flip-chart together, determining whether it is a ST or LT goal; when they will need the money; how important it is; the amount needed; the amount that needs to be saved every week or month to reach the goal; and the source of the earnings.
8. Ask participants to go through the same process with their own goals. Walk around and give any help to those who need it.
9. Now ask the participants to double the amount of time they have allowed themselves to reach their goals and to re-calculate the amount they need to save every week or month.

## Guide Questions

- What was your reaction when you figured out the amount you needed to save each week or each month to reach your top priority goal?
- What happened to the amount of money you had to save each week or month when you doubled the amount of time to save for your goal?
- What can we learn from these calculations? Even if your goals come with a high price, you can often reach it by setting aside money regularly.
- How will making a Savings Plan help you?
- What will you do differently now that you know how to make a Savings Plan?

## REFLECT



### Method

1. In pairs, ask participants to share three key reasons for saving and three personal savings goals.
2. Ask two or three pairs to feed back to the group.

# CREATING A BUDGET 3.3

Learning how to create a budget may not seem like the most exciting thing in the world for young people, but it's a vital step in helping them reach their personal and financial goals. Participants will have already been involved in activities that explore saving and spending issues. This Session builds on this learning - pulling together their personal goals, their income, their saving and their spending - to create a budget.

## LESSON OBJECTIVES

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

- Understand the terms 'budget', 'surplus' and 'deficit'.
- Create a simple budget.
- Apply this learning in their own lives.

## KEY LEARNING

- Budgets help us balance income with spending needs and wants and so manage money responsibly.
- Money issues can be a cause of stress and learning how to be in control of your financial situation and live within your means can contribute to well-being and meeting personal goals.

## Materials Needed



- Starter: Ten 'balls' per team (e.g. soft ball, ball of string, or rolled up paper); three 'baskets' or hoops per team.
- Spending Wants and Needs cards; Budget Plan template, which defines the terms budget, surplus and deficit and includes a sample budgeting form.

## Information for Facilitators: youth workers and teachers

- Due to the complexity of this Session, it is advisable for facilitators to practise the Creating a Budget activities prior to conducting the Session.

# EXPLORE AND THINK

## STARTER: BASKET BUDGET

In this game, participants will be introduced to the idea of making a budget as a group after they 'earn' points, or 'money', through a game.



### Method

1. Introduce the word "budget" and say that in this Session, they will practise making a budget to help them manage their money responsibly.
2. In preparation for the game, ask participants to form groups of approximately five to seven and to list on a piece of paper as many things as they can, in two minutes, that families spend money on. Next, identify the five most essential ones and number them 1 to 5, in order of importance (e.g. food, rent, transport, education, fuel), with 1 being 'most important' and 5 being 'least important'.
3. Each group can then share their list with the whole group and compare their ideas.
4. Staying with the same groups, give 10 'balls' to each one. Explain that each group has to shoot the balls in the baskets to win points that will then be translated into 'money'. Each group has three baskets and they are worth different amounts of points.
5. Give one group the extra instruction that they can only use one hand. Instruct another group that they can only use their left hand. Take note of their reactions to these extra instructions.
6. Groups should form a line at least three metres away from their baskets.
7. When you say "Go", they need to shoot as many balls as they can in two minutes, making sure that each group member has a chance to shoot at least one ball.
8. When the time is up, ask the participants to add up their points.
9. Assign a suitable amount of money for the points so that the groups can translate their points into money.
10. Ask how much money each group has.

### Guide Questions

- *How did the groups who were disadvantaged by only being allowed to use one hand feel?*
  - *Did they feel it was fair?*
  - *Why did they think the game involved this extra instruction?*
11. Explain that some people in the world start life more disadvantaged than others, e.g. by not being able to go to school or not having access to healthcare. These things can affect someone's ability to make a decent living. Refer back to the Walking activity before!
  12. Now, explain that their groups are families. They have one month to use the money that they have and they have to decide as a group how they will spend their money.
  13. First, they need to make a list of things they need to spend money on (remind them of their list of five essentials) and then decide how much will be spent on each. Give them 5 to 10 minutes to discuss this. Groups should make sure that their total expenses are less than their income.
  14. After their discussions, ask for volunteers to present their decisions and invite comments from the others. Remind the groups that there are no right or wrong answers.

# INVESTIGATE AND ACT

## CREATING A PERSONAL BUDGET



### Method

1. Remind participants of the Spending Wants and Needs activity in the Learning about Spending Session in which they thought about essential and desirable spending.
2. Give out the cards, if they will be helpful.
3. Explain that the participants are going to create a personal budget based on their actual, or anticipated, income and spending habits for a month.
4. First define the term 'budget'. Refer to the Budget Plan, which defines the terms budget, surplus and deficit and includes a sample budgeting form.
5. Display the sample budgeting form on a flipchart so that everyone can see it clearly. Explain the income and expense sections of the budget.
6. Tell participants that they can adapt the Expenses headings to match their own spending habits.
7. Point to the sources of income and ask participants for a realistic monthly amount as an example.
8. Next, point to the expense categories and ask for some realistic examples. You don't need to fill out all sections, just one or two as examples.
9. Explain that once all the items in the budget have been given amounts, the participants first need to add up the sources of income and then they add up all the expenses.
10. Highlight the totals and ask:
  - Which section of the budget has the highest value?
  - What else do you see in this budget?
11. Point out the last line of the budget form. Explain that this last line is one of the most important on the budget form. The number put here can either be positive or negative, depending on whether there is enough income to cover the expenses. If the number is positive, it is called a surplus, which means the participant has more income than expenses. If it is negative, it is called a deficit, which means the participant's expenses are greater than his/her income.
12. When you have completed the example, ask participants to work either individually or in pairs to work out their own budgets.
13. Make sure those who need support are given help.

## FOLLOW-UP ACTIVITY

1. As an additional activity, you can pose these final questions:
  - What could the participant do if he/she has surplus, or money left over?
  - What could the participant do when he/she has a budget deficit?
2. Give them three minutes to work in pairs and the pair with the most suggestions wins a prize or a round of applause!

# REFLECT



## Method

1. Remind the participants that, in creating a budget, they will have better control over their money and will know how much they can save for the things identified in earlier Sessions.
2. Ask the participants to keep a written record of their income, everything they buy and everything they spend money on for one month to see how they keep their income and expenses in balance.
3. Point out that they can use the budget framework that you have used in class to track their own income and expenses.
4. In a quick Vote With Your Feet activity, ask participants if they think, at the end of the month, they will have a:
  - Deficit
  - Surplus
  - Perfect balance

**NOTE:** This will give you the opportunity to make sure they understand the terms and encourage them to carry out the activity to see if they were right!

# BUDGET PLAN TEMPLATE

## DEFINITION OF BUDGET

A budget is a summary of estimated income and how it will be spent over a defined period of time.

## DEFINITION OF SURPLUS AND DEFICIT

A surplus is the amount of money or quantity of goods that remain when use or need is satisfied.

A deficit is a shortfall in the amount of money or other good that is needed.

| BUDGET                            |                |
|-----------------------------------|----------------|
| Budget line items:                | Week 1: Amount |
| Income                            |                |
| TOTAL INCOME:                     |                |
| Expenses                          |                |
| Personal                          |                |
| Entertainment                     |                |
| Education                         |                |
| Transport                         |                |
| Family                            |                |
| TOTAL EXPENSES:                   |                |
| TOTAL SURPLUS / DEFICIT (Balance) |                |

## 3.4 SAVINGS OPTIONS

In previous Sessions, participants considered the advantages of saving in helping them to reach their goals. We need to be able to safeguard that money and so this Session will help young people understand some of the different formal and informal savings options available and understand how different products and services work. It will look specifically at: saving at Home; Savings Club; Savings and Loans Groups; and Individual Account (at a post office, financial institution or a bank).

### LESSON OBJECTIVES

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

- Identify some different saving options available.
- Identify some advantages and disadvantages of the different saving methods.
- Identify a saving method suitable for their needs.

### KEY LEARNING

- Having made the decision to save, it is sensible to look at different methods of saving and places we can deposit money, e.g. at home, village savings group, schools, microfinance organisations, banks and other financial institutions.
- People need different kinds of services, therefore looking at the advantages and disadvantages of different saving methods will help us decide what best fits our needs.
- Financial institutions are demystified and young people are confident enough to approach such institutions.

### Materials Needed



- Expert's cards, with information about one of the following savings options: Saving at Home; Savings Club; Savings and Loans Groups; and Individual Account (at a post office, bank or financial institution); flipchart pages headed with the four savings options.
- **Reflect:** Small stickers or post-its- four for each participant (alternatively, they can draw dots on the flipchart).

### Information for Facilitators: youth workers and teachers

- A visit to a bank or other saving institution to gain information regarding saving products would be a valuable addition to this Session. It is also a good opportunity to establish a cooperation with a local bank or financial institution and involve some experts as key guest speaker in another session.

# EXPLORE AND THINK

## STARTER: BRAINSTORMING SESSION

Explain that in this Session you will be exploring some advantages and disadvantages of some of the different savings options.



### Method

1. Ask the participants the following question:
  - *Where is the best place to keep money that you want to save and why?*
2. Record everything they say on a flipchart paper or on the white board.
3. Discuss what they found out or what they know from experience.
4. With your guiding questions briefly focus on which can be the safest place, what are some advantages and disadvantages of each option the participants said.

# INVESTIGATE AND ACT

## SILENT DEBATE

In this activity, participants will learn about four different savings options and take part in a silent debate to think about the advantages and disadvantages of each.



### Method

1. Start by dividing the group into four evenly sized groups.
2. Give each group an Expert's card, which has information about one of the following savings options: Saving at Home; Savings Club; Savings and Loans Groups; and Individual Account (at a post office, bank, or credit union).
3. Ask one person to read out the information on the card to his/her group and then, together, discuss the advantages and disadvantages of saving in this way.
4. Participants decide as a team how they will present this information to the rest of the group (could be a two-minute role play, mime, news broadcast, rap or 'lesson' showing the advantages/disadvantages).
5. Each group presents their savings option to the rest of the participants. Make sure participants applaud each presentation.
6. Next, play the Silent Debate activity by placing the four sheets of flipchart paper, headed with the four savings options, around the classroom.
7. Tell the participants that, using what they have heard from the presentations, they are going to write comments on the flipchart pages saying what they like or don't like about that particular option.
8. As they move from one option to another, they should respond to a comment made by someone else. For example, if on the Saving at Home sheet, someone has written, 'I like this method because it is convenient and I can save time', someone else might write, 'Yes, but what if you are tempted to use your savings on a new pair of trainers'.

instead of on your training course?’ and someone else can comment on that comment and so on.

9. After an appropriate amount of time, draw this to a close.
10. Give one sheet of flipchart paper to each group and ask them to look at the comments and sum up the main comments for the rest of the group.
11. Each group should present their summary to the rest of the participants.

## REFLECT



### Method

1. Explain to the participants that sometimes it is difficult to protect our savings and to not spend them. Invite them to share challenges they might have when trying to hold on to their savings.

If they need a little prompting, you can ask:

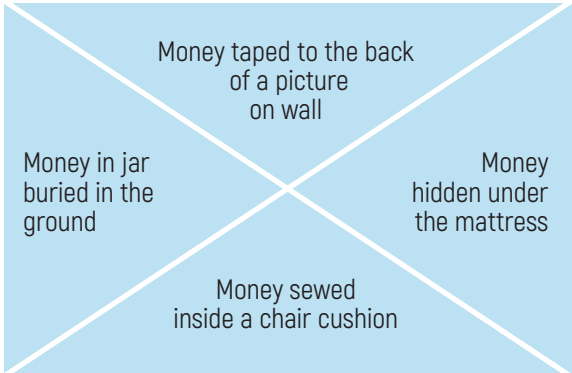
- *Do you ever feel pressure to spend your savings?*
- *Who might ask you for the money you've saved?*

**NOTE:** If you feel participants would benefit from a role play activity that explores how to deal with situations in which their savings are under threat, refer to the Appendix and Role Play Challenges to Saving Money)

2. Next, give the participants four stickers each.
3. Tell them they are going to show which savings option they prefer by placing a sticker (or stickers) on their preferred savings option.
4. Explain that they can put all four on the same savings option or they can divide them up among the different savings options in whichever way they want. (Alternatively, participants can draw dots on their preferred savings option.)
5. Encourage participants to make their own independent decisions on where to place the stickers.
6. Allow five minutes for this exercise. Identify with participants which method received the most stickers.
7. As a group, discuss why certain options were more or less popular.

# PUZZLE

## SAVINGS AT HOME



## INDIVIDUAL ACCOUNT AT BANK, POST OFFICE OR CREDIT UNION

|                                                    |                                                               |
|----------------------------------------------------|---------------------------------------------------------------|
| Regulated by government                            | Fees charged for most transactions (for example, withdrawals) |
| Different types of savings accounts to choose from | Money held in a locked safe in a secure building              |

## ROOTATING SAVING AND CREDIT ASSOCIATION (ROSCA)

|                                                               |
|---------------------------------------------------------------|
| Group of friends or relatives usually in same community       |
| Members deposit same amount each month into the group account |
| The money collected goes to a different member each month     |
| Members often decide to save in this way for a specific goal  |

## SAVING CLUB



## 3.5 SMART SAVERS

Saving is an important part of managing money. However, it's not always easy to save money, especially in times of financial hardship. Added to this, we live in a world that constantly invites us to spend, suggesting that we need new things to make us happy – even if we can't really afford those things. However, by learning from others, thinking creatively and even 'rethinking' our attitudes, we can be efficient with the resources we consume (such as energy, water, time and materials). We can become Smart Savers, saving money, reducing waste and conserving resources for future generations. Aflateen promotes a holistic approach to saving and this Session explores how we can become 'smart savers' of material and non-material resources by 'Reusing'; 'Recycling'; 'Repairing'; 'Reducing'; 'Refusing'; and 'Rethinking'.

### LESSON OBJECTIVES

By the end of this Session, participants will:

- Understand that saving resources can save money and protect the environment.
- Be able to judge the effectiveness of the 6 Rs - Reuse; Recycle; Repair; Reduce; Refuse; Rethink – in helping to save money and protect the environment.

### KEY LEARNING

- Saving is an important part of money management and saving can mean material and non-material resources as well as money.
- Saving resources can also protect the environment and help us be responsible global citizens.

### Materials Needed



- **Starter:** Bottle it! ideas sheet; one empty 2 litre plastic bottle for each 5 participants in your club.
- The 6 Rs cards sheet (cut up, ready to use).
- **Reflect:** Smart Savers Reflection sheet (cut up as cards).

### Information for Facilitators: youth workers and teachers

- Prepare the above materials before the Session.

# EXPLORE AND THINK

## STARTER: BOTTLE IT!

This activity will get participants thinking creatively about how reusing an object and giving it a longer, useful life can save them money and help protect the environment.



### Method

1. Begin by writing this statement on a large piece of paper: One man's trash is another man's treasure.
2. Invite participants to discuss in pairs what this could mean. Then have the pairs share their ideas with the entire group.
3. Next, ask participants to form groups of five or six and give each group an empty 2 litre plastic bottle, some paper and pens.
4. Challenge them to come up with as many uses for the empty bottle as possible in five minutes and record their ideas quickly on the paper.
5. Tell them their ideas can include cutting the bottle up and using parts of it (e.g. cutting off the top and using the bottom for storing nails, screws and nuts).
6. When the time is up, invite each group to feed back and praise the group with the most suggestions.
7. Explain that reusing an object is better for the environment than recycling it as recycling involves additional energy to process the material into something usable. Reusing helps to make the initial energy that went into the production of that material last longer and go farther. Reusing materials is about saving money and saving the environment. Tell them the mini case study briefly as a good practise.

# INVESTIGATE AND ACT

## THE 6 RS

This activity encourages participants to consider different ways of saving resources to save money and protect the environment. They all begin with the letter R.



### Method

1. Cut out the six 'R' cards and give each participant either an 'R' word or a definition. There are six different R words and six different definitions. Make extra copies or put participants in pairs if your group is larger than 12.
2. Explain that they all have to find their partners as quickly as they can so that the R words and the definitions match up.
3. When you say 'Go', let them find their partner.
4. When all are paired up, check that they match correctly with the table below. You can also assign a volunteer to check the answers.

|                |                                                                                                                                                                   |
|----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>REUSE</b>   | To use an item more than once by refilling it, or making something else with all or part of it.                                                                   |
| <b>RECYCLE</b> | To re- process a material or product and make it into something else.                                                                                             |
| <b>REPAIR</b>  | To try and fix an item that has broken down or doesn't work properly.                                                                                             |
| <b>REDUCE</b>  | To cut down on the amount of material and energy you use to save money, save resources and protect the environment.                                               |
| <b>REFUSE</b>  | To say "No" to buying a product if you don't really need it or if it 's bad for people or the environment.                                                        |
| <b>RETHINK</b> | To think about better or more efficient ways of doing things; to think Do I really need this? or Can I make a better design that uses less energy and costs less? |

5. In their pairs, ask them to order the R words so that the one which would be most likely to help them save money (Rethink? Refuse? Repair? Reduce? Reuse? Recycle?) is at the top and the least likely is at the bottom.
6. Let them walk around to see how others have ordered the cards. Share any comments or questions.
7. Next, ask them to order the cards again, this time so that the one most likely to help save resources and energy and protect the environment is at the top and the least likely is at the bottom. Is the order the same?

### Case study of reducing

Here is an example you can share with the participants where people are rethinking daily habits in order to reduce the use of materials, protect the environment and save money:

A University ran a campaign to get people to use reusable mugs rather than buy their coffee in a paper cup everyday. All hot drinks were sold at a discount to students who brought in a reusable mug. They did this because they worked out that if just 100 people stopped using paper cups every day and carried a reusable mug instead, collectively they would save the resources used and pollution created from, making 50,000 disposable cups a year.

Disposable coffee cups have an adverse impact on the environment because:

- *Many cups are made of 100% bleached, virgin paper.*
- *Many cups are lined with plastic, making them unrecyclable*
- *They involve an intensive manufacturing process.*

## REFLECT



### Method

1. Give out the sets of Smart Savers Reflection cards to small groups and ask each group to choose one of the Smart Savers ideas that they think they could use in their life and one they couldn't. Share as a whole group.

## BOTTLE IT! IDEAS SHEET (FOR FACILITATOR)

**SEED STARTERS** – Cut the tops off the plastic bottles and use the bottoms to plant seeds in to start off your plants.

**SELF WATERING POT** – Cut the bottle in half, invert the top half, make a hole in the lid and thread a ‘wick’ or piece of string through it so it lies in the water at the bottom (see photo, right).

**MINI GREENHOUSE** – Cut the bottom off the bottle and cover your seedlings and plants to give them their very own greenhouse.

**FLY OR WASP TRAP** – Cut off the top third of the bottle. Place the ‘bait’ (e.g. sugar solution) into the bottom section, invert the top section back into the bottle and tape it into place. Add wire handles to hang it up.

