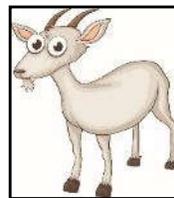


CATALYZING BUSINESS SKILLS: FOR CHILDREN

Trainer's Guide



Version 2 Uganda ESFAM Project



Catalyzing Business Skills: For Children

Trainer's Guide

Version 2
April 2018
Uganda ESFAM Project

Acknowledgements

This training guide is made possible by the generous support of the American people through the United States Department of State and the United States Agency for International Development. It was prepared by Making Cents International for the Uganda Economic Strengthening to Keep and Reintegrate Children into Families (ESFAM) Project, Sub-Agreement No. FHI360-PO16000581-SA01, issued under the Accelerating Strategies for Practical Innovation and Research in Economic Strengthening Project, Cooperative Agreement No. AID-OAA-LA-13-00001. The contents are the responsibility of the authors and do not necessarily reflect the views of USAID or the United States Government.

Publisher: Making Cents International
Writers: Hillary Proctor and Anne G. Bitga

About Making Cents International

Making Cents International (www.makingcents.com) is a leading social enterprise that improves economic opportunities for all with a particular focus on children, women, and vulnerable populations. We provide specialized technical services and curricula that enable entrepreneurs and enterprises to participate in profitable markets, allow financial institutions to serve new populations, and help individuals obtain meaningful work. As part of our social mission, we also build and strengthen children economic advancement by creating learning opportunities and networks that result in stronger partnerships, programs, and policies supporting young entrepreneurs. Since 1999, Making Cents has partnered with more than 4,000 local organizations in over 50 countries. Our global reach includes programmatic work in Africa, the Americas and the Caribbean, Asia, Europe, and the Middle East.

For additional information on Making Cents International's products and services, please contact us:

Email: info@makingcents.com

Skype: makingcentsinfo

Tel: +1 (202) 783-4090

Websites:

www.makingcents.com

www.ChildrenEconomicOpportunities.org

Version 2

April 2018

Copyright

Copyright © 2018 Making Cents International

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system or transmitted in any form or by any means, electronic, mechanical, photocopying, recording or otherwise, without the prior written permission of the copyright owner/s.

Table of Contents

Introduction to the Trainer's Guide	i
About the Curriculum	ii
Overview for Trainers	v
Trainer's References	vii
Curriculum Outline	xi
Necessary Supplies	xii
Chapter 1. Getting Started	1
1.1 Support from the Coach and Team	2
1.2: My Place in the Household	8
1.3: My Place in the Community	14
Chapter 2. Financial Literacy	19
2.1 Money Flow	20
2.2 Managing Needs and Wants	26
2.3 Why Save?	31
2.4 How and to Where to Save	36
Chapter 3. How Can I Make Money?	41
3.1 Different Ways to Make Money	42
3.2 Finding Safe Places to Make Money	47
3.3 Planning to Make Money	54
Chapter 4. Exploring the Market	59
4.1 Understanding What People Buy	60
4.2 Adding Value	64
4.3 Learning from Customers	69
Chapter 5. Decision Making	74
5.1 Finding All Options	75

5.2 Deciding on the Best Option	79
5.3 Making Hard Decisions.....	83
5.4 Learning from Decisions.....	88
Chapter 6. Negotiation.....	92
6.1 Active Listening.....	93
6.2 Advocating for Yourself.....	98
6.3 Setting Boundaries.....	103
Chapter 7. Exploring Who You Are.....	107
7.1 Being Different.....	108
7.2 How Are You Different?	113
7.3 Communicating Who You Are	117
Chapter 8. Closing Sessions.....	121
8.1 Sharing with Others	122
8.2 Closing and Evaluations.....	126
Trainer's Resources.....	130
Items to Buy.....	131
What Do You See?	132
Key Word Translation Reference	133
Self-Report Survey	134
Trainer's Observation Tool and Matrix	135

Introduction to the Trainer's Guide

About the Curriculum

Making Cents International (Making Cents), in partnership with ChildFund International, developed the *Catalyzing Business Skills* curriculum for the Economic Strengthening to Keep and Reintegrate Children into Families (ESFAM) project in Uganda. The curriculum aims to build the financial literacy and business knowledge, skills, and attitudes for children in ESFAM savings groups who are interested in engaging in successful income generation activities. Participants are introduced to key financial literacy and enterprising life skills, including managing wants and needs, saving, planning, finding market opportunities, negotiation, and decision making, amongst others.

Audience Description

The curriculum is designed to be delivered to savings groups of 10-20 children aged 10-13 years old. Basic literacy and numeracy are helpful but not required to participate in this training. No activities are literacy dependent; all activities are accessible for a wide range of participants. The only prerequisites for participating in this course are participation in savings group meetings and a willingness to learn.

Trainer Description

Trainers are literate, trained Economic Strengthening Facilitators (ESFs) hired by the ESFAM project to form and oversee children savings groups. The ESFs must be willing to prepare for training and engage participants with training techniques that include active listening, humor, respect, engagement, and body language. Trainers are expected to complete a four day Training of Trainers Workshop that includes a field practicum and to comply with all ESFAM child protection policies.

Length of Curriculum

This course provides approximately 19 hours of instruction divided into 25 sessions, which last approximately 45 minutes each. Trainers are expected to deliver one session at the beginning or end of a savings group meeting. Trainers will need to speak with the ESFAM Social Worker if any adaptation to this schedule is necessary for youth

participants (e.g., a need to hold sessions outside a savings group meeting or to hold two sessions back-to-back).

Training and Learning Methodology

This curriculum is based on applied learning methodologies. The applied learning approach is built upon an interactive learning environment where participants are able to engage in the learning process and build their skills and knowledge through practice. This process allows participants to use knowledge as they acquire it so they are better prepared to implement it in their own life after the training. The role of the trainer is not to be the source of 'all knowledge' but to help guide the learning process through coaching, feedback, and support. Trainers fulfill this role by:

- Not lecturing or providing excess information
- Creating an environment where all participants are able to engage
- Providing hands on opportunities to practice and experience key learning points
- Managing time and the overall environment
- Preparing training materials before each activity.
- Seeking other sources of information in addition to the information contained in the guide.

Throughout the curriculum, the Trainer's Guide will make use of a variety of techniques designed to help the trainer adhere to his/her role as outlined above while maintaining an engaging environment:

- **Small group activities / discussion:** As a variation of the discussions in plenary, learners are divided into small groups to discuss cases or situations related to a key point of learning.
- **Practical exercises:** The training offers learners the opportunity to apply knowledge through practical exercises where they have to make decisions or identify key concepts.
- **Role-play:** Learners are invited to role-play a scene to practice specific skills.
- **Work in pairs:** Participants work in pairs in order to enjoy a smaller discussion or practice specific skills.

- ***Physical movement:*** Throughout the training, participants are asked to connect physical movements with a response or to move to different parts of the training environment in order to engage and stimulate different types of learners.
- ***Drawing:*** Participants draw key aspects of sessions to reinforce their understanding of the topic and to strengthen their critical thinking skills.

Overview for Trainers

Welcome to the *Catalyzing Business Skills for Children* curriculum. This Trainer's Guide is intended to be used with children participating in savings groups who are interested in engaging in successful income generation activities.

This Guide includes sessions that you can lead to help children develop their knowledge, skills, and attitudes related to business. The lessons and activities in this Guide help encourage discussion among participants, while adding new knowledge and providing participants with opportunities to apply new concepts.

The activities in this Guide follow a common format. Each session begins with an Activity Box that will help orient you to the session's purpose. It looks like the table below:

Session Number and Title

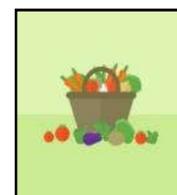
Activity Box	
Key Messages	Overall goal of session
	<ul style="list-style-type: none"> • Attitude – What attitude should participants have • Skills – What skills do participants need • Knowledge – What is the key knowledge necessary for participants
Time required	X minutes
Materials	<ul style="list-style-type: none"> ▪ Example material 1 ▪ Example material 2

Each of the sessions in the Guide is broken into four key steps:

- **Anchor: Engaging Activity or Narrative** – Connects the learners to the content with a story or activity that draws on their experiences and gains their interest.



- **Add: Teachable Moment** – Provides the trainer with an opportunity to equip learners with useful knowledge, skills, or attitudes related to the main topic of the session.
- **Apply: Practical Application** – Gives learners the chance to apply knowledge, skills, or attitudes gained from the teachable moment to some kind of real life situation related to successful income generation in their community.
- **Away: Summary and Next Steps** – Concludes the lesson or activity and provides the trainer with an opportunity to summarize key learning and to assign a follow-on homework task, as appropriate.



The sessions in the Guide also include icons that denote concepts and questions that the trainer can directly repeat to the participants:



SAY signals toward explanations that the trainer can directly read aloud or say to session participants.



ASK signals toward questions that the trainer can ask directly to participants.



DO signals toward an action that the trainer has to do or complete.

All text that is designed to be read directly to participants is denoted by *italicized text*. That is true for both statements and questions.

Key flashcard-style Image Cards show pictures that will be used in many sessions to help lead the conversation and engage learners. The Image Cards linked to each session will be indicated by their reference number in boxed text and shown in miniature on the right-hand side of the Guide.

Trainer's References

An effective trainer enhances a learner's experience by creating interactive learning opportunities while managing a diverse audience. The following tables provide an overview of the training methodologies incorporated into the *Catalyzing Business Skills for Children* curriculum and review guidelines for effective group interactions.

Applied Learning Methodology

Element of Applied Learning	Description
1) Suspended Judgment	Participants model that they are: i) open to trying new tools and approaches, and ii) willing to experiment.
2) Hands-On Exploration	Participants are engaged in an active exploration of tools and approaches – with opportunities to test out materials in a step-by-step process
3) Constructive Feedback	Participants both give and accept feedback that contributes to step-by-step improvement. Feedback can come from oneself, peers, and the Trainer.

Training Techniques or Skills

Training Technique	Description
1) Arrange Physical Space	Arrange the training space to support interactive exchanges between learners and Trainer so that you are able to move about the area and demonstrate material and practices for all.
2) Use Appropriate Body Language	Mirror learners' location (seated / standing). Use hands, facial expressions, body movements, and tone of voice to support ease of engagement.
3) Prepare Materials	Prepare materials ahead of time and use them throughout a session.
4) Use Trainer Guide and Training Tools	Use the Trainer Guide to help manage time, facilitate activities, and ensure that key learning points are shared. Use training tools to capture the attention and interest of learners and to enhance understanding.

5) Ask Exploratory and Probing Questions	Ask many questions and connect responses to an idea or key learning point.
6) Listen Actively	Use active listening to engage participants. Summarize what others have said, encourage sharing, and validate others' comments or points of view.
7) Leverage Teachable Moments	Use unplanned opportunities (participants' comments, questions, or experiences) to reinforce key learning points.

Children Engagement Principles

How to Engage Children	Description
1) Establish Safe Spaces	A safe space for children provides physical and emotional safety, as well as the freedom to express oneself.
2) Manage Group Dynamics	Be aware of what effects age and gender diversity can have on group dynamics.
3) Understand Fluctuating Energy Levels	Use movement and interactive activities to contain high levels of energy and bring out more reserved participants.
4) Manage Peer Influences	Young people can be easily influenced by their peers; use techniques to encourage first adapters, allow for uninvited side conversation, or invite anonymous responses.
5) Model Positive Adult Relationships	Your behavior matters; work to model positive behaviors and interactions that children should imitate in their lives, such as positive communication, valuing others' opinions, and patience.
6) Validate and Encourage Children	Modeling acceptance and validation can help keep children engaged and encourage them to continue to learn and interact in a safe environment as they explore new concepts and skills.
7) Link Training Content to Participants'	Children tend to be more engaged with their community the more they feel connected to it; help children make the association between the lessons developed in the training and their community.

Lives and Communities	
------------------------------	--

Non-Verbal Communication

Types of Non-Verbal Communication	How It Can Contribute to Engaging Learners
1) Facial Expressions	<ul style="list-style-type: none"> • A smile can show interest or appreciation • Raised eyes can show curiosity or interest
2) Hand Gestures	<ul style="list-style-type: none"> • Hand movement above the waist can communicate energy and enthusiasm
3) Tone of Voice	<ul style="list-style-type: none"> • Changing your tone can communicate drama, sincerity, humor, or curiosity
4) Proximity or Distance	<ul style="list-style-type: none"> • Moving closer can communicate interest or can encourage participants to conclude their comments
5) Posture	<ul style="list-style-type: none"> • Leaning inwards can convey interest • Kneeling lower can show respect or patience

Active Listening

Active Listening Skills	Brief Description
1) Restating or Summarizing	To show you are listening and to check for your understanding, use expressions like, "Let's see if I am clear about what you are saying..." or "It sounds to me like you are saying that..."
2) Brief Encouragers	Use brief positive expressions to show you are listening: "OK," "Umm-hmmm," "Right," "Then," etc. (Note, this does not need to mean that you agree.)
3) Probing	Ask questions that help to draw someone out: "Tell me more about..." or "What would be a specific example of that...?"
4) Validation	Acknowledge the effort that a learner has made (even if you do not agree with what they said): "I appreciate your idea that..." or "Thanks for sharing your belief that..."