**ICE PACK** – Fill the bottle with cold water and freeze to make an ice pack. Put one in your shopping bag to keep cold items cool on the way back from the shops.

**DECORATIVE FLOWERS** – Cut off the bottom of the bottle and cut the top end into petal shapes. Peel back the plastic and paint. Attach each flower to a wire stem.

**VASE** – Cut the bottle in half, cut down into the plastic to make strips and weave to make this clever design:

**MUSICAL SHAKER** – Fill the bottle with dried beans.

**A SCOOP** – Cut the top off the bottle and use the bottom as a scoop for rice or another product.

**TOILET TANK WATER SAVER:** – Fill a bottle with water and drop it into the tank. This will displace water, so that each time the toilet is flushed, water will be saved.

### Sources:

Huffington Post: [http://www.huffingtonpost.com/2012/01/24/top-20-things-to-do-with-plastic-bottles\\_n\\_1224013.html#s630591](http://www.huffingtonpost.com/2012/01/24/top-20-things-to-do-with-plastic-bottles_n_1224013.html#s630591)

<http://www.makeitandmendit.com/recycling-and-upcycling-plastic-bottles-in-the-garden/>

## SMART SAVERS REFLECTION SHEET

|                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>SIMPLIFY YOUR LIFE</b></p> <p>Think about what you enjoy doing most. Often, the things that make us most happy aren't for sale.</p> <p>Spend time with friends and family, rather than spending money.</p>                                                     | <p><b>THINK BEFORE YOU BUY</b></p> <p>Every day, we are tempted to buy products we don't always need. Buying things we don't really need can be expensive, adds to clutter and contributes to waste, depletion of resources and pollution.</p>                                                                  |
| <p><b>BUY IN BULK OR 'VALUE-PACK' SIZES</b></p> <p>Often, products are cheaper if buy larger quantities. Why not get a group of friends together to buy in bulk and enjoy the shared cheaper price.</p>                                                              | <p><b>REPAIR BROKEN THINGS</b></p> <p>Although we are often encouraged to buy new rather than repair, it can be satisfying to fix things when they break.</p> <p>You'll save money, resources and a trip to the store.</p>                                                                                      |
| <p><b>SHARE</b></p> <p>Sharing tools, equipment and books with friends, neighbours and family can save you a lot of money.</p>                                                                                                                                       | <p><b>USE BOTH SIDES OF A SHEET OF PAPER...</b></p> <p>...and save money, trees and the planet!</p> <p>One tree makes 8,333 sheets of virgin copier paper or</p> <p>One pack of copier paper (500 sheets) uses 6% of a tree</p> <p>(<a href="http://www.actiontracker.org.uk">www.actiontracker.org.uk</a>)</p> |
| <p><b>SWITCH OFF LIGHTS</b></p> <p>By using less electricity, you are lowering your electricity bill and lowering the demand for coal, thus decreasing the amount of environmental destruction caused by mining.</p>                                                 | <p><b>THINK BEFORE CRAVING DESIGNER LABELS</b></p> <p>Celebrities are given expensive clothes to wear. You're not. Be individual. Don't crave labels that others wear.</p>                                                                                                                                      |
| <p><b>USE YOUR TALENTS TO MAKE AND SAVE MONEY OR SET UP A 'TIME BANK'.</b></p> <p>What skill or talent do you have that could make you money or others might pay for?</p> <p>Set up a time bank where members exchange services using units of time as currency.</p> | <p><b>LOOK AFTER YOUR HEALTH</b></p> <p>If you are unwell, you can't work and so can't earn</p>                                                                                                                                                                                                                 |
| <p><b>USE TIME WISELY</b></p> <p>Think how you can create time to do a part-time job to save money.</p>                                                                                                                                                              | <p><b>RENT OUT EQUIPMENT TO EARN MONE</b></p>                                                                                                                                                                                                                                                                   |

# MONEY, POWER AND RIGHTS 3.6

Through the expansion of cable TV, the Internet and free trade agreements, information, culture, money, goods and services flow around the globe with unprecedented speed. It is generally recognised that the globalisation of the world has created winners and losers. Some people benefit, while others lose out. Some people enjoy wealth, power and influence, while others do not get a fair share of that money and power, or have their voices heard.

Large corporations move their factories to developing countries where the low cost of labour translates into higher profits. Free trade agreements, differences in productivity and subsidies make it possible for goods exported from developed countries to undercut the price of locally-produced goods in developing nations. The inequality created by globalisation is visible not only between countries, but also within many countries where a small minority enjoy more wealth and power than the vast majority who are poor. There is a lot to be gained from globalisation, but to benefit, one must have the necessary education and resources.

In this Session, participants learn more about inequality and discuss the concept of economic justice in which people have opportunities for meaningful and fairly compensated work to be able to enjoy their right to a decent standard of living.

Economic justice, which touches the individual person as well as the social order, encompasses the moral principles which guide us in designing our economic institutions. These institutions determine how each person earns a living, enters into contracts, exchanges goods and services with others and otherwise produces an independent material foundation for his or her economic sustenance. The ultimate purpose of economic justice is to free each person to engage creatively in the unlimited work beyond economics, that of the mind and the spirit.

## LESSON OBJECTIVES

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

- Identify three ways in which money and power are unequally distributed in their own country and globally.
- Describe the impact of inequality on individuals.
- Understand the term 'economic justice'.
- Describe a possible solution to inequality or a way in which they can raise awareness and promote economic justice.

## KEY LEARNING

- Money and power are unequally distributed among people in the world and this can have a profound impact on their opportunities, standard of living and life chances.
- Economic justice is about being able to engage in meaningful work, get a fair reward for that work and to live a dignified life.

- Each of us can play a part in promoting economic justice, whether it is through our own lifestyle, the programmes we choose to support, or through advocacy work that we do.

## Materials Needed



- Starter: If the World Were a Village Quiz.
- Roles cards with a 'character' written on it – one card for each participant; Microfinance, Welfare Work, Progressive Tax & Fair Trade statements cut out into separate slips, to be read out.
- Reflect: Nelson Mandela quote on flipchart.

## Information for Facilitators: youth workers and teachers

- If you have statistics in your country about the socio-economic distribution of wealth, it would be good to present them. Be careful with the too shocking datas: the main aim is not to freeze the participants, but to motivate them to make steps in their own local level.
- Who moves forward game:
  - Remind the participants that we played something similar – but with different statements at the gender topic. Create new statements that refer to your local realities – it may need some further search and exploration. Be sure that if you open a bow of topic you are prepared to work with the content.
  - Ensure that there is enough space for participants to move forward during the game. If there is not enough room indoors, move the activity outside.
  - Read up on each of the programmes before the Session in order to have some basic knowledge. If, during the discussion, there is any information that you don't know, be honest: enough to say you don't but that you can look it up after the Session.

# EXPLORE AND THINK

## STARTER: IF THE WORLD WERE A VILLAGE QUIZ

**NOTE:** At the end of the previous Session, participants were asked to listen to the news, look in newspapers or look around them in their own communities to identify examples of inequality of money, power and rights. Before starting the starter activity, ask them to share some of their findings.

Explain that in this Session, the participants will be exploring inequality and economic justice. There are over 7 billion people in the world, but if the world were condensed to a village of 100 people, what would it look like? This quiz helps participants to appreciate the inequality in the world.



10-15

### Method

1. Ask participants to get into small groups of three or four.
2. Refer to the If The World Were A Village Quiz and ask the questions, giving groups time to discuss each answer.
3. At the end, ask groups to volunteer their answers. The group to get nearest to the correct answer gets 5 points. If anyone gets an answer completely right, they get 10 points.

4. Pose the following questions for the group to discuss:
  - *Did anything surprise you about the statistics? Which ones?*
  - *Do you see some of these facts playing out in your own community or country? How?*

## INVESTIGATE AND ACT

### WHO MOVES FORWARD?

Participants assume a role as a member of society and move forward according to what they believe their 'character' would be able to be, do or have access to.



#### Method

1. Give each participant a card with a 'character' they will assume and tell them that they must keep their role a secret.
2. Place yourself at one end of the classroom and ask the participants to form a line against the opposite wall, facing you.
3. Explain that you will read the following statements out and that everyone must consider whether the statement is true for their assumed character.
4. If they think the statement is true for their character, they should take a big step forward. If they think the statement does not apply to their character, they don't move. If they feel the statement is partially true for their character, they may take a small step forward.

#### Statements:

- *I have enough to eat every day.*
  - *I contribute to decision making in the household.*
  - *I can complete/have completed my education.*
  - *I will finish/have finished college or university studies.*
  - *I can easily see a doctor when I'm ill.*
  - *If my parent/husband/wife died, I would be able to cope financially.*
  - *If I don't agree with something, I can easily express it.*
  - *I get paid a fair amount for the work that I do.*
  - *I can influence decisions at work.*
  - *I am in a position to help other people.*
  - *I feel I have a positive future, full of opportunities.*
  - *I feel safe in my community.*
  - *I could get a loan to start a small business.*
  - *I have control over my life.*
  - *I am respected by those in my community.*
  - *I have no problems accessing clean water and sanitation.*
  - *I enjoy the support of my family around me.*
5. Once all the statements have been read out, ask everyone to look around and for each one to say what character they were representing.

## Guide Questions

- *How did you feel about your character?*
- *How did you feel about people moving differently from you?*
- *Why did people move differently?*
- *What aspects of this game represented how the world is?*

**NOTE:** Consider explaining or creating definition for some key words and ideas for this exercise: empowerment; rights; equality; vulnerability; being part of a community; being part of a family; being excluded; fairness.

6. Next, have the young people discuss how this activity shows how people in the world do not have the same opportunity to move forward in life because of complex reasons. Some reasons are because of individual personal circumstances, or because of the local or national situation, while other reasons are due to global systems. Reasons may include a lack of education and healthcare; poor environment and inadequate living conditions; unemployment or poor pay; conflict; a lack of government support; or an individual's lack of power and influence.
7. People are often referred to as the 'haves' and 'have nots'. There are programmes and initiatives between countries and within countries that try to address the inequality of wealth distribution and power between these 'haves' and 'have nots'. These include:
  - Welfare Work
  - Progressive Tax
  - Microfinance
  - Fair Trade
8. Ask participants to form four groups and tell them they will be exploring the advantages and disadvantages of these four programmes. Stress that there are many possible solutions, but that they are just considering four.
9. Give each group one of the Facts handouts slips: Welfare Work; Progressive Tax; Microfinance; Fair Trade.

**WELFARE** is the provision of social and sometimes financial support, with the aim of helping to improve the well-being of people in need (for example, during periods of ill health or unemployment). This can be provided by governments, charities, social groups in the community, or family members and relatives.

People pay taxes to the government to help fund vital services, such as education and healthcare. **PROGRESSIVE TAX** attempts to lower taxes for people with a lower ability-to-pay, while increasing taxes paid by those with a higher ability-to-pay. Examples: higher income taxes for those with higher salaries; higher tax on luxury items, such as cars, jewellery and liquor.

**MICROFINANCE** is the provision of financial services, such as loans, to people who have low incomes and cannot normally access the services offered by banks and financial institutions. Those who promote microfinance generally believe that such access will help lift people out of poverty. Critics argue that people using Microfinance Institutions (MFIs) are getting themselves into vicious debt cycles and are not exiting poverty. Some MFIs also charge very high rates of interest and require very short loan repayment cycles, which hamper investment in sustainable businesses.

**FAIR TRADE** is a social movement helping producers improve their lives through better access to markets and better trade conditions. It aims to pay a guaranteed price to producers so they can plan ahead, work in a way that does not harm the environment and help develop the local community through paying a social premium.

Fair trade also seeks to raise awareness among consumers in developed nations. There are many fair trade products, including handicrafts, coffee, cocoa, sugar, tea, bananas, honey, wine, fresh fruit, chocolate and flowers. Example: coffee producers growing their coffee organically (without pesticides or fertilisers) and selling their coffee to a fair trade organisation, receive a better price than other coffee producers in their country.

10. Ask groups to select a facilitator for their group who will lead their discussion to explore how helpful their programme or initiative is in reducing inequality amongst people.
11. On a flipchart, facilitators should draw two columns headed 'Advantages' and 'Disadvantages' and then ask members of their group to suggest ideas for both headings for their programme.
12. Ask the groups to assign their programme a number on a scale of 0 to 10, where 0 means 'not at all helpful' and 10 means 'exceptionally helpful' in reducing inequality.
13. Ask each group to share their thoughts with the other groups in the form of a presentation. These can be anything they like e.g. short play, drawing (that they explain) or just a straightforward presentation.

### Guide Questions

- What did you learn from the presentations?
- Was there anything you didn't understand or would like to know more about?
- Which do you think would be most effective programme at reducing inequality?
- Could you suggest another kind of programme?

## REFLECT



### Method

1. Recap on the Session and mention the following points:
  - Everyone has the right to an adequate standard of living and yet many people in the world do not enjoy this right.
  - Economic justice, which is about being able to engage in meaningful work, get a fair reward for that work and to live a dignified life, is not a reality for many people.
  - There are programmes and initiatives aimed at solving inequality, but we can all play a part as responsible global citizens through our lifestyles, through programmes we choose to support and through advocacy and campaigning work.
2. Show participants the Nelson Mandela quote below:

*As long as poverty, injustice and gross inequality persist in our world, none of us can truly rest. (Nelson Mandela, End Poverty speech, London 2005.)*

3. Refer to Nelson Mandela's quote on the flipchart and ask participants if they can create a '3:9:27' m quote or catch phrase that will alert others to the inequality in the world and encourage action. The quote should:
  - Include 3 main points (e.g. poverty, injustice, inequality).
  - Take less than 9 seconds to say.
  - Use less than 27 words.
  - Share a few examples.

## FACTS: IF THE WORLD WAS A VILLAGE OF 100 PEOPLE\*

If we could reduce the world's population to a village of precisely 100 people, with all existing human ratios remaining the same, the demographics would look something like this:

|                                                                                                                                        |                                                   |                                             |
|----------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|---------------------------------------------|
| The village would have 60 Asians, 14 Africans, 12 Europeans, 8 Latin Americans, 5 from the USA and Canada and 1 from the South Pacific | 51 would be male, 49 would be female              | 82 would be non-white; 18 white             |
| 67 would be non-Christian; 33 would be Christian                                                                                       | 80 would live in substandard housing              | 67 would be unable to read                  |
| 50 would be malnourished and 1 dying of starvation                                                                                     | 33 would be without access to a safe water supply | 39 would lack access to improved sanitation |
| 24 would not have any electricity (And of the 76 that do have electricity, most would only use it for light at night.)                 | 44 people would have access to the Internet**     | 1 would have a college education            |
| 1 would have HIV                                                                                                                       | 2 would be near birth; 1 near death               |                                             |

\* The original version of the STATE OF THE VILLAGE REPORT by Donella H. Meadows was published in 1990 as "Who lives in the Global Village?" and updated in 2005. The initial report was based on a village of 1000. David Copeland, a surveyor and environmental activist, revised the report to reflect a village of 100 and distributed 50,000 copies of a Value Earth poster at the 1992 Earth Summit in Rio de Janeiro.

\*\* <https://www.statista.com/statistics/617136/digital-population-worldwide/>

## ROLES

|                                            |                                                                  |
|--------------------------------------------|------------------------------------------------------------------|
| Farmer                                     | HIV positive boy                                                 |
| Mother living in a slum area               | Female head of household                                         |
| Working teenager (14 years old)            | Girl head of household                                           |
| Teacher in a private school                | Female NGO worker                                                |
| Teacher in a rural community               | Refugee father with children                                     |
| Father living in the suburbs of a big city | Teenager living in a rural community five hours from a main road |
| Micro-entrepreneur woman                   | Deaf child                                                       |
| Businessman                                | Child living on the streets                                      |
| President                                  | Blind old man                                                    |
| Mayor of a small town                      | Unmarried woman (40 years old)                                   |
| Lawyer from a well-known law firm          | Unmarried man (35 years old)                                     |
| Old Widow                                  | Police commander                                                 |
| International Company                      | Policewoman                                                      |

## “MICROFINANCE”, “WELFARE WORK”, “PROGRESSIVE TAX” AND “FAIR TRADE”

**A PROGRESSIVE TAX** is when the tax rate increases as the taxable amount increases. 'Progressive' describes a distribution effect referring to the way the rate progresses from low to high. It can be applied to individual taxes or to a tax system as a whole; a year, multi-year, or lifetime. Progressive taxes attempt to lower taxes for people with a lower ability-to-pay, while increasing the taxes to those with a higher ability-to-pay. Examples: higher income taxes for those with higher salaries; luxury items (cars) get sales taxes.

**WELFARE WORK** consists of actions or procedures — especially on the part of governments and institutions — striving to promote the basic well-being of individuals in need. These efforts usually try to improve the financial situation of people in need but may also try to improve their employment chances and many other aspects of their lives including sometimes their mental health. In many countries, most of such aid is provided by family members, relatives, and the local community and is only theoretically available from government sources. Examples: people pool together resources for those who are either ill or unemployed.

**MICROFINANCE** is the provision of financial services to low-income clients, including consumers and the self-employed, who traditionally lack access to banking and related services. More broadly, it is a movement whose object is “a world in which as many poor and near-poor households as possible have permanent access to an appropriate range of high quality financial services, including not just credit but also savings, insurance and fund transfers.” Those who promote microfinance generally believe that such access will help poor people out of poverty. Examples: Grameen Bank has provided loans and other financial products to poor self-helping women in the community.

**FAIR TRADE** is a social movement helping producers in developing countries access markets and better trade conditions. It aims to pay higher prices to producers as well as help them develop capacities to improve their lives. Fair trade also seeks to raise awareness among consumers in developed nations. The products it works with most are handicrafts, coffee, cocoa, sugar, tea, bananas, honey, wine, fresh fruit, chocolate, flowers, among others. Example: coffee producers growing their coffee organically (without pesticides or fertilizers) and selling their coffee to a fair trade organisation, receive a better price than other coffee producers in their country.

## FACTS: STATISTICS

### DEATH OF CHILDREN UNDER THE AGE OF 7

According to WHO “5.3 million children under age five died in 2018. The risk of a child dying before completing five years of age is still highest in the African Region (76 per 1000 live births), around eight times higher than that in the European Region (9 per 1000 live births).

Globally, under-five mortality rate has decreased by 59%, from an estimated rate of 93 deaths per 1000 live births in 1990 to 39 deaths per 1000 live births in 2018. This is equivalent to 1 in 11 children dying before reaching age 5 in 1990, compared to 1 in 26 in 2018.”

Source: [https://www.who.int/gho/child\\_health/mortality/mortality\\_under\\_five\\_text/en/](https://www.who.int/gho/child_health/mortality/mortality_under_five_text/en/)

“In 2018, 4.0 million (75% of all under-five deaths) occurred within the first year of life.