Common Responses and Challenges in Sessions

Response	Trainers' Options
<i>If a participant...</i>	<i>Trainers may respond as follows...</i>
If a participant gives a complete answer...	<ul style="list-style-type: none"> • Congratulate the participant and move forward!
If a participant displays hostility...	<ul style="list-style-type: none"> • Do not challenge. • Acknowledge validity of different viewpoints. • Suggest that you speak one-on-one at the next available break. • Ask to hear from other participants.
If one person dominates discussion or participation...	<ul style="list-style-type: none"> • Ask that participant to wait for you to indicate who should speak so that you can ensure everyone's voice is heard. • Ask them to share their role with others.
If someone is too shy to participate...	<ul style="list-style-type: none"> • Pull them aside discreetly, ask them to join others in an exercise, and provide them an opportunity to engage directly.
If someone is not interacting during sessions...	<ul style="list-style-type: none"> • Call on them by name. • Be sure you provide clear instructions to activities. • Invite participants to work with a peer if they are more comfortable.
If someone speaks for too long...	<ul style="list-style-type: none"> • At a pause, gently interrupt and ask that they wrap up their point. This may feel uncomfortable, but it is your role as the Trainer to keep the whole group interested and engaged.
If a participant gives an incomplete response...	<ul style="list-style-type: none"> • Acknowledge value. • Ask another participant to build upon what has been said. • If specific information is missing, re-ask the question to solicit the desired response. • Ask follow-up questions.
If there are quiet people in the group...	<ul style="list-style-type: none"> • Some people are less comfortable speaking but still process information. • You may ask someone by name for their opinion on what someone else has said or more generally ask to hear from those who have not yet spoken.

Curriculum Outline

Chapter	Session Number	Session
Introductory Sessions	1.1	Support from the Coach and Team
	1.2	My Place in the Household
	1.3	My Place in the Community
Financial Literacy	2.1	Money Flow
	2.2	Managing Needs and Wants
	2.3	Why Save?
	2.4	How and Where to Save
How Can I Make Money?	3.1	Different Ways to Make Money
	3.2	Finding Safe Places to Make Money
	3.3	Planning to Make Money
Exploring the Market	4.1	Understanding What People Buy
	4.2	Adding Value
	4.3	Learning from Customers
Decision Making	5.1	Finding All Options
	5.2	Deciding on the Best Option
	5.3	Making Hard Decisions
	5.4	Learning from Decisions
Negotiation	6.1	Active Listening
	6.2	Advocating for Yourself
	6.3	Setting Boundaries
Exploring Who You Are	7.1	Being Different
	7.2	How Are You Different?
	7.3	Communicating Who You Are
Closing Sessions	8.1	Sharing with Others
	8.2	Closing and Evaluations

Necessary Supplies

Contained in Curriculum Kit

- Soft facilitation ball
- Image Card deck
- 2 bouncing balls
- Crayons
- Markers
- Buttons
- Crazy animal game
- Stopwatch

Additional Supplies Need

- Flipchart paper
- Loose paper
- 2 buckets
- 4 copies of the “Items to Buy” worksheet
- 4 different common local products
- Bar of soap
- 4-5 bottles/bags of water
- Masking tape
- Cloth to cover people’s eyes (blindfolds)
- Coca-Cola bottle
- Copies of Self-Report Survey for each participant
- Empty drinking glass or plastic bottle
- Bottle of dark colored liquid (e.g., coffee, soda)

Chapter 1.

Getting Started

1.1 Support from the Coach and Team

Activity Box	
Key Message	A coach gives players support and guidance, but the player ultimately makes the final decision.
	<ul style="list-style-type: none"> • Attitude – Participants feel comfortable with training sessions and value the role a coach can play • Skills – Positive risk-taking, validating the role of a coach • Knowledge – General information and expectations about coaching
Time required	45 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 1, 2, 3, and 4 ▪ 2 balls ▪ 2 buckets

Trainer's Note:

Whenever we facilitate, we want to make sure that participants feel comfortable and safe in the training environment. A safe space for children provides physical and emotional safety, as well as the freedom to express oneself.

It is our responsibility to make sure that participants know that the training environment is a safe space to share their thoughts and opinions. You may need to ask onlookers, such as adults, to leave the training space.

Setting the physical environment is also important to creating a safe space. Make sure that all participants are able to see you and each other. Setting the chairs in a circle can be helpful.

ANCHOR – The Benefits of a Team and a Coach (10 minutes)



WELCOME everyone to the session. Introduce yourself and any colleagues present at the training. Everyone will typically know each other already but make sure people are comfortable.

SHOW Image Cards 1 and 2 and pass them around.



ASK

- *What's happening in these pictures?*
- *Who are the people involved and what are they doing?*
- *What is the job of the coach? The teammates? The individual player?*
- *Does the coach or the player make the final decision about what happens in the game? Why?*

ADD – Receiving Support from a Coach and Teammates (10 minutes)



SAY *Players and coaches have a special relationship. Coaches provide valuable advice during practice and help their players improve their skills, but during a match, coaches have to stay off the field! In fact, if they go onto the field, they get a red card! Coaches have to guide players from the sidelines, which means coaches and players need to communicate and work together.*



SHOW Image Card 3 and explain how Cristiano Ronaldo, one of the best football players in the world, still uses a coach to advise him on how to play.



SAY *Players have the final decision on what actions to take during the game. They can use the skills that they learned from the coach at practice and follow the*

coach's advice from the sidelines, but they don't have to. The players have the final choice.



ASK

- *How do you decide when to take or when not to take a coach's advice?*



SAY *Teammates can also provide support to each other. Team members offer support while the game is ongoing and can be a good resource in addition to the coach.*



SHOW Image Card 4.



ASK

- *How do you use the support of teammates?*

APPLY – The Bucket Challenge (20 minutes)



SAY *To learn more about receiving support from others, let's have a challenge! First, we need to break into two teams.*

As a team, you will need to choose one person to be the coach, and everyone else will be the players. Your team's challenge will be to bounce this ball one time and have it land in this bucket. The first team to do this five times wins.