The risk of a child dying before completing the first year of age was highest in the WHO African Region (52 per 1000 live births), over seven times higher than that in the WHO European Region (7 per 1000 live births). Globally, the infant mortality rate has decreased from an estimated rate of 65 deaths per 1000 live births in 1990 to 29 deaths per 1000 live births in 2018. Annual infant deaths have declined from 8.7 million in 1990 to 4.0 million in 2018.”

Source: [https://www.who.int/gho/child\\_health/mortality/neonatal\\_infant/en/](https://www.who.int/gho/child_health/mortality/neonatal_infant/en/)

“Another area with significant reduction is maternal mortality, which fell 45 percent between 1990 and 2013.”

<http://hdr.undp.org/sites/default/files/hdr2019.pdf>

According to the statistics, the number of People with HIV was approximately 37.9 million people across the globe with HIV/AIDS in 2018. Of these, 36.2 million were adults and 1.7 million were children, meaning less than 15 years old.

New HIV Infections—An estimated 1.7 million individuals worldwide became newly infected with HIV in 2018. (New HIV infections, or “HIV incidence,” refers to the estimated number of people who newly acquired the HIV virus during a year, which is different from the number of people diagnosed with HIV during a year. Some people may have HIV but not know it.) Of these new infections:

- 1.6 million infections were among people ages 15 and older
- 160,000 infections were among children ages 0-14

<https://www.hiv.gov/hiv-basics/overview/data-and-trends/global-statistics>

#### **ACCORDING WHO AGAIN:**

- “In 2017, 45% of the global population (3.4 billion people) used a safely managed sanitation service.
- 74% of the world’s population (5.5 billion people) used at least a basic sanitation service.
- 2.0 billion people still do not have basic sanitation facilities such as toilets or latrines.
- Poor sanitation is linked to transmission of diseases such as cholera, diarrhoea, dysentery, hepatitis A, typhoid and polio and exacerbates stunting.
- Poor sanitation reduces human well-being, social and economic development due to impacts such as anxiety, risk of sexual assault, and lost educational opportunities.”

<https://www.who.int/news-room/fact-sheets/detail/sanitation>

#### **ACCORDING TO UNICEF:**

- “An estimated 617 million children and adolescents around the world are unable to reach minimum proficiency levels in reading and mathematics – even though two thirds of them are in school.
- Despite the proven and lifelong benefits, more than 175 million children – nearly half of all pre-primary-age children globally – are not enrolled in pre-primary education.
- An estimated 93 million children worldwide live with disabilities. Nearly 50 per cent of children with disabilities are not in school, compared to only 13 per cent of their peers without disabilities.

<https://www.unicef.org/education>

#### **ACCORDING TO THE UNDP**

“The 2019 Global Multidimensional Poverty Index (MPI) data and publication “Illuminating Inequalities” released on 11 July 2019 shed light on the number of people experiencing poverty at regional, national and subnational levels, and reveal inequalities across countries and among the poor themselves.

- Across 101 countries, 1.3 billion people—23.1 percent—are multidimensionally poor.
- Two-thirds of multidimensionally poor people live in middle-income countries.
- There is massive variation in multidimensional poverty within countries. For example, Uganda’s national multidimensional poverty rate (55.1 percent) is similar to the Sub-Saharan Africa average (57.5 percent), but the incidence of multidimensional poverty in Uganda’s provinces ranges from 6.0 percent to 96.3 percent, a range similar to that of national multidimensional poverty rates in Sub-Saharan Africa (6.3–91.9 percent).
- Half of the 1.3 billion multidimensionally poor people are children under age 18. A third are children under age 10.
- This year’s spotlight on child poverty in South Asia reveals considerable diversity. While 10.7 percent of South Asian girls are out of school and live in a multidimensionally poor household, that average hides variation: in Afghanistan 44.0 percent do.
- In South Asia 22.7 percent of children under age 5 experience intrahousehold inequality in deprivation in nutrition (where at least one child in the household is malnourished and at least one child in the household is not). In Pakistan over a third of children under age 5 experience such intrahousehold inequality.

Source: <http://hdr.undp.org/en/2019-MPI>

## REAL-TIME STATISTICS

Wouldn't it be nice, if we can follow-up the important and interesting statics any time? How can we be up-to-date, if have only the statics and report from last year? In this accelerated world it is a real challenge to react without knowing the trends.

Worldometer is a website, run by an international team of developers, researchers and volunteers. Their aim is to make world statistics available in a thought-provoking and time relevant format to a wide audience around the world.

Are you curious for the fresh information about the population, economics, environment, society, media, food, water, energy or health? Check in their website here:

**<https://www.worldometers.info/>**

Let's see how fast the change is!

## 3.7 BEING A COOL CONSUMER

As children grow up and become teenagers and young adults, they have more consumer power. They can influence what their parents buy and may have their own money to spend as well. At the end of the previous Session, participants were asked to consider the question: Can one individual's actions make a difference to the world?

Decisions we make about how money is spent can have a big impact on people around the world because of all the links in the global trade chain.

Nowadays, there is great variation in awareness about our purchases: how goods are produced and whether they are made in an environmentally and socially responsible manner. Sometimes, we buy and use things made in our community and we know exactly where they come from. Other times, we buy products such as mobile phones and we have no idea where all the parts originated from and what the full cost to people and planet were. This Session introduces participants to responsible consumerism and how they can 'make a difference with their wallets'.

### LESSON OBJECTIVES

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

- Understand that their spending decisions can affect the well-being of other people and the planet (e.g. through the demand for certain products).
- Know how to make choices that reflect a commitment towards responsible consumerism.

### KEY LEARNING

- The global value chain shows us how everyday products travel around the world and are produced by many people in different countries. In some cases, the production, consumption and disposal are not healthy for people or the environment. Some methods of production either exploit nature or the workers involved in the work.
- Being a cool consumer involves practicing socially responsible consumerism. This means making choices whenever possible to buy products that are not harmful to the planet or unjust to the people who make them.

### Materials Needed



- Five mobile phones (or pictures); Mobile Phone factsheet, Impact Compass sheet; mobile phones or pictures of phones.

## Information for Facilitators: youth workers and teachers

- Both youth workers and teacher can involve expert on this field as a guest speaker, or show local good practices for being a cool customer.

# EXPLORE AND THINK

## STARTER



### Method

1. In groups of four to six, ask participants to list five material items (not people) they would not want to be without. (These are some of the things they might suggest: phone, cool trainers, fashionable clothes, make-up, chocolate, a piece of jewellery, computer, TV, bicycle.)
2. Ask each group to vote and rank their selections in order of importance by voting.
3. Let each group briefly share their results with the rest of the group.
4. Explain that these items, although important to us, do have an impact on people and the environment during their production. Explain that in the next section, they will explore what some of these impacts are and what some people are doing to reduce the harmful impacts.

# INVESTIGATE AND ACT

Participants will work in groups to find out the true cost of certain items that are an important part of many peoples' lives (such as a mobile phone, cotton t-shirt or a piece of jewellery). They can use the Facts & Resources sheets for guidance, as well as other sources of information (i.e. company information, financial news stories, academic and government information, friends' advice, etc).

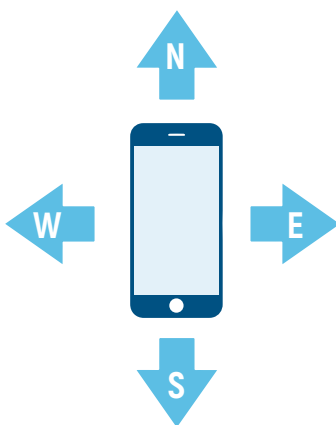
They will need to think about the chain between the raw materials, the finished product, the distribution of the product, the use of that product and, finally, the disposal of that product. Groups can do a short teach-back presentation to share their information if they wish.

## THE TRUE COST



### Method

1. Ask the participants to form groups of five or six.
2. Give each group a large piece of flipchart paper, pens and a mobile phone (or a picture of one).
3. Ask the groups to place their phone/picture in the middle of the sheet of paper.
4. Give out the Impact Compass (NSEW) sheet and explain that this will help them to think about what impact the phone might have on the **Natural** Environment (N), the **Economic** side of things (E), the **Social** aspect of people's lives (S) and also **Who** has the power and influence when it comes to making decisions (W).



5. Encourage participants to write questions and comments around the phone on the flipchart paper, e.g. by N (Natural Environment), they could ask:
  - *What metals and minerals are needed?*
  - *What impact does mining them have on the environment?*
6. After approximately 10 minutes, ask the groups to give their feedback, sharing their questions and comments. Did they find questions for all four compass points?
7. Give out the Mobile Phone sheet to each group.
8. Using this information, let the participants add extra comments/facts to their flipchart paper using a different coloured pen.
9. Ask them to consider where they will write their comments and whether the facts impact the Natural Environment (N), the Economics (E), the Social aspects of people's lives (S) or Who has the power and influence to make the decisions (W).

## REFLECT



### Method

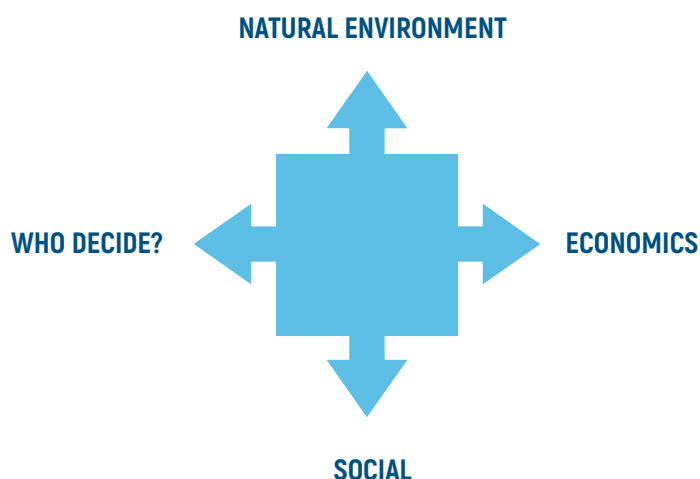
1. Remind participants that mobile phones and the other items discussed in this Session play an important part in many peoples' lives, but that there is often a hidden cost that impacts on the well-being of people and the planet as a result of their production, use and disposal.
2. Inform them that everyone can act in a way that makes us more sensitive to these issues by finding out how we can be more responsible consumers. For example:
  - We can make our things last longer and think twice before buying new things unnecessarily, so the earth's resources are not used up thoughtlessly.
  - We can buy chocolate and other items that carry a Fair Trade logo so we can be sure that no slave labour has been involved in making that item.
  - We can find out about campaigns such as the Clean Clothes Campaign that is dedicated to improving working conditions and supporting workers in the garment industry.
  - We can be motivated by the Teens Turning Green campaign, which was started up by a group of teenagers in California who were outraged by the number of chemicals and carcinogens in their cosmetics and who advocated for safe cosmetics.
  - We can try and buy organic products that don't harm the planet with chemicals.

- We can listen to the news and become informed so we can make decisions with our money that can reduce our negative impact on the earth and increase our positive impact.
  - We can think about the resources we use in our daily lives (e.g. water, wood and oil) and see if we can try and reduce them.
  - Acting together can also help bring about change (see cartoon).
3. Ask participants to share with the person next to them one thing they will do to try and become a more critical consumer, so that they reduce their negative impact on the earth and increase their positive impact.
  4. Ask them to write this 'pledge' down on a piece of paper with their name on it. Collect in the papers and keep them safe.
  5. Tell them you will give them back their 'pledge' at a later Session to see if they have acted on it.

## IMPACT COMPASS SHEET

### EXPLORING THE TRUE COST OF EVERYDAY ITEMS

You can use this impact compass to help you explore the true cost of your mobile phone, cotton t-shirt etc.



#### NATURAL ENVIRONMENT

What impact does the item you are considering have on the natural environment, for example, during the mining of its raw materials or during the production of the crop (e.g. using up precious resources, polluting rivers, scarring the landscape).

#### ECONOMICS

What impact does the item you are considering have on people in terms of money and economics? Do workers get a fair wage? What happens to the profit? Is the profit used for the benefit of many or just a few?

**SOCIAL**

What impact does the item you are considering have on the lives of the people, families and communities involved in its making? What are the relationships like between communities? Is there any conflict caused over competition for precious resources? Do people feel they are treated equally? Are there any issues relating to equality and gender, race, disability or age? Are children involved in the supply chain?

**WHO DECIDES?**

This could include questions about the power and rights of workers during the making of the item you are considering. Do workers have a voice? Can they express opinions about working conditions and pay? Can they join a union? Are they involved in decision-making?

## DIFFERENT INITIATIVES

### Fair Trade / [www.fairtrade.net](http://www.fairtrade.net)

FAIR TRADE is an organised social movement and market-based approach that aims to help producers in developing countries obtain better trading conditions and promote sustainability. The movement advocates the payment of a higher price to producers as well as social and environmental standards. It focuses in particular on exports from developing countries to developed countries, most notably handicrafts, coffee, cocoa, sugar, tea, bananas, honey, cotton, wine, fresh fruit, chocolate, flowers and gold.

Fairtrade labelling (usually simply Fairtrade or Fair Trade Certified in the United States) is a certification system designed to allow consumers to identify goods which meet agreed and fair standards.

Fairtrade certification purports to guarantee not only fair prices, but also the principles of ethical purchasing. These principles include adherence to the International Labour Organisation's agreements such as those banning child and slave labour, guaranteeing a safe workplace and the right to unionise, adherence to the United Nations charter of human rights, a fair price that covers the cost of production and facilitates social development and protection and conservation of the environment.

### Clean Clothes Campaign / [www.cleanclothes.org](http://www.cleanclothes.org)

The Clean Clothes campaign (CCC) is dedicated to improving working conditions and supporting the empowerment of workers in the global garment and sportswear industries.

Since 1989, the CCC has worked to help ensure that the fundamental rights of workers are respected. We educate and mobilise consumers, lobby companies and governments and offer direct solidarity support to workers as they fight for their rights and demand better working conditions.

The Clean Clothes Campaign is an alliance of organisations in 13 European countries. Members include trade unions and NGOs covering a broad spectrum of perspectives and interests, such as women's rights, consumer advocacy and poverty reduction.

### Teens Turning Green, Because Looking Good Shouldn't Kill You (or the Planet) / [www.teensturninggreen.org](http://www.teensturninggreen.org)

Looking good shouldn't kill you (or the planet) and these girls are doing something about it! Outraged by the number of chemicals and carcinogens in their cosmetics and body care products, a group of teens in California created 'Teens for Safe Cosmetics'. Educating their peers and pushing their government, this group of teens rallied against the personal care products industry and was key in the passage of California Safe Cosmetics Act in 2005, which requires cosmetics manufacturers to report information on carcinogens and reproductive toxins in beauty products. They expanded their efforts and joined in to push the Toxic Toys Bill into law. This Bill would ban the very toxic chemical category, phthalates from children's toys and bottle nipples while continuing to work for the removal of phthalates from cosmetics.

Approaching the issue from all sides, the girls collaborated with Whole Foods Market to develop a safe, healthy, toxic-free line of personal care products. While they continue to advocate for state and federal policies that would regulate these toxins out of our cosmetics, they have also expanded their platform to look more broadly at various exposures to toxics in your schools and homes. Taking up the charge of a toxics-free future, 'Teens for Safe Cosmetics' became 'Teens Turning Green' and they are now working across the US for sustainability.





# 4

## PLANNING AND BUDGETING YOUR ENTERPRISE

### MODULE OBJECTIVES

At the end of this module, participants will be able to:

- Demonstrate skills in planning and budgeting a complex team project.
- Understand how to work successfully in a team to achieve a goal.
- Explore their own entrepreneurial abilities.
- Make a difference in their lives and their community through a Social or financial Enterprise.

The process of learning to be a change-maker in the Aflateen programme culminates in the participants' planning and completion of a Social or Financial Enterprise. This module is designed differently from the previous modules as it leads Aflateen participants through the process of choosing a Social or Financial Enterprise, forming a group, planning and budgeting their Enterprise with their group and finally conducting the Enterprise. It is important for participants to realise that they can make a difference; that they can set a goal and make it happen. Their goal might be a social goal for their community or a financial goal that will affect the social reality of the participants and those around them.

The Sessions within this module will help the participants discover new ways of planning and problem solving in a team. The process will bring together learning from the previous modules. Participants will have to understand how their personal strengths and weaknesses can combine with those of others to reach a social or financial goal.

Participants and Facilitators should believe in their ability to succeed in their enterprises. It should also be emphasised that there is no clear division between financial activities and social activities because both are connected.

# BRAINSTORMING 4.1

Brainstorming literally lets the brain ‘storm’ by enabling the participants to shout out and write down lots of wild and unusual ideas. This group work-oriented skill allows the participants to freely share their ideas and thoughts. The greater the number of ideas generated by participants, the greater the likelihood of useful ones for decision-making, problem-solving and creative thinking.

Brainstorming should be quick, with no inhibitions and most importantly, fun.

## LESSON OBJECTIVES

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

- Understand how to brainstorm.
- Understand why this term is essential for creative thinking, problem-solving and decision-making.
- Understand that knowledge about brainstorming will help in understanding Session 2, Mind Mapping, as the two Sessions share similarities as visual representations.

## KEY LEARNING

- Every idea, even seemingly disconnected ones, can be useful.
- Working in a group can help us create better ideas.

### Information for Facilitators: youth workers and teachers

- The most important part of this Session is for the participants to feel comfortable enough in the classroom environment to be able to share their thoughts and ideas and work with other participants. This open discussion will help shy participants join in and make the group learning experience fun.
- It is a good idea to leave the Five Steps to Brainstorming shown in the Starter Activity visible during the Session so that participants can see them and refer to them when working on one of the Main Activities.
- Option 2: Be sure to prepare the seven ‘What if...?’ questions prior to the Session.

# EXPLORE AND THINK

## STARTER: BRAINSTORM

**NOTE:** This activity compares the two halves of the term brainstorm. If in your local language the term 'brainstorm' does not lend itself to this activity, it is recommended that you use the terms 'thinking' and 'raining' to draw attention to the fact that a brainstorm is a natural and unfiltered outpouring of ideas. This activity can use examples of what the participants have already learned in previous modules.



### Method

1. Write the word 'Brainstorm' on the flipchart.
2. Draw a line between 'brain' and 'storm' so that participants can better understand what it means. Explain to them that:
  - 'Brain' = important organ, smart, thinking.
  - 'Storm' = unpredictable, moves fast.
3. These two words are to provide a prompt for participants to guess the relationship between the two.
4. Ask the participants to share their thoughts on the following questions:
  - *What is brainstorming? (Participants in a group quickly coming up with wild and unusual ideas.)*
  - *Why do it? (It teaches participants how to work well in groups to make decisions, solve problems and think of creative ideas.)*
  - *How to do it? (Five steps below)*
5. Write the five basic steps to brainstorming on the flipchart:
  - Form groups of four to five and confirm you all understand brainstorming and the rules to follow:
  - Generate as many ideas as possible as fast as possible without worrying about how realistic they are.
  - No criticism (all ideas are equally important).
  - Unusual ideas can be unexpectedly useful.
  - *Have a clear topic/issue/problem you want to address.*

**NOTE:** Topics of interest or concern to the participants will generate the best response. Recommended topics can be biodegradable products, responsible consumerism and/or natural resources - all of which were topics addressed in Module 3. You can also suggest a topic or issue completely irrelevant from what the participants have learned.