Trainer's Note:

The format of this activity (bouncing balls) and the number of scores for a win (10) may need to be adapted to where the session is being held and how easily the children can score.

Every participant should be able to participate in this activity. If there are any children in the group who are disabled, they can be the groups' coaches. Alternatively, the

game can be adapted so that all participants sit to participate and throw the ball, rather than bounce the ball, into the bucket from a sitting position.

The most important thing is that the activity should have some participants play the activity and several participants give them guidance and support in the “coach” role.



DEMONSTRATE to the group where the ‘standing line’ is located and try to toss the ball so that it bounces once and goes into the bucket. Then **SET UP** the **two buckets** and **GIVE** each team **one ball**.



SAY *You will have five minutes to work with your coach to practice this activity before the game starts. Your coach can give you hands-on advice during practice but when the game begins, the coach must stay off the playing field. Your teammates can give support throughout the activity.*



GIVE the teams five minutes to practice with their coaches. After five minutes, **BEGIN** the game and play the role of the referee who monitors rules, behavior, and scores.



SAY *What a great experience! Now, let's discuss what happened during this activity.*



ASK

- *Tell me about your experience as a player and as a coach.*
- *How was the game different from practice?*
- *Did you use coaching the same way in the practice and game?*
- *How did you use the support of your teammates?*

Trainer's Note:

Participants' answers to these questions will vary, which is OK. Remember that the point here is to make a linkage between the types of support the coach gives the players and the players' performance during the event. It is also important for participants to think about the role of the coach versus that of the players.

AWAY – Receiving Support from the ESFAM Project (5 minutes)

Trainer's Note:

It would be a good idea to invite the Para-social Worker(s) assigned to the children's households to come to this session. This will allow the children to become familiar with the Para-social Worker before that coaching starts at the household level.



SAY *Over the next six months, we will have training sessions added on to our savings group meetings. During these sessions, we will talk about money and business! Each session will last about 45 minutes. I think you will learn a lot during these sessions.*

Through this program, you will have access to two “coaches” that can help you learn more about these topics. You can see me as your own coach, as we work together during training to learn about money and business. The Para-social Worker can also be a coach for you, when they come to visit your households every month. We hope to be resources and sources of encouragement to you! Just like a football coach and players, we too would like us to have close relationships with you so that you can achieve success. Please ask us for additional support when you need it!



SHOW the soft facilitation ball.



SAY *So that everyone will have a chance to participate in our sessions, we will be using this ball as our microphone in each session. The person who has the ball is*

able to speak to the group, and all other members should listen closely and respect what the person says.



ASK

- *Does anyone have any questions about our sessions or my role as a coach?*



THANK the participants for their active participation.

1.2: My Place in the Household

Activity Box	
Key Message	Everyone in a household has an important role to play to support the household.
	<ul style="list-style-type: none"> • Attitude – Participants recognize the value they offer to their households • Skills – Positive self-concept • Knowledge – Roles each participant plays in his or her household
Time required	45 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Card 5 ▪ Paper ▪ Crayons

ANCHOR – Directing a Song (15 minutes)



SAY Welcome to our second training session. It's great to see you all here again!

During our first meeting, we talked about learning from a coach and receiving support from teammates. Today we are going to move from talking about football to thinking about our households. But first, we're going to perform the Wipolo song. To do so, we will divide into five groups.



DIVIDE the participants into five groups: 1) Drums, 2) Clapping, 3) Chorus A, 4) Chorus B, and 5) Dancers. **INFORM** each group what its role is.

Trainer's Note:

Song lyrics are below. If children do not know the lyrics, write them on a flipchart.

Chorus A: Eeh wipolo bot lubanga murokole bedi iyee

Chorus B: Wipolo bot lubanga murokole bedi iyee

Chorus A: Eeh wipolo bot lubanga joo mo ongut bedi iyee

Chorus B: Wipolo bot lubanga murokole bedi iyee



SAY *We have five groups: the drummers, the clappers, chorus A, chorus B, and the dancers. I will be the conductor and lead the song.*



FACILITATE the song. Begin with the drummers. Once they have gotten the beat, **INVITE** the clappers to join in. Once they have gotten the beat, **INVITE** Chorus A to join. Then **INVITE** Chorus B to join. Once you have completed the song once or twice, **INVITE** the dancers to join in. **REPEAT**, as appropriate. **CONGRATULATE** and **THANK** everyone for his or her participation.



ASK

- *What happened during our song?*
- *How did each small group contribute to the song?*
- *Was our song more or less interesting when small groups had different roles? Why or why not?*

ADD – Roles in the Household (5 minutes)



SAY *In our activity, we learned that each person makes important contributions to the larger group. Each person's role is valuable and is necessary to help the group succeed.*



ASK

- *What are situations in which you have had a valuable role to play?*

Trainer's Note:

Some examples include in the household, in a savings group (especially for the treasurers, etc.), in a school group, in a church or mosque, and in the community.



SHOW Image Card 5.



SAY *One important place where each person in a group has an important role to play is in our households. Everyone in the household works together to make sure the entire household is successful. Each person in the household has a specific responsibility to support the household. Each person's role is valuable and is necessary to help the household succeed.*



ASK

- *What are the different roles that individual family members have in a household?*



SAY *Household members may be in charge of cooking and cleaning for the entire family, of making money for the family members, and of going to school to support the entire family in the future.*

APPLY – What Is Your Role in the Household? (20 minutes)



SAY *Let's explore the roles that each of you play in your household. To do so, we will do a short individual activity.*



GIVE each participant paper and crayons.



SAY *For this activity, I want you to reflect on the role you have in your individual household. What do you do for the household that is valuable and important? What do your family members depend on you for? What responsibilities do you have in your family to help it be successful?*

For example, some of you may support the household by sweeping the courtyard or fetching water. These are important roles! Because you are entrusted with those responsibilities, your parents or caregivers are able to perform other work to provide for the household.

Please take two or three minutes to think about this quietly.

Trainer's Note:

Some children may feel more comfortable with a drawing exercise than others may. That is okay because different people have different skills! If some of the participants are not able to draw, you can pull those participants aside and lead a discussion with them on their household roles instead. Alternatively, you can also pair up those who are able to draw with those who are not. Regardless of how you adapt the activity, make sure that everyone is respectful of the participants whose ability to draw is not as strong as others.



GIVE participants a few minutes to reflect. Then, **INVITE** them to draw a picture to represent the valuable role they have in making their household successful.

Trainer's Note:

All participants do indeed have valuable roles in their household, even if the roles vary. Some examples include: fetching water, doing laundry, cleaning dishes, cooking food, caring for brothers and sisters, going to school (to be able to provide for the family's livelihood in the future), and doing labor in the community.



ASK

- *Is there anyone that would like to share their drawing with the rest of the group?*



INVITE three or four participants to share back with the group and emphasize the value that each person brings to their household.

AWAY – I Am Valuable (5 minutes)



SAY *Sometimes in our households and in life generally, we can become discouraged when others do not recognize or respect our individual roles. During*

these times, it's important to remind ourselves that we do indeed have important responsibilities, just like everyone else in our household.

Use your drawing to remind yourself of how you individually support your household to be successful. Keep it in a safe place so you can pull it out when you need it.

You may also want to repeat a positive reminder to yourself too. You may want to say something like "I am a valuable and important member of my household" when you are discouraged.

Let's practice this reminder together now.



INVITE participants to speak the reminder "*I am a valuable and important member of my household*" together. **REPEAT** once or twice.



ASK

- *Does anyone have any questions about our session today?*



SAY *Some of you may be interested in talking more about your role in your home after our session today. If so, come see me after our session. I would also encourage you all to talk about this with the Para-social Worker who may visit your household sometime soon.*

Don't forget, we are available to support you as coaches, the Para-social Worker at your home and me during our training sessions. Do not hesitate to ask us any questions or let us know if there is anything you want to know more about!

Trainer's Note:

An integrated model of Business Skills Training and Coaching is very important to the ESFAM project. Be sure to emphasize to the children that these resources are available to help them grow, just like a football coach! Especially during the earlier

sessions, you may want to reinforce that they are free to talk more about different topics, both with you and with the Para-social Worker.

However, it is **very important** that anytime you speak one-on-one with child participants after a session that you **do not** take a child into a private place out of view of others. Physical and emotional safe spaces for children need to be maintained at all times by all trainers and Para-social Workers.



THANK the participants for their active participation.

1.3: My Place in the Community

Activity Box	
Key Message	There are many activities taking place in my community with which I can become involved in.
	<ul style="list-style-type: none"> • Attitude – You can make a difference in your community • Skills – How to get involved in your community • Knowledge – What organizations are present in your community
Time required	45 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Flipchart paper ▪ Markers

ANCHOR – Creating a Map of Our Community (15 minutes)



SAY *Welcome to our third session. Between our last session and today, many of you may have been visited by your other “coach” at your households. The Para-social Worker may have talked to you individually or he or she may have spent some time talking to other family members. Did anyone here talk to a Para-social Worker about the topic of the last session, the role you play in your household?*



GIVE participants some time to share their experience with the Para-social Worker during household coaching.



SAY *Today, we are going to think beyond our household and focus on how we fit into our communities. We are going to start today's session by doing an exercise as a large group. Together, we will be drawing a map of all the organizations, institutions, and meeting places that are part of our local community. To do so, I will invite one person to help us draw.*



CHOOSE one participant to be the drawer of the map. **GIVE** the volunteer markers and a flipchart paper.

**ASK**

- *What type of public buildings might we find around our community? (churches, mosques, government buildings, etc.)*
- *What community organizations do we have here?*
- *What other meeting places may people in our community go to and why?*



INVITE participants to instruct the volunteer to draw different institutions, organizations, and meeting places that exist in the community. **INSTRUCT** the volunteer to draw only a symbol to represent the specific places mentioned.



SAY *A big thanks to our volunteer for the great drawing! From what we see on our map, there are many places in our community where people get together for various reasons.*

ADD – Why Would I Get Involved? (10 minutes)



SAY *There are many activities taking place in our community, and there many local organizations performing those activities.*

**ASK**

- *Why do people join these organizations and do these activities?*



SAY *People get involved in the community for many reasons: to meet new people, to learn more about a topic, and to contribute back to the community, among other reasons. Young people like you can also become involved in the community.*

**ASK**

- *Why would you want to get involved in the community?*



SAY *It sounds like many of you have reasons why you would want to get involved in local organizations in the community. There are many ways to get involved in the community. Most of the times, we just need to find the right people and then tell them that we are interested in joining in.*

APPLY – Finding Ways to Get Involved in Our Community (15 minutes)



SAY *Let us practice the different ways in which we can get involved in our community. To do so, we are going to split into four groups.*

Each one of our small groups is going to learn about a young person in this community who is interested in getting involved in a specific activity. Our small group will need to advise this young person on all the possible places he can go to find out more information on how to get involved in this activity in our community.



SEPARATE participants into four small groups. **READ** one of the scenarios below to each group.

Scenario 1: *Okello is interested in doing work for others in the community. Where might Okello go to learn more about how he can do work for others in the community?*

Scenario 2: *Nabirye wants to improve the health of people in the community. Where might Nabirye go to learn more about what activities she could participate in to help improve the health of people in the community?*

Scenario 3: *Waswa wants to help improve his community by doing small volunteer projects. Where might Waswa go to learn more about doing community service here?*

Scenario 4: *Apio would like to start playing sports in the community. Where might Apio go to get involved in sports in the community?*



GIVE participants five minutes to advise the child in their scenario. **INVITE** them to reference the community map for more information, as necessary.



ASK

- *Is there any group that wants to present back its scenario and guidance back to the large group?*



INVITE each group to present its advice back to the rest of the group. **BE SURE** to pay attention to the time limit of the session, and cut off participants' explanations as necessary.

AWAY – How Will You Get Involved? (5 minutes)



SAY *We are going to spend a few minutes reflecting silently on several questions. Please close your eyes to reflect to yourself.*



ASK

- *How will you get involved in the community?*



INVITE 1-2 participants to share their reflection back with the group.



SAY *I would encourage all of you to find ways to get involved in your community. If you would like to discuss more about how you can get involved in the community, please come talk to me after the session. You may want to bring this up with the Para-social Worker too if s/he comes to your household before our next session! Are there any questions before we finish for the day?*

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any children who are seeking additional guidance after training.

Chapter 2.