- Choose a 'leader' and 'writer' in each group.
  - Stimulate new ideas, by asking: who, what, when, where, why, how?
  - Summarise and evaluate:
  - Discuss realistic and achievable solutions.
  - *Do you have enough resources to solve the problem?*
6. Practice a brainstorming Session with the group as a whole.

# INVESTIGATE AND ACT

Choose one of the following two activities:

## OPTION 1: GROUP DRAWING OF SOCIAL ISSUES

The point of this activity is to have each participant draw (no words allowed) which social issue is most important to him/her (there should be 4-5 social issues per group). The emphasis should not be on how well the participants can draw, but rather the content of the social issues being drawn. This can build on the discussions that took place at the end of Section 2, Rights and Responsibilities.



### Method

1. Ask the participants to form groups of four to five and assign each group a 'leader' who has the job of helping the group organise its work. Give each group a number.
2. Hand each group a sheet of flipchart paper and some markers.
3. Inform the participants that they have 10 minutes to each draw (using images only) which social issue is most important to him/her on the group sheet of paper. This will result in one paper with many drawings from the group members.
4. While they are doing this, be sure to visit each group to check how they are doing and to offer some suggestions, participate with the group, ask questions, comment and give praise.
5. After 10 minutes, ask the groups to stop drawing and turn their papers over.
6. Choose one group to come to the front of the classroom and present their drawing to the rest of the group without saying anything.
7. Ask the other groups to describe and discuss what they see drawn on the sheet of paper. If necessary, you may use some of the following questions as a guide to help lead the discussion:
  - *Why is this a social issue?*
  - *Which one of this group's issues do you think is the most important? Why?*
  - *Do you agree/disagree with (another participant's) opinion?*
  - *Which one do you think is the most challenging to solve? Why?*
  - *What is the best way to go about solving this/these social issue(s)?*
  - *Are any of the social issues depicted related to each other? If so, how?*
8. After a few minutes, ask the group presenting to describe it in more detail, with each group member describing what they drew.
9. Repeat the process with each group and then summarise and evaluate each group's social issues – try to put their ideas into categories and remove repeated ones.
10. Hold on to the drawings for further discussion in the REFLECT section.

## OPTION 2: WHAT IF...?



### Method

1. Ask the participants to form groups of four to five, with one participant as the group 'leader' and one as the 'writer'. Give the writer a sheet of paper and pen/pencil.
2. Give the 'leader' of each group one of the following 'What if...?' questions in which the participants can finish the questions and provide the answers:
  - *What if people...?*
  - *What if the ocean...?*
  - *What if vegetables...?*
  - *What if cars...?*
  - *What if spiders...?*
  - *What if people from my country...?*
  - *What if elevators...?*
3. Ask the participants to work together in their group to answer their question, with the 'writer' filling in the blank. If the groups have more than one answer to the question, have them vote for which answer to use.
4. Next, ask them to brainstorm their ideas as a group and to write down their ideas in the form of a list or word cloud.
5. Whilst they are doing this, be sure to visit each group to check how they are doing and to offer some suggestions, participate with the group, ask questions, comment and give praise.
6. Give the groups 15 minutes to do this and then ask the participants from each group to share and explain their brainstorming activity with the group as a whole.
7. Summarise and evaluate each group's 'What if...?' brainstorm.
8. Collect each group's 'What if...?' paper for further discussion in the REFLECT section.

**NOTE:** the following are possible examples to expect from participants in this activity:

- *What if people only walked everywhere? (Exercise, healthy, tired, late, less vacations, etc.)*
- *What if the ocean dried up? (Land, dead fish, less boats, border disputes, drought, etc.)*
- *What if vegetables stopped growing? (Happy kids, export problems, vitamin deficiency, etc.)*
- *What if cars used salty water for fuel? (Oil, money, wars, less pollution, etc.)*
- *What if spiders were extinct? (Happy housewives, more insects, disrupted ecosystem, etc.)*
- *What if people from my country had no hair? (Cold, ugly, cosmetic companies bankrupt, likeness, etc.)*
- *What if elevators were banned? (Smaller buildings, more janitors, heart attacks, etc.)*

# REFLECT



10-15

## Method

1. Review and emphasise brainstorming and its importance when it comes to problem-solving, creative thinking, decision-making and working well with groups.
2. Review the five steps written out in the Starter activity again.
3. Depending on which activity was used ask the following follow up questions.  
If Option 1 was used: Ask for some volunteers to hold up the drawings from Activity 1 and ask the participants the following questions:
  - *Did any groups draw the same social issues?*
  - *Were any of the social issues drawn a problem 50 years ago?*
  - *How has this become a social issue?*
  - *Which social issue has the potential to be changed soon?*
  - *Which social issue would take much longer to solve? Why?*  
If Option 2 was used: Ask the volunteers to hold up the sheets from Activity 2 and ask the participants the following questions:
  - *Which group had the most creative answer to their 'What if...?' question?*
  - *Did it help working in groups to come up with many ideas and answer the question?*
  - *Do you think most of your brainstorming ideas were solutions or problems to the question?*
  - *Encourage the participants to go home and share what they have learned with their friends and families.*
  - *End the Session by briefly mentioning the term 'Mind Mapping' and informing the participants that this is another visual representation, which will be discussed further in the next Session.*

## PROJECT WORK

Encourage participants to spend time outside of the club thinking and discussing with each other in smaller groups what sort of social/financial enterprise they would like to do in the coming weeks and who they would like to work with (four to seven participants).

## 4.2 MIND MAPPING

While brainstorming is designed to generate ideas, mind mapping is designed to visually represent relationships between ideas. It can be used by individuals and teams for problem-solving, decision-making and creative thinking. Mind maps are usually created after brainstorming many ideas. Mind maps help organise those ideas and reveal how they are related. This process can also be followed by seeing how different ideas can be connected together to create a plan of action to solve a problem. This is an effective and creative way to encourage participants not only to express their ideas but also better organise them.

### LESSON OBJECTIVES

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

- Understand the term ‘mind mapping’.
- Understand how to mind map.
- Understand that mind mapping is an essential tool used by individuals/teams to solve problems and make decisions by better understanding the relationships between the ideas.

### KEY LEARNING

- Organising ideas is a separate thought process from generating ideas.
- Putting thoughts on paper and organising them visually can help us better understand the relationships between concepts.

### Materials Needed



- **Option 1:** Index cards (you will need 15 per group) or cut-up sheets of paper.

### Information for Facilitators: youth workers and teachers

- This Session is a continuation of Lesson 1, Brainstorming. Whereas in Brainstorming, participants were learning to freely share their ideas and thoughts, Mind Mapping focuses more on organising ideas to make effective decisions and solve problems.
- It is a good idea to leave the Four Steps to Mind Mapping list and the Mind Mapping diagram shown in the Starter Activity below clearly visible during the Session so that participants can see it and refer to it when working on one of the Main Activities.

# EXPLORE AND THINK

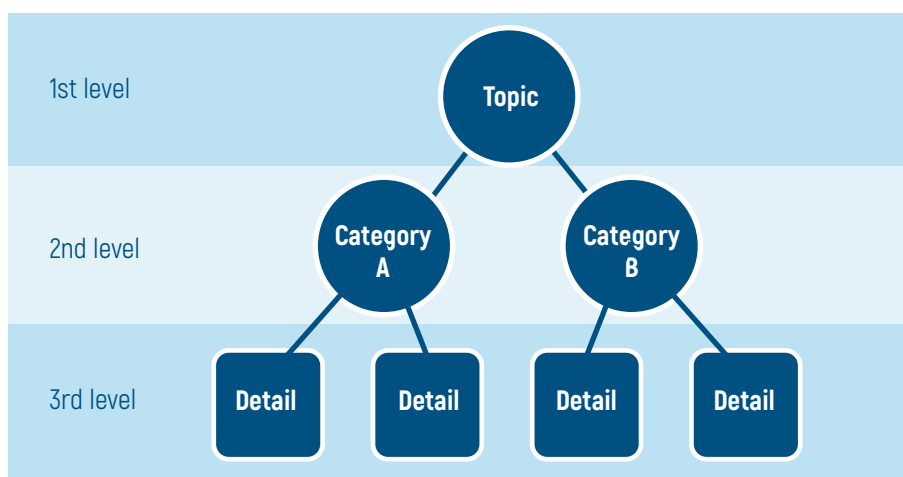
## STARTER: MIND MAP

**NOTE:** This activity compares the two halves of the term mind map. If in your local language the term mind map does not lend itself to this activity, it is recommended that you use the terms 'thinking' and 'mapping' to draw attention to the fact that a mind map is a visual map or someone's thoughts.



### Method

1. Write the words 'Mind Map' on the flipchart.
2. Draw a line between 'Mind' and 'Map' so that participants can better understand what the term means.
3. Ask the participants to provide similar words to 'mind' and 'map' and write them under the relevant word. For example:
  - 'Mind' = brain, thoughts, ideas.
  - 'Map' = chart, design, outline, direction, information.
4. Explain to them that mind mapping is about brainstorming many ideas connected to a key word and then organising these ideas in a way so as to better understand the relationship between them.
5. Also explain the importance of mind mapping, because it helps you to:
  - Focus your thoughts.
  - Better understand the relationship between concepts.
  - Organise ideas into action steps.
6. Explain the four steps to mind mapping and write these on the board. Use the diagram below to help participants visualise the concept better.
  - Write down a topic or social issue in capital letters inside a circle in the centre of a piece of paper. This will be the first level from which all ideas are centred around.
  - Brainstorm! Write your ideas anywhere around the topic or social issue.
    - This step is about free thinking and producing ideas
    - First, brainstorm a 'second level' of ideas connected to the central topic/social issue.
    - Next, brainstorm a 'third level' of ideas, this time directly related to the ideas within the second level.
  - Mind map! 'Map' the relationships between the ideas or key points using lines or arrows to connect ideas from the second and third levels to the central topic/social issue.
    - This step is about identifying relationships and organising ideas, (e.g. *How are they related?*).
    - Next to each line, write a key phrase to specify the relationship (contrast, comparison, cause, effect, definition, illustration).
    - Use different colours to connect and group ideas if you wish.
  - Summarise and evaluate your mind map. This will help you take action steps to making effective decisions.
    - *Which ideas are the clearest and most focused?*
    - *Which ones are practical and can be turned into action steps?*



## INVESTIGATE AND ACT

Choose one of the following two activities:

### OPTION 1: CLUSTER CARDS

**NOTE:** This activity may be a little challenging for some participants, therefore please be sure to visit each group and help them see how ideas are related to the central issue, offer some suggestions, ask questions, comment and give praise and make sure they are organising their index cards into appropriate levels.



#### Method

1. Ask the participants to form groups of four to five, with one participant as the 'leader' who will oversee that everyone in their group participates
2. Give each group a sheet of flipchart paper, 15 index cards, pens/pencils and sticky tape or glue.
3. Ask each group to place all 15 index cards on their flipchart paper in no particular order, but not to glue/tape them down.
4. Next, ask the groups to decide on a topic or social issue that they want to mind map (this could be the same as the last Session), to write this down on one of the index cards and to place this index card in the centre of their paper. This will be the card from which all other ideas will be connected.
5. Suggested topics/social issues could be: recycling, village garbage, bullying, unemployment, children's rights, etc. Encourage the participants to recall what social issues they have learned about in previous Sessions.
6. Once they have done this, ask the groups to mind map their topic by writing on the remaining 14 index cards. Participants should make sure that they have a second level of three or four ideas surrounding the central topic/social issue and a third level of ideas related to the second level. They can practice organising their index cards by moving them around on the paper.

7. Give them 10 minutes to mind map their index cards and then ask them to gather their cards up, shuffle them and to trade their shuffled index cards with a nearby group.
8. Now, have each group reorganise the other group's index cards into a logical mind map with three levels of ideas.
9. As they are doing this, walk around to check that each group has:
  - Identified the topic/social issue.
  - Identified the second and third level of ideas in a logical manner.
  - Organised the cards into a mind map.
10. Give the groups 10 minutes to organise the cards into a mind map and then have them stick the cards onto the paper. Have them connect the second and third level of ideas to the central topic/social issue using arrows or lines.
11. Ask each group to present their reorganised mind maps to the other participants. The participants should pay close attention when another group is presenting their original social issue, so that they can comment on how the other group mind-mapped their social issue.

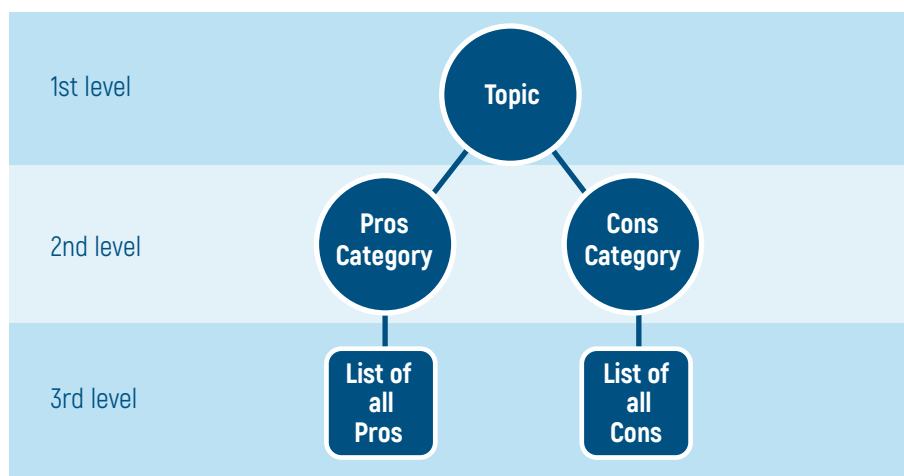
## OPTION 2: PROS AND CONS

The aim of this activity is to have participants work as a group to mind map a tough decision that everyone can relate to based on pros and cons, so that they can weigh their options to make a better decision.



### Method

1. Ask the participants to form groups of four to five, with one participant as the 'leader' who will oversee that everyone in their group participates.
2. Give each group a sheet of flipchart paper and some pens/pencils.
3. Ask the leader to draw three circles in the middle of their paper (as shown below) and to write 'pros' in the left lower circle and 'cons' in the right lower circle (these will be the second level ideas related to the central topic/social issue).



4. Next, ask the groups to decide on a topic or social issue that they want to mind map and to write it in the top circle. Suggested topics/social issues could be: buying new clothes, moving to a different part of the city, growing fruits and vegetables, making your own clothes, having a boyfriend or girlfriend, owning a pet, getting married, etc.
5. Once they have agreed on a decision, have the groups list as many pros and cons under the relevant circle (the more, the better). These lists will be the third level of ideas directly related to the level-two pros and cons groupings.
6. Whilst they are doing this, be sure to visit each group to check how they are doing and to offer some suggestions, ask questions, comment and give praise.
7. After 15 minutes, have the groups summarise and evaluate their mind maps explaining whether they side with the pros or the cons. Explain to them that this step is about them seeing the relationships between their ideas in order to help them turn those ideas into steps of action and make the best decision.
8. When one group presents, ask if other groups agree or disagree.

## REFLECT



### Method

1. Review and emphasise the use of mind mapping in organising their enterprises and its importance as a more structured approach to organising thoughts.
2. Review the four steps and the diagram written out in the Starter activity again.
3. Review what the participants learnt through their group activities in the Main Activity, depending on which one you chose to do.

#### Option 1

- The important part of this activity was for participants to see a relationship among ideas and organise them into a mind map.
- Encourage discussion about different ways of organising ideas amongst all the groups.
- Have participants explain why they agree or disagree with the connecting ideas.

#### Option 2

- Organising pros and cons is important as we all face challenging decisions on a daily basis and how we decide and take action is key.
  - Participants learning to apply this skill to their school activities as well as their daily lives will find themselves making better decisions to become agents of change.
  - Encourage discussion amongst participants regarding this activity and each group's topic.
4. Inform participants that they should continue refining the topic they want to address for their Social/Financial Enterprise group project. Groups should have four to seven participants who share the same interest in the topic and participants will stay in these groups for the remainder of the course.

5. End the Session by briefly mentioning that the next Session will be on setting goals to help participants begin planning for their Social/Financial Enterprise group project.

## PROJECT WORK

Encourage participants to spend time at home to work on their own or with a group of other participants to mind map enterprise options. They should then present these mind maps to at least three other people and ask them to select which enterprise option is most likely to be successful.

## 4.3 SWOT ANALYSIS

Before groups can move forward with their Social/Financial Enterprises, they need to understand how to plan effectively to ensure its success. Like SMART, SWOT is a strategic planning tool that groups will use to evaluate internal and external factors involved in their Social/Financial Enterprise. By doing so, groups will be able to know ahead of time whether their Social/Financial Enterprise has a chance of being successful or not and what actions will need to be implemented to make more progress.

### LESSON OBJECTIVES

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

- Understand and use SWOT for their Social/Financial Enterprise projects.
- Analyse a situation and then identify an action plan to do something to improve it.
- Make informed decisions and better control the outcome of their goals.

### KEY LEARNING

- When conducting a project/enterprise it is important to look at both internal and external factors that will affect success.
- More complete picture of the strengths, weaknesses, opportunities and threats for their Social/Financial Enterprise in order to make necessary adjustments.

### Materials Needed



- **Starter:** Ball (or rolled up paper).

### Information for Facilitators: youth workers and teachers

- By this Session, participants should be in permanent groups of four to seven. The groups should already have a social issue they want to change for their Social/Financial Enterprise group projects.
- If some groups are having difficulty agreeing on a social issue, encourage them to vote.
- If some groups are having difficulty thinking of a social issue for their project, try to get participants to share their thoughts on problems in their communities they want changed.
- By the end of this Session, it is recommended that groups begin having homework for their projects (see below).