Financial

Literacy

2.1 Money Flow

Activity Box	
Key Message	Money comes in and goes out.
	<ul style="list-style-type: none"> • Attitude – It's important to think about how money comes in and how it goes out • Skills – How to recognize the ways that our money comes in and the ways that our money goes out • Knowledge – The ways our money goes in and out
Time required	45 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ 10 buttons ▪ Flipchart paper ▪ Markers

ANCHOR – Mugisa's Money Flow (20 minutes)



SAY *Welcome back! Today, we will start a series of several sessions focusing on how we can manage money carefully. But first, let's think back to our session last time about finding ways to get involved in the community.*



ASK

- *Did anyone spend some time talking with a Para-social Worker or your family members about how you can get involved in the community?*



SAY *We are going to start today's session with a short activity. I need three volunteers. One volunteer will be Mugisa, a young boy in a nearby village; one will be a member of his savings group; and the third volunteer will be a local villager.*

During this activity, we will be using these small buttons to represent the money in another community just like ours.

We are going to follow Mugisa throughout his day. At the start of his day, Mugisa has five buttons. Every time he buys something, he has to give buttons to the local villager. Every time he sells something, the local villager has to give him buttons. Every market day, he hopes to put money in his savings account as well.



GIVE five buttons to Mugisa. **GIVE** three buttons to the local villager. **GIVE** two buttons to the savings group member.



SAY *I'm going to read a series of instructions.*

Trainer's Note:

Read **What the Trainer Says**. Pause and give Mugisa and the local villager a chance to exchange buttons before continuing to the next instruction.

At the end, Mugisa should have two buttons; the local villager should have four buttons; and the savings group member should have four buttons.

 What the Trainer Says	What Mugisa Does	What the Local Villager Does	What the Savings Group Member Does
<i>Today is market day. Mugisa helps his mother sell vegetables at her stall in the morning, and she gives him some small money.</i>		GIVE two buttons to Mugisa.	
<i>Mugisa pays for school books.</i>	GIVE four buttons to the local villager.		

<i>Mugisa digs in his neighbor's vegetable garden.</i>		GIVE three buttons to Mugisa.	
<i>Mugisa buys candy at the general store.</i>	GIVE two buttons to the local villager.		
<i>Mugisa puts some of his money into his savings account.</i>	GIVE two buttons to the savings group member.		
REMAINING AT END	2	4	4



COLLECT the buttons. **THANK** the volunteers.



ASK

- *What happened to Mugisa's money during the day?*
- *What are some ways Mugisa earned money?*
- *What are some things on which Mugisa spent his money?*
- *Did Mugisa save any money?*

ADD – Understanding Money Flows (5 minutes)



SAY *As we saw with Mugisa, money is always coming into and going from our pockets; that's a very normal part of life and business. There are ways we get or earn money, and there are things we spend money on. Money can be cash we hold in our hands and in our savings box.*

**ASK**

- *Is it important to know where our money comes from and where our money goes? Why or why not?*



SAY *It is important to know where our money comes from and where it goes, in our households and in our businesses. Knowing where our money comes from can help us know if we will get enough money to be able to spend what we want. Knowing how (and how quickly) our money leaves our pockets can help us make better spending decisions.*

APPLY – Money Flow (15 minutes)



SAY *Let's think about how our own money comes in and out. To do so, we will split into four groups.*



DIVIDE participants into four groups, keeping boys together and girls together (i.e., two groups of girls and two groups of boys). **GIVE** each group **flipchart paper** and a **marker**.



SAY *Each group has received a piece of paper and a marker. In the center of the paper, please draw a child who is similar to you. Leave space on the left-and right-hand sides of the paper.*



GIVE participants one minute to draw a child.



SAY *Now, on the left-hand side of the paper, I would like your groups to draw the different ways that this child gets money. Think of as many as you can.*



GIVE participants five minutes to draw. **WALK** around to make sure each group understands the activity.



SAY *Great! It looks like our groups have come up with many ways that this child gets money. We know that money does not just come in, but it also goes out. So, on the right side of your paper, please draw how this person spends their money.*



GIVE participants five minutes to draw the things this child spends money on.



ASK

- *Is there any group that would like to share its ideas on how money goes in and out with the rest of the group?*



INVITE one or two groups to present back their poster. **THANK** them for sharing.

AWAY – Household Money Flows (5 minutes)



ASK

- *How does money go in and out at your house?*



SAY *Money goes in and out of your households in the same way it goes in and out for you. Usually, your parents and guardians make decisions on how the money should go in and out. You might be interested in knowing how money comes in and goes out of your own household; you can ask your family members to tell you more so that you can learn.*

Over the next few weeks, we will talk about how we can manage the way our money comes in and goes out, so we can make wise decisions in our lives.

If you want to learn more about how money comes in and out, please talk to me after this session. Please feel free to ask a Para-social Worker about this if s/he comes to your household, too!

**ASK**

- *Does anyone have any questions about our session today?*



THANK the participants for their active participation.

Trainer's Note:

If any child would like to talk more about how their money comes in and goes out, you can repeat the “money flow” activity on a flipchart with them for their individual money flows.

Remember to maintain a safe and open space in view of other adults for any children seeking additional guidance on money flows after training.

2.2 Managing Needs and Wants

Activity Box	
Key Message	It is important to spend your money on your needs before your wants.
	<ul style="list-style-type: none"> • Attitude – It is important to spend your money responsibly • Skills – How to prioritize your spending • Knowledge – What is a need versus a want
Time required	45 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Marker ▪ Flipchart paper ▪ Image Cards 6 and 7 ▪ 32 buttons ▪ Items to Buy worksheet, found in Trainer's Resources (or copied onto a flipchart)

ANCHOR- Thinking about Needs and Wants (10 minutes)



SAY *Welcome back! It's great to see you all gathered here. Last week, we talked about the way our money comes in and out.*



ASK

- *Did anyone speak to members of their household or a Para-social Worker after our last session about how money comes and goes?*



SAY *We are going to start today's session with a group discussion.*



EXPLAIN to the participants that as a group they are going to think about different valuable things in their lives. **INVITE** one participant to be the artist for the activity. **GIVE** the volunteer flipchart paper and a marker.



ASK the group

- *What are your favorite things in life?*



After participants share one of their favorite items, **INVITE** the volunteer to draw this item on the flipchart paper. **CONTINUE** until eight to 10 items have been shared by the group.

INSTRUCT the volunteer to take a seat. Then, **HOLD UP** the flipchart paper with the drawings in front of the large group.



SAY *I see a nice, long list of useful and beautiful things. There are many things that we value.*



ASK

- *Do you own all of these items? Or, are the items that you would like to someday own?*
- *How did you come to own these items? Or how do you plan to acquire these items in the future?*
- *Are there any items on the list that you could not do without? Why?*

ADD -- Spending Responsibly (15 minutes)



SAY *Together, we talked about the items we value and how certain items are more important to us than others are.*

We can prioritize the items that we value by deciding how important they really are to us. A smart way to prioritize items is to split them into two categories: needs and wants.

**ASK**

- *What are needs?*



SAY *Needs are the items that we must have to survive and to have a healthy, successful life (e.g., food, water, shelter, clothing, medicine, and education).*

**SHOW** Image Card 6.**ASK**

- *What are wants?*



SAY *Wants are the items that we would like to have, but that we can live without (e.g., candy, phones, and televisions).*

**SHOW** Image Card 7.**ASK**

- *Do we always have enough money to buy the items we both need and want?*
- *How do we decide whether to spend our money on needs or wants?*



SAY *Because our needs help us survive, it is a good idea to spend money on our needs first and then use the money leftover on our wants.*

APPLY -- Spending Game (15 minutes)



SAY *In groups, we are going to choose between our needs and wants. During this activity, we will be using these small buttons again. Now, let's split into four*

groups. I will give each group eight buttons. These buttons represent the money you have to spend.



SEPARATE participants into four groups. **GIVE** each group **eight buttons** and an **Item worksheet**. Alternatively, you can copy the item worksheet onto a flipchart for the entire group to use.



SAY *This worksheet lists the things you can buy with your buttons. Each item costs one button. In your group, you will need to decide how to spend your eight buttons. Place your buttons on the sheet on the items you want to buy.*



GIVE participants five minutes to “spend” their money. **WALK** around and see if they have any questions. **GIVE** a two-minute warning.



SAY *I have some new information for you. Due to some unforeseen difficulties, the amount of money your group has to spend has decreased from eight buttons to six buttons. I would like your groups to take a few more minutes to remove two buttons from your worksheet. I will come and collect the two buttons.*



GIVE participants up to five minutes to revise their spending. **WALK** around and collect two buttons from each group.



ASK

- *What items did your group decide to spend money on?*
- *How did your group decide what to spend money on?*
- *What happened when the amount of money your group had to spend decreased?*
- *Did any group decide to save their money instead of spend? Why?*
-

AWAY -- Spending in Your Household (10 minutes)



SAY *What a great activity to explore our needs and wants.*



ASK

- *Are your needs and wants exactly the same as those of everyone else in your household?*
- *How does your household decide how to spend money on needs and wants?*



SAY *Our needs and wants are not the only ones in the household. Our caregivers and parents must spend money on the needs of all of the household members. We can talk with our caregivers and members of the family about our needs, like education, to make sure they spend money on these.*

As your coach, I would encourage you to remember to spend your money on your needs before your wants. This will make you successful in life.

Let me know if you want to talk more about how we can spend our money wisely. I would encourage you to also speak about managing your wants and needs with a Para-social Worker who may come to your household before our next session.

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any children who are seeking additional guidance after training.

2.3 Why Save?

Activity Box	
Key Message	There are many reasons why people save some of their money and do not spend it immediately.
	<ul style="list-style-type: none"> • Attitude – Saving money is a good way to plan ahead to buy different items in the future • Skills – Determining what to save for • Knowledge – Reasons why people save money
Time required	45 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Card 5, 6, 7, 8, and 9 ▪ Loose paper ▪ Crayons/markers

ANCHOR – Why Do People Save Money? (10 minutes)



SAY *Welcome back! It's great to see you all gathered here. Last week, we talked about the ways we manage our wants and needs.*



ASK

- *Did anyone speak to members of their household or a Para-social Worker after our last session about this?*



SAY *Today we are going to turn our attention to saving money.*



ASK

- *What does it mean to save money?*



SAY *Saving money means keeping some money aside that you do not spend immediately. We are going to think about the reasons people save money. To do*

so, we will split into three groups. Your groups will have five minutes to come up with different reasons why someone might save money.



SEPARATE participants into three groups and **GIVE** them five minutes to brainstorm the different reasons why someone might save money.



ASK

- *What reasons might someone save money?*

ADD – Why Save? (10 minutes)

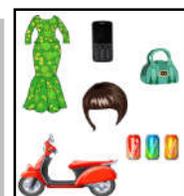


SAY *As we just heard, there are many reasons why someone might put a little bit of their money aside and not spend it immediately. We call this saving money.*

Let me share with you four reasons why it is a good idea to save money:

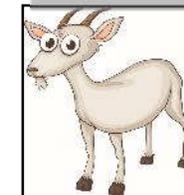


SHOW each Image Card when reading these explanations.



SAY

1. *To have enough money to pay for the things that you will want or need to buy in the future* Image Cards 6 and 7
2. *To have money to help pay for the things that your household will want or need to buy in the future* Image Card 5
3. *To buy items that will last a long time and that may bring you money in the future* Image Card 8
4. *To have money for unexpected emergencies* Image Card 9





SAY *Many people think that only adults should save money, or that only those people who have a lot of money can or should save. In fact, everyone can save money, no matter how old or how young, as long as the person has some money coming in. Each of us have money coming in and going out, so we are all also able to save money, even if it is just a small amount.*

APPLY – What Will I Save My Money For? (20 minutes)



SAY *We are going to spend some time thinking about the reasons we each want to save money. I am going to give each of you some crayons and markers. Individually, please take 10 minutes to draw a picture of one thing you want to save your money for.*

Remember, this picture is supposed to represent one thing that you want to save money for. Each one of us will have different reasons, so there is no right or wrong answer here!

Trainer's Note:

Remember, some children may feel more comfortable with a drawing exercise than others may. That is okay because different people have different skills! If some of the participants are not able to draw, you can pull those participants aside and lead a discussion with them on what they want to save for instead. Alternatively, you can also pair up those who are able to draw with those who are not. Regardless of how you adapt the activity, make sure that everyone is respectful of the participants whose ability to draw is not as strong as others.



ASK

- *Does anyone have any questions on our activity?*



GIVE each participant a **piece of paper** and a **crayon or marker**. **INVITE** participants to work independently for 10 minutes to draw a picture of one thing they want to save money for.



ASK

- *Does anyone want to share their drawing back with the rest of the group?*



INVITE willing participants to share back their drawing back.

Trainer's Note:

Each person's reasons to save are unique to the individual. Be sure to maintain a safe space during this time when participants share back their drawings, so everyone's ideas are welcomed and appreciated. Don't forget, there is no right or wrong answer here!

AWAY – What to Save for in Your Household (5 minutes)



SAY *Sometimes, it is difficult to save money, especially when we don't have lot of money coming in. During these times, it's important to remind ourselves of why we are saving money and what we are saving money for! This is a good way to keep us motivated to save money.*

Use your drawing to remind yourself of why you save money. Keep it in a safe place so you can pull it out when you need it. We will also need to refer to the drawing during our next session, so please bring it back for that.