# EXPLORE AND THINK

## STARTER: SWOT



### Method

1. Briefly review SMART and ask the participants to explain what SMART is.
2. Have the participants to sit in their Social/Financial Enterprise groups. Make sure everyone is part of a group.
3. Take some time to answer any questions participants might have about their Social/Financial Enterprise.
4. Discuss the projects to ensure that, before groups begin planning their Social/Financial Enterprise, they can first see if their goals are attainable.
5. Inform the participants that:
6. SWOT analysis is an important tool for strategic planning, based on a group's Strengths and Weaknesses, as well as any Opportunities or Threats related to their Social/Financial Enterprise. It is important how we treat our weaknesses – it can be a good idea to call it “Fields to develop”.
7. The purpose of SWOT analysis is to identify key internal and external factors that are important to achieve their goals.
8. This will provide a complete picture of the project to make necessary adjustments.
9. Identifying these key factors will help groups make informed decisions and better control the outcome of their goals.
10. Draw the SWOT analysis chart shown below on the flipchart and explain it to the participants as you do so (see list below):

|          |               |                                   |
|----------|---------------|-----------------------------------|
| INTERNAL | STRENGTH      | WEAKNESSES<br>(FIELDS TO DEVELOP) |
|          | OPPORTUNITIES | THREATS                           |
| EXTERNAL |               |                                   |
|          | POSITIVE      | NEGATIVE                          |

**Strengths:** Internal characteristics or resources that help the group achieve its goal.

- *What are our skills, talents and abilities?*
- *What resources do we have to help achieve our goal?*
- *Do we have any knowledge or experience in this area?*

**Weaknesses:** Internal characteristics or resources that negatively impact the goal. We need to check if they are relevant to our goals or totally indifferent.

- *What skills, talents and abilities do we need?*
- *What resources do we need?*
- *Do we lack any knowledge or experience?*
- *What is not working well in this area now?*

**Opportunities:** Resources that occur outside of the group that help achieve the goal.

- *Who can we ask for help and support?*
- *What strengths can we turn into opportunities?*
- *What skills, talents and abilities can we develop?*

**Threats:** Risks that occur outside of the group that negatively impact the goal.

- *What threats can occur that amplify our group's weaknesses?*
- *What political or personal events could threaten your project?*
- *What obstacles are blocking our goal?*

11. Next, carry out a short introductory activity to help participants practice what they have learnt by sharing with the class their Social/Financial Enterprise and the strengths and weaknesses related to it, through a game.
12. Ask everyone to get into one large group to play Answer the Ball (or if the group is very large, have them form groups of 10).
13. Give one participant a ball (or rolled up paper) and ask them to throw it underhand to anyone in the group.
14. Ask whoever catches the ball to share what social issue they are interested in changing for their Social/Financial Enterprise, as well as the strengths and weaknesses related to it.
15. Repeat the process, this time using opportunities and threats, until the Starter activity's 15 minutes are up.

## INVESTIGATE AND ACT

Choose one of the following two activities:

### OPTION 1: SWOT ANALYSIS

Groups will be able to show what they've learned by applying SWOT analysis to their Social/ Financial Enterprises. They should also be able to retrieve prior knowledge of brainstorming, mind mapping and setting SMART goals to help them identify social issues they plan to change in their communities.



## Method

1. Ask participants to gather in their project groups and have them assign someone in their group as a 'leader' who will be responsible for overseeing that everyone in the group participates.
2. Give each group a sheet of flipchart paper and pen/pencil.
3. Ask the 'leader' to draw the SWOT analysis chart shown on the flipchart (from the Starter activity), with their group's goal at the top.
4. Next, ask the participants in each group to share their strengths, weaknesses, opportunities and threats related to their Social/Financial Enterprise and have the 'leader' write these all down in the relevant quadrant.
5. Whilst they are doing this, be sure to visit each group to check how they are doing and to offer some suggestions, ask questions, comment and give praise.

## OPTION 2: SWOT DEBATE

The aim of this activity is to have groups debate their strengths and opportunities, as well as weaknesses and threats related to their Social/Financial Enterprises.



## Method

1. Ask participants to gather in their project groups and have them assign someone in their group as a 'leader' who will be responsible for overseeing that everyone in the group participates and a 'writer', who will draw the SWOT chart and write down the group's ideas in the relevant quadrant.
2. Give each group a sheet of flipchart paper and pen/pencil.
3. Have the groups split themselves into half, with one half debating for their strengths and the opportunities related to their Social/Financial Enterprise and the other half debating for their weaknesses and the threats.
4. Give the groups approximately five minutes to discuss what they will debate about and then ask the groups to begin their debate.
  - Have the 'strengths and opportunities' debaters start.
  - Then allow the 'weaknesses and threats' debaters to argue back.
  - Alternate between the two sides of the debate every two minutes.
5. Give them approximately 20 minutes to debate these internal and external factors.
6. During the debate, the 'writer' of each group should be taking notes on the ideas being argued and place them in the correct quadrant on their SWOT chart.
7. Whilst they are doing this, be sure to visit each group to check how they are doing (as some participants might need extra help debating) and to offer some suggestions, ask questions, comment and give praise. It is also advisable to check the ideas being written down to gauge whether the groups are doing well or not.
8. Once they have finished their debate, have the groups discuss and revise their SWOT analysis together in the group.

# REFLECT



10-15

## Method

1. Have the participants explain SWOT analysis and why it's important for their Social/ Financial Enterprises. Example answers might include:
  - Better understand the team internal strengths and weaknesses and improve as a group.
  - Analyse a situation and then identify an action plan to do something to improve it.
2. Review the group presentations and what the participants learnt in the Main Activity and encourage further discussions.
  - The aim of the activities was to help groups get a good start with their Social/ Financial Enterprises.
  - This is the perfect opportunity for the participants in other groups to learn about their fellow peers' projects.
  - The groups should have a better understanding of knowing if their Social/ Financial Enterprises will be successful or not.
  - The participants should also now be able to realise strengths or weaknesses they have, which they weren't previously aware of.
  - There should be plenty for the group to discuss if they think their Social/ Financial Enterprise won't be successful due to insufficient strengths and opportunities.
    - *What action steps can be made to ensure its success? (The groups should understand that the aim of SWOT is to identify weaknesses and threats in time, so that they can decide on how to adjust actions to make more progress).*
    - *What opportunities are available that weren't mentioned?*
    - *Who in the community can help with our Social/Financial Enterprise?*
    - *Are there any possible threats that weren't mentioned?*
3. End the Session by briefly mentioning that the next Session will be about groups designing a business plan for their Social/Financial Enterprise.

## PROJECT WORK

Groups should take advantage of any opportunities in their communities to see if their Social/ Financial Enterprises are plausible.

Encourage the groups to network by visiting local businesses, libraries and churches. This will help groups become active by applying what they have learnt in the Sessions towards their Social/Financial Enterprises.

# OUTLINING A BUSINESS PLAN 4.4

So far, groups have learned how to set SMART goals and use a SWOT Analysis chart for their Social/Financial Enterprises. Now is the time for groups to organise their ideas by making an outline of their Social/Financial Enterprise. A Business Plan is a roadmap that outlines specific actions and gives group members better direction in attaining their goals and objectives. Participants will learn that a well-written Business Plan will greatly help in setting realistic goals and determining how those goals can best be achieved.

## LESSON OBJECTIVES

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

- Understand the six components of a Business Plan.
- Make their own Business Plan for their Social/Financial project.
- Periodically revise and modify their Business Plan to ensure their Social/Financial Enterprise is on track and progressing.

## KEY LEARNING

- It is important to establish targets for planning, measuring and improving performance.
- A business plan helps communicate ideas and plans to group members and potential external supporters.
- Created a business plan for their enterprise.

## Materials Needed



- **Option 1:** Pencils; erasers.
- **Option 2:** Pencils; erasers.

## Information for Facilitators: youth workers and teachers

- For the Main Activities, five mission statements from successful enterprises have been provided in order to help the groups come up with their own Mission Statement. It is advisable to have these examples written up and ready on a flipchart prior to the Session.
- It is a good idea to leave the six components of a Business Plan presented in the Starter Activity clearly visible during the Session so that participants can see it and refer to it when working on one of the Main Activities.

- The Business Model Canvas is a long-term project method, that can include several occasions. Youth workers may use it during a training or a longer club activity with several occasion. In formal education teachers should divide the activity into smaller steps.

## EXPLORE AND THINK

### STARTER: BUSINESS PLAN



#### Method

1. Write 'Business Plan' on the flipchart and explain the following to the group:
  - A Business Plan is a detailed explanation of tasks, objectives and methods that provide direction for the groups to achieve their goals.
  - The purpose of a Business Plan is to:
    - Define what the group's Social/Financial Enterprise is and what the group hopes to accomplish.
    - Help groups build on their strengths and maximise opportunities, while simultaneously addressing the groups' weaknesses and minimising threats.
  - The Business Plan should have six components:
    - Summary
    - Description
    - Marketing Strategy
    - Industry Analysis
    - Operations
    - Finances
2. Write down the six components of a Business Plan on the flipchart and explain them as you do so.

**Summary:** An overview of the entire Business Plan.

- Should interest readers so they will want to know more about the Social/Financial Enterprise.
- Should include key factors that will make the Social/Financial Enterprise successful.
- Needs to be clear and concise.
- Should include a Mission Statement, or goal, that is inspiring and simple to remember.

**Description:** Brief introduction about who the group is and what they do.

- Provide key facts about the Social/Financial Enterprise.
- *Should clearly identify goals and objectives, e.g. How will your Social/Financial Enterprise make a difference?*

**Marketing Strategy:** How to get people interested in your Social/Financial Enterprise.

- Includes research related to your Social/Financial Enterprise and how people will react to it.
- *How will you reach people to motivate them to support your cause?*

- Groups should have a solid understanding of the needs they intend to meet and how best to communicate this with others.

**Industry Analysis:** Research about where the project will make a difference.

- Includes research related to your Social/Financial Enterprise and identifying other organisations that are doing similar work.
- Talking to people in the community, Internet research, surveys, questionnaires, etc.
- Observing competition or potential for cooperation and responding to it.
- SWOT Analysis – examination of internal/external factors for strategic planning.
- Analyse a situation and then identify an action plan for necessary adjustments.

**Operations:** A brief description about the structure and operations of the Social/Financial Enterprise.

- Roles and responsibilities of each member of the group, both now and in the future.
- Information on project activities, timelines and resources.

**Finances:** How the Social/Financial Enterprise can be financially viable.

- This will be covered in more detail in Lesson 7, Budget.

3. Finish off by explaining to the groups that their Business Plans will need to be revised and modified periodically to reflect current conditions in their community, as well as projected future needs.

## INVESTIGATE AND ACT

Choose one of the following two activities:

### OPTION 1: OUR PROJECT'S BUSINESS PLAN

This activity is a great opportunity for the groups to get their Social/Financial Enterprises going in the right direction. You will work together with the groups to cover all six of the components of their Business Plan. Encourage the groups to be excited and motivated about their projects, as low motivation stems from poor planning.

Be sure to dedicate enough time to each component for groups to plan their Social/Financial Enterprise. When the groups are working on each component, be sure to walk around and check each group to offer suggestions, comments and praise.



25–30

#### Method

1. Ask the participants to gather in their project groups and ask them to assign one member as the group 'leader' for this activity.
2. Give each group a sheet of flipchart paper, pen/pencil and an eraser.
3. Start by asking the groups to write the goals for their Social/Financial Enterprise at the top of their papers.

4. Next, have the groups write the six components headings on their papers, leaving enough room between each component for their ideas.
5. Inform the groups that, even though the Summary is first, it should be written last.
6. Give the groups five minutes to fill out each component of their Business Plan.
7. Start with Description and guide them with the following questions:
  - *Who is in the group?*
  - *What is the name of your Social/Financial Enterprise? (Encourage creativity.)*
  - *Is the enterprise social, financial or both?*
  - *What are the goals?*
  - *If social, what are you looking to improve or change?*
  - *If financial, what product or service will you provide the community?*
8. Next, have them fill out the Marketing Strategy component, using the following guide questions:
  - *How will your group reach people to motivate them to support your cause?*
  - *What are the key benefits for people in your community?*

**NOTE:** After the club meeting, groups should carry out some research in order to better understand the needs they intend to meet in the community and how best to market this to reach and convince potential supporters or customers.

9. Next comes the Industry Analysis component.

**NOTE:** As this component requires research outside of the classroom, encourage the groups to research this component in their community after the Session.)

- *What are the conditions of the environment in which the Social/Financial Enterprise will take place?*
  - *What do people in the community need?*
  - *Will your group have any competition?*
  - *What are your strengths, weaknesses, opportunities and threats?*
10. Now, have the groups complete the Operations component, with these questions in mind:
    - *What are the steps for successfully implementing the enterprise?*
    - *What resources are needed and how will they be used?*
    - *What is each member responsible for? (NOTE This will be dealt with in more detail in the next Session.)*
  11. Finally, have the groups write out the Summary component, using these points as a guide:
    - Groups should summarise all the components of their Business Plan.
    - It should be simple, clear, concise and compelling.

**NOTE:** Provide some examples of Mission Statements (see below) on the flipchart.

## OPTION 2: BUSINESS MODEL CANVAS METHOD

The aim of this activity is to provide a method of that is effective for designing a Business Plan. Groups will work together to create Business Canvas for a Social/Financial Enterprise. This activity should participants think critically to make informed decisions as a group. Be sure to dedicate enough time to each component for groups to plan their Social/Financial Enterprise. When the groups are working on each component, be sure to walk around and check each group to offer suggestions, comments and praise.

**NOTE:** Remind the participants to the designing method, Circle of Creativity from the sessions. Recall the phases of the planning and hang the Circle figure in the room.



### Method

1. Ask the participants to gather in project groups.
2. Start by asking the groups to write the goals for their Social/Financial Enterprise at the top of their papers.
3. Next, have the groups write the six components headings on their papers, leaving enough room between each component for their ideas.
4. Inform the groups that, even though the Summary is first, it should be written last.
5. Give the groups five minutes to fill out each component of their Business Plan.
6. Start with Description and guide them with the following questions:
  - *Who is in the group?*
  - *What is the name of your Social/Financial Enterprise? (Encourage creativity.)*
  - *Is the enterprise social, financial or both?*
  - *What are the goals?*
  - *If social, what are you looking to improve or change?*
  - *If financial, what product or service will you provide the community?*
7. Next, have them fill out the Marketing Strategy component, using the following guide questions:
  - *How will your group reach people to motivate them to support your cause?*
  - *What are the key benefits for people in your community?*

**NOTE:** After the club meeting, groups should carry out some research in order to better understand the needs they intend to meet in the community and how best to market this to reach and convince potential supporters or customers.

8. Next comes the Industry Analysis component.

**NOTE:** As this component requires research outside of the classroom, encourage the groups to research this component in their community after the Session.

- *What are the conditions of the environment in which the Social/Financial Enterprise will take place?*
  - *What do people in the community need?*
  - *Will your group have any competition?*
  - *What are your strengths, weaknesses, opportunities and threats?*
9. Now, have the groups complete the Operations component, with these questions in mind:

- *What are the steps for successfully implementing the enterprise.*
  - *What resources are needed and how will they be used?*
  - *What is each member responsible for? (NOTE This will be dealt with in more detail in the next Session.)*
10. Finally, have the groups write out the Summary component, using these points as a guide:
- *Groups should summarise all the components of their Business Plan.*
  - *It should be simple, clear, concise and compelling.*

**NOTE:** Provide some examples of Mission Statements (see below) on the flipchart.

11. After 20 minutes, ask the divided groups to get back together and to revise and modify both Business Plans and merge them into one.

**NOTE:** Please find relevant examples from organisations in your country.

#### **Mission Statement Examples:**

- **Aflatoun:** To inspire children to socially and economically empower themselves to be agents of change in their own lives and for a more equitable world.
  - **TED Talks:** To spread ideas.
  - **Google:** To organise the world's information and make it universally accessible and useful.
  - **Facebook:** To give people the power to share and make the world more open and connected.
  - **Association of Microfinance Institutions in Rwanda:** To offer diversified services to the micro finance institutions that enables them to work professionally and contribute efficiently to poverty reduction in a sustainable manner.
  - **Microsoft:** To enable people and businesses throughout the world to realise their full potential.
  - **Skype:** To be the fabric of real-time communication on the web.
  - **YouTube:** To provide fast and easy video access and the ability to share videos frequently.
  - **UNICEF:** To advocate for the protection of children's rights, to help meet their basic needs and to expand their opportunities to reach their full potential.
12. Show the participants The Business Model Canvas figure. You may project it or draw it on a flipchart. Explain the rubrics for the participants.
- Value proposition:** What do you do? Write here the key words based on the vision and mission and the brief description of the product or service itself.
- Customer segment:** Who do you help? Make a list of the target group. Who will buy your product / service?
- Customer relationship:** How do you interact? Is it Personal selling, automated service or self-service?
- Distribution channels:** How do you reach them?
- Key activities:** How do you do it? Make a list of your key activities, such as selling, marketing etc.
- Key resources:** What do you need? Make a list of the tangible and intangible resources, such as people, asset, knowledge etc.

**Key Partners:** Who will help you? Suppliers, Logistics etc.

**Cost structure & Revenue Stream:** How much will it cost? How much will you make? Each and every activity has revenue and/or cost consequences.

13. Ask them to put the key findings into the matrix of the Business Model Canvas.

**NOTE:** This is a quite complex activity. We can make it in several steps and divide the sections for separate activities. In formal education you can dedicate more sessions for this activity. For youth workers it can be an excellent tool for training or club activities: beside the occasions we can identify tasks for further research.

14. If you do this activity for a longer term project, organize regular meetings with the participants to support the process, uncover the possible challenges and help to find the solutions.

| The Business Model Canvas                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                           | Designed for:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Designed by:                                                                                                                                                                                                                                                                                                                                                                                                              | Date:                                                                                                                                                                                                                      | Version: |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
| <b>Key Partners</b><br><br>Who are our Key Partners?<br>Who are our key suppliers?<br>Which Key Resources are we acquiring from partners?<br>Which Key Activities do partners perform?<br><b>STRUCTURES FOR PARTNERSHIPS</b><br>Distribution and economy<br>Reduction of risk and uncertainty<br>Acquisition of particular resources and activities                                                                                                                                                                                                          | <b>Key Activities</b><br><br>What Key Activities do our Value Propositions require?<br>Our Distribution Channels?<br>Customer Relationships?<br>Revenue Stream?<br><b>ACTIVITIES</b><br>Production<br>Problem Solving<br>Platform/Network | <b>Value Propositions</b><br><br>What value do we deliver to the customer?<br>Which one of our customer's problems are we helping to solve?<br>What bundles of products and services are we offering to each Customer Segment?<br>Which customer needs are we satisfying?<br><b>CHARACTERISTICS</b><br>Benefits<br>Performance<br>Customization<br>"Getting the job done"<br>Design<br>Distribution<br>Price<br>Cost Reduction<br>Risk Reduction<br>Compatibility<br>Convenience/Usability                                                                                                                                                                                                                                                                         | <b>Customer Relationships</b><br><br>What type of relationship does each of our Customer Segments expect us to establish and maintain with them?<br>Which ones have we established?<br>How are they integrated with the rest of our business model?<br>How costly are they?<br><b>EXAMPLES</b><br>Personal assistance<br>Self-serve/Personal Assistance<br>Self-serve<br>Automated services<br>Communities<br>Co-creation | <b>Customer Segments</b><br><br>For whom are we creating value?<br>Who are our most important customers?<br><b>Mass Market</b><br><b>Niche Market</b><br><b>Segmented</b><br><b>Divided</b><br><b>Multi-sided Platform</b> |          |
| <b>Key Resources</b><br><br>What Key Resources do our Value Propositions require?<br>Our Distribution Channels? Customer Relationships?<br>Revenue Stream?<br><b>TYPES OF RESOURCES</b><br>Physical<br>Intellectual (brand, patents, copyrights, data)<br>Human<br>Financial                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                           | <b>Channels</b><br><br>Through which Channels do our Customer Segments want to be reached?<br>How are we reaching them now?<br>How do we plan to reach them?<br>Which ones work best?<br>How are our Channels integrated?<br>How do we integrate them with customer routines?<br><b>CHANNEL PRICES</b><br><b>A. Awareness</b><br>How do we raise awareness about our company's products and services?<br><b>B. Evaluation</b><br>How do we help customers evaluate our organization's Value Proposition?<br><b>C. Purchase</b><br>How do we allow customers to purchase specific products and services?<br><b>D. Delivery</b><br>How do we deliver a Value Proposition to customers?<br><b>E. After sales</b><br>How do we provide post-purchase customer support? |                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                            |          |
| <b>Cost Structure</b><br><br>What are the most important costs inherent in our business model?<br>Which Key Resources are most expensive?<br>Which Key Activities are most expensive?<br><b>IN YOUR BUSINESS MODEL</b><br>Cost Structure (based on your structure, low price value proposition, maximum automation, extensive subcontracting)<br>Value Stream (focused on value creation, premium value proposition)<br><b>KEY COST CATEGORIES</b><br>Fixed Costs (salaries, rents, utilities)<br>Variable Costs<br>Economies of Scale<br>Economies of Scope |                                                                                                                                                                                                                                           | <b>Revenue Streams</b><br><br>For what value are our customers really willing to pay?<br>For what do they currently pay?<br>How are they currently paying?<br>How much does they prefer to pay?<br>How much does each Revenue Stream contribute to overall revenues?<br><b>TYPES</b><br>Asset sale<br>Usage fee<br>Subscription Fee<br>Licensing<br>Advertising<br><b>KEY PRICES</b><br>List Price<br>Product feature dependent<br>Customer segment dependent<br>Income dependent<br><b>STANDARD PRICES</b><br>Negotiation (discounting)<br>High management<br>Real time market                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                            |          |

[https://en.wikipedia.org/wiki/Business\\_Model\\_Canvas#/media/File:Business\\_Model\\_Canvas.png](https://en.wikipedia.org/wiki/Business_Model_Canvas#/media/File:Business_Model_Canvas.png)

# REFLECT



## Method

1. Have the participants explain the six components of a Business Plan.
2. Review the advantages of a Business Plan:
  - Provides groups with an operational framework linking strategies with required actions.
  - Clarifies what the group wants to accomplish with their Social/Financial Enterprise.
  - Helps groups recognise areas that need rethinking and support.
3. Review each group's Business Plan and encourage further discussion with the following questions:
  - *What did you learn by making a Business Plan?*
  - *What was the easiest component to write? What was the most challenging?*
  - *When should group members refer to their Business Plans?*
  - *Do you have a better understanding of your enterprises?*
  - *Which group has a great Marketing Strategy? Why?*
  - *Which group has a creative Mission Statement?*
  - *What are some components that need improving? Why?*
4. End the Session by briefly mentioning that the next Session will be about assigning roles / responsibilities and time management.

## PROJECT WORK

Groups should begin doing research within their communities for both the Marketing Strategy and Industry Analysis components of their Business Plans.

Group should work on the elements of the business plan using the Business Model Canvas and the Circle of Creativity method.

Groups should visit local businesses, government agencies, libraries, churches, etc to gain a thorough understanding of the environment their Social/Financial Enterprise will affect. They should:

- Network with people.
- Carry out surveys and questionnaires.
- Carry out research on the Internet (where available).

# ASSIGNING ROLES & RESPONSIBILITIES 4.5

With a Business Plan already outlined, groups will now need to set a specific date when their goal will be accomplished. In order to reach the group's goal, there will be many steps that need to be structured and roles to be given to each group member, so that progress can be made. How groups effectively manage their time is important to achieving their goal by a specific date. In this Session, groups will learn to manage their time well by making a Project Schedule to prioritise objectives, delegate tasks and monitor performance.

## LESSON OBJECTIVES

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

- Manage their time effectively by making a Project Schedule.
- Achieve greater productivity.
- Gain more control over the outcome of their Social/Financial Enterprise.

## KEY LEARNING

- Every person has unique skills and resources to offer.
- It is important to prioritise tasks to complete a project.
- How to identify and anticipate potential problems that could compromise the group's completion date.
- Assigned tasks and created timelines for the enterprise.

## Materials Needed



- **Option 2:** Paper; pencils; erasers.

## Information for Facilitators: youth workers and teachers

- It is a good idea to leave the four steps to making a Project Schedule presented in the Starter Activity clearly visible during the Session so that participants can see it and refer to it when/if working on Option 2.
- In order to save on time, write out the example used in the Starter Activity on a flipchart or board prior to the Session.

# EXPLORE AND THINK

## STARTER: TIME MANAGEMENT



### Method

1. Briefly review what was covered in the previous Session, Business Plan. Ask the participants to explain what a Business Plan is and why it's important.
2. Answer any questions participants might have about their Business Plans.
3. Inform the participants that, for their groups to be truly productive, they need to have a structured time schedule of listed tasks with intended start and finish dates assigned to each group member.
4. Write the words 'Deadline', 'Time Line' and 'Schedule' on the flipchart.
5. Ask the participants the following questions:
  6. What does each word mean?
  7. What is the purpose of having a schedule?
  8. How does having a time line help you?
  9. What is the best way to manage your time?
10. Next, write 'Prioritise' on the flipchart and explain its meaning: To arrange, or deal with, issues in order of importance.
11. Show the participants the following scenario on the flipchart as an example:
  - There is a small fire in a school and the fire is very close to some flammable cleaning chemicals. Prioritise the following actions that could be taken, in order from most important (1) to least important (4):
    - Call for help (4)
    - Evacuate people (1)
    - Find water to extinguish the fire (3)
    - Move the chemicals away from the fire (2)
12. Give the groups one minute to organise the list from most important to least important.
13. After one minute, have the groups share their thoughts.
14. Next, write 'Project Schedule' (also called a 'To-do list') on the flipchart and explain its meaning:
  - A list of prioritised activities, with a start and end date.
  - Useful planning and communication tool for monitoring and reporting enterprise progress.
  - Allows for a clear picture on how the project is progressing.
15. Write down the four steps to making a Project Schedule on the flipchart and explain them to the participants as you do so:
  - **Brainstorm and organise**
    - As a group, brainstorm, mind map and create a list of, all activities and tasks that need to be done for the Social/Financial Enterprise.
  - **Prioritise**
    - Prioritise the list from most important to least important.
    - Use a number or letter to represent level of importance.

- break large tasks into specific action steps.
- **Time**
  - As a group, decide how long each task will take to complete.
  - Each task should have a realistic start and finish date.
- **Task**
  - Have the groups assign each member a task.
  - If a group leader has been selected, the group 'leader' can help with assigning tasks to members.
  - Recall the strengths and weaknesses from the group's SWOT Analysis and try to match group members with tasks that take advantage of their strengths.

## INVESTIGATE AND ACT

Choose one of the following two activities:

### OPTION 1: THE RIGHT MEMBER FOR THE TASK

The aim of this activity is to have group members assess the strengths and weaknesses of other group members and then assign them tasks based on their assessments.



#### Method

1. Ask the participants to gather in their groups and ask them to assign one member as the group 'leader' for this activity.
2. Give every participant a sheet of paper and pen/pencil.
3. Ask the participants to plot a personal SWOT Analysis of just their strengths and weaknesses:
  - Encourage participants to reflect on their talents and skills (writing, drawing, speaking, budgeting money, etc.)
  - Have participants share what areas they are weak in.
  - Participants should not include their names on their SWOT Analysis.
4. Give them five minutes to do so.
5. Once they are done, ask the participants to turn their paper over and give it to the group 'leader'.
6. Have the 'leader' shuffle all of the papers and randomly pick a paper and share it with the group.
7. Inform the groups that they must try to guess who wrote the personal SWOT Analysis and then assign that group member a task based on the assessment of their SWOT Analysis.
  - Groups should try to focus on the Marketing Strategy, Industry Analysis and Operations components of their Business Plans.
  - Each participant can have more than one task if necessary.
8. Remind groups that they should also determine a start and finish date for each task.
9. Repeat the process until everyone has been assigned a task for the Social/Financial Enterprise.

## OPTION 2: GROUP PROJECT SCHEDULE

The aim of this activity is to have individual participants think critically about tasks needed for the Social/Financial Enterprise, prioritise them and determine how long each task should take to complete. Then, groups will create and revise a Project Schedule and assign each group member tasks for the Social/Financial Enterprise.



### Method

1. Before getting into their groups, give each participant a piece of paper, pencil and eraser.
2. Have the participants work alone brainstorming activities and tasks that need to be done for the Social/Financial Enterprise.
3. Next, ask participants to prioritise their list of tasks from most important to least important.
  - Participants should try to focus on the Marketing Strategy, Industry Analysis and Operations components of their Business Plans.
4. Once they have done this, have the participants give each task a realistic start and finish date.
5. After this individual work, ask the participants to get into their groups and ask them to assign one member as the group 'leader' for this activity.
6. Give each group a piece of paper and have the groups to work together for 15 minutes, with each participant sharing their list of prioritised tasks. The group should then revise all of the tasks into a group Project Schedule, setting realistic start and finish dates for each task.
7. Ask the group 'leader' to write out the Project Schedule.
8. Next, have the groups assign each member a task, based on their strengths (each participant can have more than one task if necessary).
9. Finally, have the groups discuss any potential issues (threats) that could prevent tasks from being completed on their Project Schedules.

## REFLECT



### Method

1. Review the key vocabulary words: 'Prioritise' and 'Project Schedule'.
2. Review the four steps to making a Project Schedule and have the participants explain the steps.
3. Review all group presentations and encourage further discussion with the following questions:

#### If Option 1 was chosen

- Were participants able to correctly guess the strengths and weaknesses of their group members?
- What specific tasks were assigned to group members?
- Who has more than one task for the Social/Financial Enterprise?
- Was determining start and end dates for tasks difficult?
- What will the group do if a task is not completed as scheduled?

**If Option 2 was chosen**

- Did participants generally have the same prioritised lists, or were they different?
  - Was determining start and end dates for tasks difficult?
  - What start and end dates were not realistic?
  - What is the likelihood of completing the tasks as scheduled?
  - What will the group do if a task is not completed as scheduled?
  - What potential threats could prevent tasks from being completed?
4. End the Session by briefly mentioning that the next Session will be about budgeting the Social/ Financial Enterprise.

## PROJECT WORK

Groups should continue to focus their Business Plan's Marketing Strategy and Industry Analysis within their community by networking and visiting local businesses, libraries and churches to gather sufficient research for their Social/Financial Enterprises.

## 4.6 BUDGETING FOR AN ENTERPRISE

Understanding money and how to use it responsibly is essential for any social or financial enterprise to succeed. In this Session, participants will learn about an important tool to help with the financial part of attaining their goals: budgeting. A Budget is a plan for spending and saving money wisely. By applying this principle to their own Social/Financial Enterprises, groups will be able to develop a habit of setting weekly and monthly budgets, have more control over their enterprise's goals, and, most importantly, know how much money their Social/Financial Enterprise will cost and whether money can be earned from it.

### LESSON OBJECTIVES

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

- Keep track of earned, saved and spent money.
- Decide how much money the group can afford to spend.

### KEY LEARNING

- Budgeting is important for the success of both financial and social enterprises.
- The difference between needs and wants also applies to budgeting for an enterprise.
- Budgeting resources is part of being a successful change-maker.
- Completed a budget for the enterprise.

### Materials Needed



- **Option 1:** Pencils; erasers.
- **Option 2:** Pencils; erasers.

### Information for Facilitators: youth workers and teachers

- Groups with a Social Enterprise should choose Activity 1. Groups with a Financial Enterprise should choose Option 2.
- It is a good idea to leave the four steps to making a Budget presented in the Starter Activity clearly visible during the Session so that participants can see it and refer to it during the Main Activities.
- In order to save time, write out the example scenario for John, used in the Starter Activity, on a flipchart or board prior to the Session.
- It is also recommended to have a short discussion on the difference between 'necessities' and 'wants' during the Starter Activity by recalling the learning from previous Sessions.

# EXPLORE AND THINK

## STARTER: BUDGET SHEETS



### Method

1. Briefly review what was covered in the previous Session, Time Management.
  - Review the key vocabulary words: 'Prioritise' and 'Project Schedule'.
  - Ask the participants to explain the four steps to making a Project Schedule.
2. Write 'Budget' on the flipchart and ask participants to explain its meaning based on their learning in Section 3, Session 4.
  - Written summary of estimated income, expenses and savings over a period of time.
  - Plan for spending and saving money wisely.
3. Next, write 'Budget Deficit' and 'Budget Surplus' on the flipchart and review their meanings:
  - Budget Deficit: spending more money than earned.
  - Budget Surplus: spending less money than earned.
4. Write down the four steps to making a Budget Sheet on the flipchart and explain them as you do so.

**Income:** Money received from various resources.

- Estimate and list expected income over an average week/month.
- This can be money generated by the Social/Financial Enterprise, from work, allowances, gifts, etc.
- Calculate total income.

**Expenses:** Money spent on needs and wants.

- Estimate and list expected expenses over an average week/month.
- This can include both needs and wants.
- Calculate total expenses.

**Savings:** Money not spent.

- Calculate total savings.
- This could be money group members already have and want to invest in their Social/ Financial Enterprise.

**Total Surplus/Deficit**

- Subtract total income from total expenses to get total surplus or deficit.
- Total income (including savings) – total expenses = total surplus or deficit.

5. Guide the participants through an example Budget Sheet, using the following scenario:

*John earned 48EUR this week from his part-time job as a delivery boy and saved 5EUR from last week. He also spent 45EUR on food, transportation, education and medicine. This week, John plans to buy both of his aunts a plant for their desks. Each plant will cost 4.50EUR.*

6. On the flipchart, write down a Budget Sheet for John using the aforementioned four steps and encourage participants to 'help' you by asking them questions.

## BUDGET SHEET FOR JOHN

### Income

- 48EUR – work
- Total income = 48EUR

### Expenses

- 45EUR – food, transportation, education and medicine
- 9EUR – two plants
- Total expense = 54EUR

### Savings

- 5EUR
- Total savings = 5EUR

### Total Surplus/Deficit

- 1EUR Deficit

7. Ask the participants the following questions:
  - *Is John able to pay for all of his expenses? Why/why not?*
  - *What items can be considered non-essential from John's Budget Sheet? Why?*
  - *By creating a Budget Sheet, does John have control over where his money is spent?*
  - *How can John avoid having a budget deficit?*

**NOTE:** Remember to reinforce learning from Section 3.

## Tips for facilitators: youth workers and teachers

Be careful when you run this activity. To calculate a personal budget is far more than a simple maths lesson – you should avoid reduce it for adding numbers. As a youth worker or a teacher your goal is here to teach the longer term planning and to have an broader overview about how realistic people's financial plans are. It is a very useful and practical competence: knowledge and skills that can prevent people from producing debts. In case you work with young people from disadvantaged background they may lack of this experience. We need to be aware of that there are transgenerational habits and patterns that are not easy to change quickly. We need to introduce these activities in small steps, so young people will have personal experience about the opportunities that comes from responsible planning. For those people who live in “here and now” it can be challenging to change this focus and start to establish their future in a different way.

## INVESTIGATE AND ACT

Groups with a Social Enterprise should choose Activity 1. Groups with a Financial Enterprise should choose Option 2.

### OPTION 1: SOCIAL ENTERPRISE BUDGET SHEET

In this activity, groups will practice preparing a Budget Sheet for their Social Enterprises.

Since money plays an important role in any enterprise, groups should think critically about how budgeting their finances responsibly will affect the Marketing Strategies, Industry Analyses

and Operations of their Social Enterprises. When planning their Budget Sheets, groups will have to estimate financial figures based on reasonable assumptions.



## Method

1. Ask the participants to gather in their project groups and ask them to assign one member as the group 'leader' for this activity.
2. Give every group a sheet of paper, pen/pencil (and eraser).
3. Inform the groups that they will be planning and designing a Budget Sheet for their Social Enterprises, with the 'leader' writing the Budget Sheet down.
4. Have the groups begin with income for their Social Enterprises.
5. This will be money to get the Social Enterprise started and running properly.
6. This can be money from allowances, gifts, part-time jobs, donations, grants, loans etc.
7. If the money is insufficient for the Social Enterprise, groups should think of ways to generate necessary funds or acquire donated goods or services.
8. Next, ask the groups to consider all expenses for their Social Enterprises.
  - This should include money spent on the needs of the project:
    - Purchasing resources, equipment, materials and supplies.
    - Transportation costs.
    - Marketing costs.
9. Once they have done this, the groups should write down any savings.
  - This could be money group members already have and want to invest in their Social Enterprise.
10. Finally, the groups will need to calculate total income, total expenses and total savings for their Social Enterprises.
  - If groups have a budget surplus, they will need to decide on whether to purchase more resources for the project, to invest in the community to make a social impact, to share it with other groups, or to save it.
  - If groups have a budget deficit, they will have to revise their Budget Sheets after the Session or find more resources.
11. Provide feedback to help any groups struggling with areas of their Budget Sheets.

## OPTION 2: FINANCIAL ENTERPRISE BUDGET SHEET

In this activity, groups will practice preparing a Budget Sheet for their Financial Enterprises. Since money plays an important role in any enterprise, groups should think critically about how budgeting their finances responsibly will affect the Marketing Strategies, Industry Analyses and Operations of their Financial Enterprises. When planning their Budget Sheets, groups will have to estimate financial figures based on reasonable assumptions.



## Method

1. Ask the participants to gather in their project groups and ask them to assign one member as the group 'leader' for this activity.
2. Give every group a sheet of paper, pen/pencil (and eraser).
3. Inform the groups that they will be planning and designing a Budget Sheet for their Financial Enterprises, with the 'leader' writing the Budget Sheet down.
4. Have the groups begin with income for their Financial Enterprises.

- This will be money to get the Financial Enterprise started and running properly.
  - This will include their start-up capital, the initial funds used to start the company. This could include money from allowances, gifts, part-time jobs, donations, grants, etc. However, participants should keep different accounts separating their personal funds from their enterprise funds. They should also be strongly discouraged from using personal funds to subsidise the project once the financial enterprise has started.
  - If the money is insufficient for the Financial Enterprise, groups should think of ways to generate necessary funds.
  - After the enterprise begins this part of the Budget Sheet should also include money made by the Financial Enterprise (i.e. revenue brought in by selling products and/or services). NOTE It may be useful to explain that 'revenue' is total money received from sales and other financial activities, while 'profit' is excess money minus all expenses.
  - Ensure participants understand the following terms:
    - **Capital:** start-up funds, loans and grants used to support the enterprise before it is profitable.
    - **Revenue:** the money that is earned through the enterprise.
    - **Expenses:** the costs incurred by the enterprise.
    - **Profit:** The money that is left after all expenses have been paid (similar to having a budget 'surplus'). Revenues received minus expense.
5. Next, ask the groups to consider all expenses for their Financial Enterprises.
    - This should include money spent on the needs of the project:
      - Purchasing resources, equipment, materials and supplies.
      - Manufacturing costs.
      - Transportation costs.
      - Marketing costs.
      - Labour costs.
  6. Once they have done this, the groups should write down any savings.
    - If appropriate, this could be money group members already have and want to invest in their Financial Enterprise.
  7. Finally, the groups will need to calculate total income, total expenses and total savings for their Financial Enterprises.
    - If groups have a budget surplus, they can decide what to do with it: whether to invest it in the business, save it, invest it in the community to make an impact, or spend it.
    - If groups have a budget deficit, they will have to revise their Budget Sheets after the Session.
  8. Provide feedback to help any groups struggling with areas of their Budget Sheet.

## REFLECT



15-20

### Method

1. Review the key vocabulary words:
  - Budget
  - Budget Surplus
  - Budget Deficit

- Capital
  - Expenses
  - revenue
  - Profit
2. Review the four steps to making a Budget Sheet and have the participants explain the steps.
  3. Review all group Budget Sheets and encourage further discussion with the following questions:

**If Option 1 was chosen: Social Enterprise Budget Sheet**

- How much will it cost to run the Social Enterprise as planned?
- Where will the money come from?
- How will the group get more money to run the Social Enterprise?
- What are the detailed expenses for the Social Enterprise?
- Are there any non-essential items on the Budget Sheet?
- Does the Social Enterprise have a budget surplus or budget deficit?

**If Option 2 was chosen: Financial Enterprise Budget Sheet**

- How much will it cost to run the Financial Enterprise as planned?
- Is the Financial Enterprise selling a product or a service to the community?
- How will the Financial Enterprise continue to make profits?
- How long will the Financial Enterprise continue to run?
- Who are the target customers?
- How will the group convince customers to buy from them instead of their competition?
- Are there any additional resources needed to further develop the Financial Enterprise?
- Does the Financial Enterprise have a budget surplus or budget deficit?
- How much does the group plan to save?
- What will the group eventually use the money they have saved for?

End the Session by briefly mentioning that the next Session will be about bringing everything together so that each group can present their Social/Financial Enterprise to the rest of the group.

## PROJECT WORK

Ask the participants to start preparing their Social/Financial Enterprises for a presentation in the next Session.

Because the next Session requires some preparation, it may be necessary to briefly explain the plan for the next Session to the participants and request that they prepare their presentations beforehand.

## 4.7 PITCHING MY PROPOSAL

Now that groups have applied SMART goals; considered strengths, weaknesses, opportunities and threats; outlined a Business Plan; structured a Project Schedule with roles; and devised a Budget Plan for their Social / Financial Enterprises, the final step is to present their Social / Financial Enterprise to those who would want to invest in it, either with voluntary work or by providing financial support.

In this Session, each group will practise presenting their Social / Financial Enterprise to the rest of the group and external experts, who will assess the quality and provide feedback on the chances of the Social / Financial Enterprise's success. This Session should prove to be exciting, as groups will be able to demonstrate what they want to impact in their communities and get feedback from other agents of change in the group.

### LESSON OBJECTIVES

By the end of this Session, participants will have:

- Presented their Social/Financial Enterprises to their peers.
- Received feedback on the quality of the presentation.
- Revised and made necessary adjustments to their Proposals.

### KEY LEARNING

- Sometimes being a change-maker requires speaking in front of others.
- It is not enough to have a viable idea for your business, it is also important to communicate to your potential investors, partners and / or clients.
- Young people can present compelling Social/Financial Enterprises that gain the support of others.
- Every project has strengths and no project is perfect.
- Created a project proposal to present to potential supporters of the enterprise.

### Materials Needed



- **Option 1:** Pencils; erasers; scissors.
- **Option 2:** Pencils; erasers; scissors.

### Information for Facilitators: youth workers and teachers

- For Option 1, ask experts from the community to participate as judges for each group's presentation. These guests will be expected to provide feedback to each group and engage in discussions.

- It may be useful to provide the key points of this Session to the young people beforehand so that they can prepare their presentations.
- Due to the amount of time needed to prepare and present, this Session will need to be longer than usual or will need to be separated into two different club meeting Sessions.
- Communicating your ideas is the basic of marketing part of your business. Marketing sometimes sounds strange for those who don't have experience in business. Youth workers may have experience in writing grant applications, where they must communicate their ideas. Both teachers and youth workers may have experience in organizing community events, conference or club activities where they should promote their activities or recruit participants, so they may use these analogies when they facilitate the following activities.
- This should be taken as an opportunity to celebrate the work and creativity of the participants.

## EXPLORE AND THINK

### STARTER: PROPOSALS



#### Method

1. Briefly review what was covered in the previous Session, Budget.
  - Review the key vocabulary words.
  - Ask the participants to explain the four steps to making a Budget Sheet.
2. Inform the group that they will be presenting their Business Plans in the form of a Proposal and explain what Proposal means:
  - An Enterprise Proposal is a summary of the group's Business Plan presented to people who would want to invest in it.
  - These people can provide financial support or volunteer for the group's cause.
3. Have the groups focus on and summarise the following components of their Business Plans:
  - **Description** - introduction about who the group is and what their enterprise is.
  - **Marketing Strategy** - how to get people interested in the Social/Financial Enterprise.
  - **Industry Analysis** - research showing where the Social/Financial Enterprise will make a difference.
  - **Operations** - description about the structure and operations of the Social/Financial Enterprise.
  - **Finances** - costs to run the Social/Financial Enterprise and the money earned from it.
4. Inform the group that they should briefly speak on each component and will need to refer to their notes from Lesson 5: Business Plan.
5. Have the groups assign each group member a speaking part:
  - Each member should feel involved, valued and equally engaged with the Social/Financial Enterprise.
  - Members can use bullet point notes when speaking if needs be.
6. Inform the groups that they should be clear concerning every component of their Social/ Financial Enterprise.
  - It needs to be well planned.
  - Roles should be clearly defined.

7. Be sure the participants fully understand that the goal of the Proposal is to convince those listening to actively respond and contribute to their Social/Financial Enterprise. It should therefore:
  - Inspire people to want to support the group's cause. (Suggest they tell a story or two about why the group believes in the Social/Financial Enterprise.)
  - Include key factors that will make the Social/Financial Enterprise successful.
  - Be clear and concise.
8. Finally, inform the groups that their Social/Financial Enterprise proposals should last between 5-10 minutes.

## INVESTIGATE AND ACT

Choose one of the following two activities:

### OPTION 1: ENTERPRISE PROPOSAL PANEL

For this activity, welcome and introduce each 'expert' guest before the groups present and explain what role he/she plays in the community. Inform the participants that these experts will assess each group's Social/Financial Enterprise presentations and provide feedback.

This activity will be a great way for groups to get actual feedback from experts in the community to see if their Social/Financial Enterprises are realistic.

Note that this activity is much longer than normal because groups are given time to prepare their presentation and then each group is given time to present to a single panel and will therefore have to take turns doing so.



#### Method

1. Ask the participants to gather in their groups and ask them to assign one member as the group 'leader' for this activity.
2. Give each group a sheet of paper, pen/pencil (and eraser). Also provide them with a pair of scissors so that they may make note cards for their presentations.
3. Inform the groups that they will have approximately 25 minutes to prepare their Proposals using their Business Plan components:
  - **Description** of the Social/Financial Enterprise
  - **Marketing Strategy**
  - **Industry Analysis**
  - **Operations**
  - **Finances**
4. Whilst they are doing this, be sure to visit each group to check how they are doing and to offer some suggestions, answer any questions they may have, comment and give praise.
5. Encourage participants to memorise most of what they will present but point out that they may also make bullet point notes to use as reminders whilst presenting.
6. Finally, ask each group to make their Social/Financial Enterprise Proposal presentation (within the allotted time frame of 5-10 minutes each) and ask the experts to provide their feedback after each presentation.

## OPTION 2: GROUP ENTERPRISE PROPOSAL

The aim of this activity is to get two groups together to provide more insight into their Social/ Financial Enterprises. Groups can offer each other suggestions and comment on what could make the Social/Financial Enterprises better. This is a great way to get a fresh outlook from others outside of the group.



### Method

1. Ask the participants to gather in their groups and ask them to assign one member as the group 'leader' for this activity.
2. Give each group a sheet of paper, pen/pencil (and eraser). Also provide them with a pair of scissors so that they may make note cards for their presentations.
3. Inform the groups that they will have approximately 25 minutes to prepare their Proposals using their Business Plan components:
  - **Description** of the Social/Financial Enterprise
  - **Marketing Strategy**
  - **Industry Analysis**
  - **Operations**
  - **Finances**
4. Encourage participants to memorise most of what they will present, but point out that they may also make bullet point notes to use as reminders whilst presenting.
5. After 25 minutes, ask the groups to pair up with another group and have them present their Proposals.
6. Once they have done so, have the groups ask each other questions, offer suggestions and comment on weaknesses.
7. Whilst they are doing this, be sure to visit each group to check how they are doing and to offer some suggestions, answer any questions they may have, comment and give praise.

## REFLECT



### Method

1. Have each group brainstorm a list of organisations and people that they could approach and present their Social/Financial Enterprise Proposal to for support? Encourage them to think of organisations that can provide both financial support as well as other forms of support such as volunteer support or in-kind support (e.g. free transport passes, meeting space or printing services). Encourage each group to write down at least three names and commit to presenting the Social/Financial Enterprise Proposal to them.
2. Discuss the Social/Financial Enterprise Proposal presentations as a group, using the following questions as a guide if needed. Encourage the participants to lead the discussion themselves.
  - *Were the Proposals convincing?*
  - *How inspirational were they?*
  - *What improvements can be made?*
  - *Did the groups have a solid understanding of the needs they intend to meet?*

- *Did the groups research the area they plan to make a difference in?*
  - *What were the goals and objectives and were they SMART?*
  - *How organised were the groups' finances?*
  - *Were there any weaknesses or threats identified, along with solutions?*
  - *What opportunities are available that weren't mentioned?*
  - *How effective were the Marketing Strategies?*
  - *Were specific timelines established?*
  - *What is the likelihood of success for the groups?*
3. End the Session by briefly mentioning that the next two Sessions will be about showing examples of Social/Financial Enterprises from other students in the Aflateen programme.



# SOCIAL AND FINANCIAL ENTERPRISE EXAMPLES

## MODULE OBJECTIVES

At the end of this module, participants will be able to:

- Identify successful traits of Social and financial Enterprises.
- Model their own Social or financial Enterprises after other successful Aflateen projects.

This module provides examples of Social and Financial Enterprises. The two Sessions are designed to allow participants to critically assess and be inspired by, other Aflateen Enterprises. The examples provide potential guides that can be followed for various types of Enterprises.

# 5.1 SOCIAL ENTERPRISES

A Social Enterprise is a business whose purpose is to bring about positive change in an environment that is lacking in basic needs.

Agents of change are aware of the issues and problems surrounding them. As such, they are able to identify these issues and make plans to resolve them. By choosing issues they seek to address and remedy, participants can achieve their full potential to make a difference in their communities.

## LESSON OBJECTIVES

By the end of this Session, participants will:

- Understand the components of an example Social Enterprise and how it was successful.
- Discuss the Social Enterprise's key internal and external factors.

## KEY LEARNING

- Provide groups with a model to better understand what they have learned.
- Realise that Social Enterprises are started all around the world, with different goals and solutions to social issues.

## Materials Needed



- **Starter:** Copies of the Lesotho Social Enterprise case study; marker.
- **Main Activity:** Copies of the five Business Plan components; copies of the Philippines Social Enterprise case study; flipchart with SWOT Analysis chart.

## Information for Facilitators: youth workers and teachers

- This Session will present an example of a Social Enterprise for participants to see how other agents of change are making a difference in other parts of the world
- For the Main Activity, make copies of the five Business Plan components so that there are enough for each group to share. If a printer is unavailable, write the components out on paper.
- If paper is limited, write the Social Enterprise case studies out on a flipchart, or read them out loud to the groups yourself.
- It may be a good idea to draw up the SWOT Analysis chart on a flipchart (from Lesson 4 of Planning & Budgeting) prior to the Session so that the participants may refer to it during the Main Activity.
- The words in *italics* within the case studies highlight points that are relevant to the SWOT Analysis.

# EXPLORE AND THINK

## STARTER: EXAMPLE OF A SOCIAL ENTERPRISE



### Method

1. Write 'Social Enterprise' on the flipchart.
2. Ask the participants to brainstorm what they think this means.
3. Have the participants guess the relationship between the two words:
  - 'Social' = people, groups, society, community.
  - 'Enterprise' = business, company, project, programme, plan.
4. Ask the participants the following questions:
  - *What would be the purpose of a Social Enterprise?*
  - *What are some examples of Social Enterprises?*
  - *Are there any Social Enterprises in your community?*

# INVESTIGATE AND ACT

## SOCIAL ENTERPRISE: SEEDS FOR HOPE



### Method

1. Start by informing the participants that, for this activity, they will be focusing on five components of a Business Plan:
  - **Description**
  - **Marketing Strategy**
  - **Industry Analysis**
  - **Operations**
  - **Finances**
2. Give each group a copy of the five Business Plan components, a copy of the Seeds for Hope social enterprise case study, some paper and pen/pencil.
3. Ask different volunteers to each read one of the sections out loud to the rest of the group, one after another.
4. Ask the participants to summarise the content of the case study and why it would be important to address such a social problem.
5. Once they have done this, guide the participants through each component, using the following questions as a guide (this should take 10-15 minutes):
  - **Description**
    - How would the young people's plan solve the problem?
    - What might be other ways to address the problem?
  - **Marketing Strategy**
    - What would be another way to get the attention of the community?
  - **Industry Analysis**
    - Who else could they cooperate with?

- **Operations**
    - What are other ways to raise money?
    - How could these tasks be divided amongst the young people more effectively?
  - **Finances**
    - Which fundraising activity probably generated the most money? Why?
6. Next, give the groups 10 minutes to make a SWOT Analysis (display the SWOT Analysis chart you prepared prior to the Session for the participants to see).
  7. Whilst they are doing this, be sure to visit each group to check how they are doing and to offer some suggestions, answer any questions they may have, comment and give praise.

## REFLECT



10–15

### Method

1. Ask each group to present their SWOT Analysis of the Social Enterprise case study to the rest of the class group.
2. Have the participants discuss each group's SWOT Analysis, using the following questions as a guide:
  - *If you were a part of this Social Enterprise, what would you do to make it better?*
  - *Would this Social Enterprise work in your community? If so, how?*
  - *How would you respond to competition with another Social Enterprise?*
  - *What are other examples of fundraising activities to generate money?*
  - *How could weaknesses be turned into strengths?*
  - *Who else in the community could help with the Social Enterprise?*
  - *What strengths can be turned into opportunities?*
  - *What threats can come from weaknesses?*

# STARTER ACTIVITY SHEET: SOCIAL ENTERPRISE CASE STUDY

## SEEDS FOR HOPE\* / BUDAPEST

### Description

A 13 year old young boy, Tamás Mayer started to do some gardening and plant tomatoes as a free-time activity in Budapest, Hungary. His family supported his new hobby. Within four years his business became so successful that the restaurants in the community started to buy the tomatoes from him.

Meanwhile a couple of young and adult bikers identified a social issue in their community: there lots of homeless people around in the capital city without food. The young people started to organize weekly community cooking events: they come together every Saturday, cook something and share it with their bikes among the homeless people nearby. They call themselves Budapest Bike Maffia. When the gardener boy and the bikers met, they initiated a new social enterprise idea: why not teach homeless people the methods of gardening? So they got in touch with a homeless shelter and launched their new project together, called Seeds For Hope.

Their goal was to support homeless people in their community, by not only feeding them but teaching them gardening where they can produce tomatoes and other fruits and sell them for money. Later they started to expand their project with new volunteers and with more people in need.

### Marketing Strategy

- The group had a solid understanding of the needs they intended to meet in Budapest.
- They visited local businesses to share the goal of their Social Enterprise. A Gardener company gave them more seeds to plant and some local companies contributed help with money or volunteer work.
- They also made some recruitment among the homeless people in shelter and on the street.

### Industry Analysis

- The group interviewed homeless people about the need for better.
- Homeless people need sustainable solutions not just “firefighter actions”.
- Being homeless is not just about no opportunity to live permanently, but also about not being able to find jobs and get money. Homeless shelters are mainly focusing for providing place to sleep – but further steps are necessary too! Producing money is essential to break the magical circle of being poor.

### Operations

- The group used money that had been donated from the community to purchase seeds and equipment.

### Finances

- The homeless people were able to start to establish a longer term vision and producing money by the planting.

---

\* <http://bbm.hu/en/2019/04/01/seeds-4-hope-initial-groundwork/>

## 5.2 FINANCIAL ENTERPRISES

A Financial Enterprise is a business whose purpose is to generate a financial profit that can then be used to improve the living standards of the enterprise workers and owners or can be invested in a social cause. Financial Enterprises profit generating structures are what differentiate it from a Social Enterprise.

### LESSON OBJECTIVES

By the end of this Session, participants will:

- Understand the components of an example Financial Enterprise and how it was successful.
- Discuss the Financial Enterprise's key internal and external factors.

### KEY LEARNING

- Provide groups with a model to better understand what they have learned.
- Realise that Financial Enterprises are started all around the world, with different goals and solutions to social issues.

### Materials Needed



- **Starter:** Business Model Canvas template
- **Main Activity:** Copies of the five Business Plan components from the previous activity; flipchart with SWOT Analysis chart.
- Budgeting prior to the Session so that the participants may refer to it during the Main Activity.
- The words in italics within the case studies highlight points that are relevant to the SWOT Analysis.

### Information for Facilitators: youth workers and teachers

- This Session will present an example of a Financial Enterprise for participants to see how other agents of change are making a difference in other parts of the world
- For the Main Activity, make copies of the five Business Plan components so that there are enough for each group to share. If a printer is unavailable, write the components out on paper.
- If paper is limited, write the Financial Enterprise case studies out on a flipchart, or read them out loud to the groups.

- It may be a good idea to draw up the SWOT Analysis chart on a flip - chart (from Lesson 4 of Planning & Budgeting) prior to the Session so that the participants may refer to it during the Main Activity.
- The words in italics within the case studies highlight points that are relevant to the SWOT Analysis.

## EXPLORE AND THINK

### STARTER: EXAMPLE OF A FINANCIAL ENTERPRISE



#### Method

1. Write 'Financial Enterprise' on the flipchart.
2. Ask the participants to brainstorm what they think this means.
3. Have the participants guess the relationship between the two words:
4. 'Financial' = money, cash.
5. 'Enterprise' = business, company, project, programme, plan.
6. Ask the participants the following questions:
  - *What would be the purpose of a Financial Enterprise?*
  - *What are some examples of Financial Enterprises?*
  - *Are there any Financial Enterprises in your community?*
7. Have the participants gather in their groups and recall what they have learnt about the Business Model Canvas before.
8. Ask different volunteers to each summarize one of the following sections of the Business Model Canvas and speak out loud to the rest of the group, one after another:
  - **Value Proposition**
  - **Customer segment**
  - **Customer relationship**
  - **Distribution channels**
  - **Key activities**
  - **Key resources**
  - **Key Partners**
  - **Cost structure & Revenue Stream**

## INVESTIGATE AND ACT

### FINANCIAL ENTERPRISE: INNOVATIVE BUSINESS FOR SOCIETY



#### Method

1. Start by informing the participants that, for this activity, they will be focusing on components of the Business Model Canvas.
2. Give each group a copy of the Business Model Canvas components some paper and pen/pencil.

**Value proposition:** What do you do? Write here the key words based on the vision and mission and the brief description of the product or service itself.

**Customer segment:** Who do you help? Make a list of the target group. Who will buy your product / service?

**Customer relationship:** How do you interact? Is it Personal selling, automated service or self-service?

**Distribution channels:** How do you reach them?

**Key activities:** How do you do it? Make a list of your key activities, such as selling, marketing etc.

**Key resources:** What do you need? Make a list of the tangible and intangible resources, such as people, asset, knowledge etc.

**Key Partners:** Who will help you? Suppliers, Logistics etc.

**Cost structure & Revenue Stream**

3. Let them discuss to choose any local business, financial enterprise they know. Ask them to do some research and complete the Business Model Canvas based on their key findings. They may use the internet for finding information.
4. You may do this activity in more sessions: there is an option to create an action plan for the research, visit the local business and do some interview with the entrepreneurs.
5. Whilst they are doing this, be sure to visit each group to check how they are doing and to offer some suggestions, answer any questions they may have, comment and give praise.

## REFLECT



10-15

### Method

1. Ask each group to present their Analysis of the Financial Enterprise to the rest of the class group.
2. Have the participants discuss each group's SWOT Analysis, using the following questions as a guide:
  - *If you were a part of this Financial Enterprise, what would you do to make it better?*
  - *Would this Financial Enterprise work in your community? If so, how?*
  - *How would you respond to competition with another Financial Enterprise?*
  - *What are other examples of fundraising activities to generate money?*
  - *How could weaknesses be turned into strengths?*
  - *Who else in the community could help with the Financial Enterprise?*
  - *What strengths can be turned into opportunities?*
  - *What threats can come from weaknesses?*



# 6

## FACILITATOR'S GUIDE

### HELP FOR YOUTH WORKERS AND TEACHERS

As Sessions don't stand on their own, the Social and Financial Education programme will work best if you have a group committed to taking the whole journey together. Having a consistent group helps strengthen the bond and support among participants and enhances everyone's experience.

## PREPARING FOR THE PROGRAMME

Start by getting inspired! Your inspiration and enthusiasm is contagious. They will attract eager and committed participants and give you the fuel you need for the journey. Imagine if you have young people who commit to engaging in different change-making activities as a result of this programme! It is important to read through the whole Aflateen Manual beforehand, so you can:

- Choose which modules you would like to bring to the participants or decide on a process on how you can choose these together.
- Familiarise yourself and be comfortable with the Sessions.

## PREPARING FOR THE SESSIONS

The first thing to know is that there are no hard or fast rules on how to go through this material. Every group is unique and you will find your own style and system. Just trust that you are the right person for the job and that you'll be guided to give the participants what they need.

Prepare for each Session a few days before introducing material to the participants by reading through the learning module to make sure you're comfortable and familiar with it. Make notes or highlight any parts you need to call special attention to. There are also two options provided for the main activity of each Session and we suggest you choose the activity you'll do, collect your materials and make sure you're comfortable with the content and the flow before you start.

We encourage you to make any modifications you're inspired to make to the module, if you think it will enhance the learning. We would also appreciate you sending those changes and adjustments back to us as feedback using the Curriculum Feedback Form. This is your group and your experience, so your inspiration and creativity are critical to its success. We have tested these materials within school environment and also within free-time activities – usage of the educational material in youth work can contribute a lot of new experience, so please feel free to share it with us.

## GENERAL SUPPLIES

Here are some things you'll probably want to have at every Session, but which aren't always listed in the Session material lists:

- Name tags (for the first Session at least)
- Clock and/or timer
- Sticky Tape, post-its
- Chime/bell (to get people's attention so you don't have to yell)
- Note paper
- Pens (ballpoint pens and large coloured pens)
- Flipchart with sufficient paper to hand out to participant groups (for most activities a blackboard and regular paper can be used instead)
- Computer and projector (if possible) for some Sessions
- You will always want to have your learning module, student roster and attendance tally sheet available and on hand.

## ADDITIONAL MATERIALS

We strongly recommend that participants keep a personal journal throughout the programme. If possible, we recommend you provide these for the participants. It's great if you can get a donation of reused binders from members of the wider community. Otherwise, you can buy eco-friendly binders or three-hole punch folders. A quick search online will show lots of options that are available. Bring binders to the first Session as part of the launch of the course.

## FACILITATION TIPS

**TAKING THE CHALLENGE OF CHANGE / FACILITATE, DO NOT TEACH:** This may sound challenging for an educator, but the aim of the Aflateen programme is for it to be based on experiential learning. For youth workers using non-formal tools can be more familiar than for schoolteachers. Hence, your role as a Facilitator is to make the learning journey easy by guiding participants through the activities, asking questions and probing what they have learned rather than telling them what they should know. Feel free to give introductions and wrap up by emphasising the key learning, but please ensure that the participants have ample opportunities to express themselves.

**ENCOURAGE PARTICIPATION:** As you work as a Facilitator, remember that the participation of the young people is key to a successful Aflateen programme. Empowering the participants means giving them true ownership of the direction of the programme. Such participation can be strengthened by giving the young people a role in selecting which modules to cover and which of the key activities to use. It is important to keep in mind how you can encourage participation at different levels of the Aflateen programme and to simultaneously view the experience through three lenses: young people as beneficiaries of the programme, as partners in successful delivery and learning throughout and as leaders of activities and leaders within their communities. With some of the activities you may involve family as well by giving tasks for home to be done or organizing researching activities when adults can help.

**BE PREPARED TO BE OPEN:** As the Aflateen programme invites participants to discuss issues of society, many of the topics here may also challenge your own personal opinions and values. We understand that it may be challenging for you, but we'd like to ask you to allow space for the participants to express themselves and discuss their opinions without being judged. Only when they feel safe that they can speak without being judged will they feel free to express and understand themselves. Before the sessions give time for yourself to get deep in the topic, so you will be well-prepared and will feel more comfortable. It is also OK, if you get questions about a certain topic that you can't answer, you can admit that you also need time to do some research for that. How you deal with unknown situation is also a good example for youngsters and empower them to do the same. Congruency is essential to be a role model for teenagers.

**INVITE RESOURCE SPEAKERS:** Some modules may involve sensitive topics (e.g. sexuality, religion and ethnicity). It is advisable to invite a resource speaker, when possible, in order to answer any specific questions the young people might have. You may invite representatives of NGOs, active youth workers in youth field or young volunteers from social organizations.

**BE CAREFUL:** As some topics may be sensitive, it is important to be careful in how you direct the discussion and handle controversial discussions. Also, it is important that you are able to close a Session by providing links and advice on where participants can go if they should wish to discuss

things further. It may need some exploration for you in the local community or searching in the Internet for organization and articles in your mother tongue.

**CONNECT PARTICIPANTS TO THE WORLD:** Most countries and communities have institutions that children and young people can turn to for help and advice should they wish to do so. As a Facilitator, it would be good if you can provide these links. Some options could be counselling centres or child helplines.

## CONDUCTING EXERCISES

**MAKE SURE THEY UNDERSTAND:** After giving instructions for an exercise, ask if there have any questions and make sure that all the participants understand what they're going /required to do.

**BREAK INTO GROUPS FIRST:** If the activity requires breaking into groups, teams or pairing up, have the participants do this first before giving them the instructions for the activity.

**BREAK IT DOWN:** We can only remember a few instructions at a time. If there are several steps to an exercise, give the participants an overview of what they're going to do and then give the instructions again when they need them. Don't expect them to remember more than one instruction at a time. If possible, write the instructions on a board or flipchart.

**TIMING:** Use a timer and let the participants know when they have a minute left and then also just a few moments before they need to wrap it up. You can extend discussions, when you have time, or use the other optional activity under Investigate and Act, or add an additional activity by your own.

**SHARING:** Whenever the young people create something, encourage them to share it with the global network of Aflateens by sharing their work on the Aflateen Facebook page or sending copies to the Aflatoun Secretariat in Amsterdam.

## DEBRIEFS AND GROUP CONVERSATIONS

**KNOW WHERE YOU WANT TO GO** with a conversation and, at the same time, be flexible and go where the group needs to go at a given moment.

**CALL ON PARTICIPANTS BY NAME:** It is important to get everyone involved, even if some participants are shy. Calling on participants by name shows them that you care about their opinion and input. It also allows everyone to learn from another perspective. It might be useful to keep a list of who has and who has not participated actively and make an extra effort with those who haven't.

**STIR THE POT:** Throw out a question and see what comes back. Don't be afraid if there is no response. Sometimes it takes a while for thoughts to form. Just reframe the question and ask it again. It's okay to play the devil's advocate and challenge assumptions and sometimes act as the 'clueless Facilitator' to check for understanding or explore other perspectives.

**BUILD ON COMMENTS** by asking questions that will take the conversation deeper. If the conversation isn't clear to you, you're probably not alone. Ask a question to gain clarity (e.g. "Could you say more about that?").

**BE PATIENT** with what may seem like an unrelated story or comment and listen for its relevance to the course. Make an effort to connect it back to the topics in the curriculum.

**LET PARTICIPANTS LEARN FROM EACH OTHER:** They are their own best teachers. That means you can let a conversation, or a comment run for a while without making any comments yourself. If someone has made a point, you can reinforce it.

## PEER-TO-PEER TIPS

Peer learning is a powerful way to allow young people to learn from each other. Learning from someone with a similar age helps participants relate with the content and envision the Facilitator as a realistic model for what they can also achieve. Peer education exemplifies strong participation of young people and has great benefits; however, it also requires careful planning and support. It should not be thought of as a cheap and easy solution to staffing constraints.

It is important that peer educators receive adequate support and training both at the beginning of the programme and throughout. Successful Aflateen peer education projects have used **periodic meetings** that bring together the peer educators to discuss what worked and what didn't work in the previous Sessions that the peer educators have conducted. As is the case with all facilitators, peer facilitators should go through the Aflatoun/Aflateen training.

Successful peer education also involves fostering partnerships between peer educators, supportive adults and the broader community. It is suggested that peer educators reach out to their community to bring in expert support when they confront topics that they are not comfortable covering alone. This is particularly true for sensitive topics, such as sexuality, or topics that require specific knowledge, such as budgeting, interest and inflation.

Optional models of peer learning to consider include the following:

1. Pure peer learning where the groups are conducted by other young people.
2. Graduated peer learning, where graduates from the programme are then trained to conduct subsequent Aflateen group Sessions.
3. Supervised peer learning, where each group has both a peer educator and an adult facilitator who supervises the process and assists when necessary.

If you are interested in more information on how to conduct peer learning, we encourage you to contact your local Aflateen partner organisation, the wider network of Aflateen teachers and trainers and the Aflatoun Secretariat.

## COMMON ACTIVITY GUIDES

### SIMPLE ACTIVITIES

**VOTE WITH YOUR FEET** A number of answers or ideas are presented in different locations around the classroom, usually the answers are 'AGREE', 'DISAGREE' and 'UNDECIDED'. The Facilitator then asks a question and the participants have to move to the location with their answer. This should be followed by a period of discussion.

**SILENT DEBATE** A number of statements are placed on large sheets of paper around the room. The participants are then encouraged to move around the room and write their opinion regarding the original statement or the comments written by their fellow participants. This creates a written debate. Although the activity is called 'Silent Debate', it is up to the facilitator whether or not the young people are allowed to talk and debate while also writing down their arguments.

**IMAGE THEATRE** The process of Image Theatre involves giving the young people a concept or idea and allowing them the freedom to express it by making 'statues' or 'frozen pictures'. Central to the success of the activity is the idea that the participants must be given complete freedom to depict the concept as they perceive it. They cannot be told that they are 'right' or 'wrong'. We will shortly link you to a training video demonstrating some basic Image Theatre techniques. If you want to get deeper into the theatre methods, please check Augusto Boals theatre methods here: <https://dramaresource.com/image-theatre/>

### COMPLEX ACTIVITIES

**DEBATE** More often than not, both adults and young people take stands on issues without really examining its different aspects. It's also not surprising to hear that many people haven't really made up their minds on a lot of social issues. Organising a debate is one way to provide information about certain issues that affect one's community in an objective and entertaining way.

A debate is a formal discussion on a particular topic that is presented through opposing arguments. There is often a judge that presides over the discussion, especially during school debate competitions, or in trainings or workshops. The parties involved are either in favour of (affirmative) or opposed to (negative) a given statement or proposition.

#### Five steps to help organise a debate

##### Step 1: Clarify the debate's subject matter

Be specific. If your community is concerned about preventing teenage pregnancy, then formulate a proposition such as: Requiring sex education for high school students will prevent teenage pregnancy. Note that the proposition is always stated in the affirmative. It is for this reason that the burden of proof is said to be with the affirmative group.

##### Step 2: Organise the members of the debate teams, the moderator and the judges

You can choose debaters based on their views on the subject matter, or you can assign them the sides they are to take. There must be two sets of debaters - the affirmative and the opposition. The moderator will make sure the debaters follow the rules established for the debate. The judges will decide which party wins the debates, based on the merits of their arguments.

### Step 3: Establish the ground rules and debate format for the debaters, moderators and judges

The following are guide questions for the format and ground rules:

- *How many arguments can a debater give for a particular aspect of the issue?*
- *How much time does a debater have to present arguments?*
- *Can a debater respond to a question or a point (also known as 'make a rebuttal') made by the opposing party?*
- *How much time does a debater have for the rebuttal? How many times can a debater make a rebuttal?*
- *Will there be a break? Will the debaters have time to consult with each other?*
- *What are the criteria for judging?*

### Step 4: Promote your event

Explore different strategies that can generate interest in the event. Use various communication media (radio, mobile telephones, newspapers, internet, etc). Involve groups and institutions that can benefit from the problem being resolved.

**ORGANISING YOUR CLUB** All over the world, young people have formed (and continue to form) Aflateen Clubs. Their clubs are spaces of their own in which they can share with each other, participate freely, propose new ideas and carry out projects, enterprises and different actions.

Some clubs are focused on Social Enterprises or activities that address a group issue or community problem. Other clubs conduct Financial Enterprises, where the participants learn about the experiences of income-generating projects. Some clubs have even combined Social and Financial Enterprises, where the profit from income-generating projects is used for the social activities that strive to make a positive change within their communities.

Whatever the enterprise, young people who belong to Aflateen Clubs aim to transform their own lives by transforming the world around them.

It is suggested that Aflateen Clubs be formed after the first Session of Aflateen.

### First Aflateen Club Meeting:

#### Objectives:

- Create an Aflateen Club and establish some initial agreements.
- Elect club representatives.
- Brainstorm ideas of issues you would like to address and things you would like to do.

#### Guide questions:

1. Who wants to be part of the Aflateen Club? The Aflateen Club is your own space, so membership is voluntary, but each Aflateen Club may create their own requirements for committing to attend meetings.
2. What do you want your club to be and how should it work? In every association or organisation it is important to establish some basic agreements on how it will work. Discuss and establish some basic agreements for your Aflateen Club.
  - *When will you meet? At what time? For how long?*
  - *Who will be allowed to join and how?*
  - *How will you organise your meetings?*
  - *How will decisions be made?*
  - *What principles or values do you want all members to share?*
  - *How will your club be unique and different from all other Aflateen Clubs? (You can name your Aflateen Club and create a logo to make it unique).*

3. What club representatives should you have? In order to run smoothly, associations agree on certain roles that will be assumed by their representatives. This will allow your club to run smoothly and ensure that every member participates in an equal manner. Club representatives usually include the following:
  - **President:** Co-ordinates the activities that the members choose to undertake.
  - **Secretary:** Makes detailed notes of all the decisions taken during club meetings and is responsible for administrative tasks.
  - **Treasurer:** Keeps an account of the money collected from various club activities and manages any savings.
  - *Which representatives would your club have? What roles would each one of them have?*
4. Who are the candidates for each role? How will you elect them? Propose candidates for club representatives and elect them. Think about a democratic election process. Discuss what elements your election process should have to ensure that it is democratic.
5. Which issues would you like to address as a club? Which concerns would you like to address in your club? What other issues can you think of that you would like to address as a club?
6. What activities would you like to do as a club? They can be related to the issues you want to address or they can be any other activities you would like to do together as club members. See Planning and Budgeting Your Enterprise for Sessions on planning activities and enterprises.
7. Do you need some resources (money, things, help, etc) to carry out the activities that have been identified for your club? Can you think of different ways in which you could obtain those resources?

**ORGANISING YOUR SAVINGS PROCESS** When you start saving in your club, it is important to organise the savings so that the saving process runs smoothly and the savings are well protected. If needed, please seek guidance from the Aflatoun Network partners and the Aflatoun Secretariat on how best to conduct a savings group with young people.

**Objectives:** Define a Savings Process.

**Guide Questions:**

- *Do you want to save individually, collectively or a mix of both?*
- *Where would you save? In a bank account? A group savings box? An individual savings box?*
- *If you decide to save in a savings box, where can you keep it safe? What measures can you take to keep it extra safe there?*
- *Who will be responsible for receiving and registering all deposits and withdrawals?*
- *When and how will deposits and withdrawals occur?*
- *Where will you keep track of the savings? What information will the club ledger register? What information will the individual savings book register? Who will keep these records?*
- *If you want to have collective savings what will the savings be for? How much do you need to save? How long will you save for?*
- *Is there a maximum or minimum amount that can be saved in any one single deposit?*
- *What happens if some savings get lost? How would you deal with loss or theft? Are there any other measures you can think of to avoid this happening?*
- *Are there any other issues you would like to agree on concerning savings?*