ASK

- *Does anyone have any questions about our session today?*



SAY *Some of you may be interested in discussing why to save money after our session today. If so, come talk to me and we can discuss it in more detail. I would also encourage you all to discuss saving money with a Para-social Worker, who may visit your household sometime soon.*

Don't forget, the Para-social Worker and I are available to support you as coaches, the Para-social Worker at your home and me during our training sessions. Do not hesitate to ask us any questions or let us know if there is anything you want to know more about!

Trainer's Note:

It is important to continually reinforce the child's understanding that you and the Para-social Worker are there to support them, and that they can draw on your support at different times, according to their needs.

Just remember to maintain a safe and open space in view of other adults for any children seeking additional guidance after training.



THANK the participants for their active participation.

2.4 How and to Where to Save

Activity Box	
Key Message	You can plan for how you will save money.
	<ul style="list-style-type: none"> • Attitude – Planning how and where to save money is important • Skills – How to make a savings plan • Knowledge – How and where to save
Time required	45 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 12, 13, and 24

Trainer's Note:

Participants will want to refer to their drawing of what they want to save money for (from Session 2.3). You may want to remind them to bring this drawing back before the start of this session.

ANCHOR – Do We Already Save Money? (15 minutes)



SAY *Welcome back. I'm glad you are here today and ready to start learning again! Before we start, did anyone talk to a Para-social Worker about why to save money?*

Today, we're going to talk about how to save money. To start, I'm going to ask you a few questions. Participation in this exercise is voluntary so only raise your hands if you feel comfortable answering these questions!



ASK

- *Has anyone received some money in the last month? Raise your hand.*
- *For those of you who have raised your hands, have you been able to save any of this money? Why or why not?*

Trainer's Note:

It is likely that most participants will have saved very little money from the last month. That's OK, and it's no reason to criticize participants. Instead, this is a great opportunity to help participants learn how to save money effectively.



SAY *Saving money is a good idea but it is not easy to do! So how can we ensure that we can have some money saved? Let me tell you story about my friend Isiiko and how he saves money.*



SHOW Image Card 24



SAY *Isiiko fetches water at the quarry to earn some money each week. He keeps 5000 UGX out of what he earns each week and puts it into his savings group. Isiiko is saving money to buy one chicken at the end of the year. By the end of the year, Isiiko has been successful at saving money and he is able to buy the chicken he wants.*



ASK

- *Are there any similarities between you and Isiiko?*



INVITE two participants to briefly share their thoughts with the whole group.



ASK

- *How are you different from Isiiko in the way you manage your money?*



INVITE two participants to briefly share their thoughts with the whole group.

ADD – How and Where to Save (10 minutes)



SAY *Just like we have seen with the story of Isiiko, saving small amounts of money frequently can help you have enough money buy what you want. Let's think a little bit more about how we can save our money. It's important that we think about all the places where we can save our money.*



ASK

- *Where are all the places that you can save money?*



SAY *As we heard, there are different places where we can save our money. Let's think about two specific ways that would realistic for each of us to save our money.*



SHOW each Image Card when reading these explanations.



SAY

- *You can save money in your **savings group**. Our savings group is a great place to save money, as we can be sure that this money is secure in our savings box. Image Card 12*
- *You can save money **at home**. Saving our money at home is another way to save, but sometimes this may not be as secure. Make sure the place where you save your money at home is secure, so nobody can steal your savings! Image Card 13*



ASK

- *Are there any questions on the places where you can save money?*

APPLY – Making a Savings Plan (15 minutes)



SAY *We have seen why it's important to save and different strategies on how and where to save. We are going to talk in small groups about how we can save money.*



DIVIDE participants into four small groups.



SAY *Each one of you should spend a minute remembering the item you want to save money for by looking at your drawing (or remembering from our discussion) from our last session. Then discuss with the members of your small group the strategy you will use to save the money. Think about how long it will take you to save enough money to buy the item you are saving up to buy.*



GIVE each group five to seven minutes to discuss. **WALK** around to make sure they understand and answer any questions they may have.



SAY *Now that you have discussed how you will save your money, think about where you will keep your savings. Discuss possible options with your groups. However, you don't have to tell your group members where you decide to save your money, as this may be something you want to keep secret! Instead, in your small group, take another five minutes to think of some possibilities of where to save.*



GIVE each small group five minutes. **WALK** around to make sure each one understands the task and answer any questions they may have.



SAY *Thank you for coming up with a savings plan. Does anyone want to share how he or she will save money?*



INVITE two or three people to share their savings plan. **THANK** each person for sharing. Then, **INSTRUCT** everyone to return to his or her seats.



SAY *Thank you for coming up with a savings plan. Now that we've talked about this plan, try your best to put your plan into action!*

AWAY – What Will We Save For in the Future? (5 minutes)



SAY *Now that we've thought about our savings plan, which we can start to follow right away, let's think about how we can save into the future.*



ASK

- *Why might you want to keep saving money, even after you meet your savings goal?*
- *What type of things might you save for in the future?*



SAY *It will be important to save enough money to pay for school fees in the future. As your coach, I would encourage you to think about how to save your money successfully, now and in the future. This will make you successful in your life.*

Let me know if you want to talk more about how you can save money. I would encourage you to also speak about how to save with a Para-social Worker who may come to your household before our next session.

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any children who are seeking additional guidance after training.

Chapter 3. How Can I Make Money?

3.1 Different Ways to Make Money

Activity Box	
Key Message	There are many ways to make money.
	<ul style="list-style-type: none"> • Attitude – Some jobs are better than others • Skills – Identifying feelings and perceptions of different jobs • Knowledge – Knowing what opportunities are available to make money
Time required	45 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 13, 18, 31, 38, and 67

ANCHOR – Stranded on an Island (10 minutes)



SAY *Welcome back! Today, we will start a series of sessions focusing on making money. But first, let's think back to our last session about saving.*



ASK

- *Did anyone spend some time talking with a Para-social Worker about how you can save money?*



SAY *Today we are going to talk about the different ways to make money. To help us get started, I'd like to tell you all a short story. Sit back and listen.*



READ the story below.

One day, my friends and I boarded a boat that was going to take us out for a day of fun. Unexpectedly, a storm with strong winds and huge waves shook the boat furiously as if it were an eggshell. Despite our cries, best efforts, and prayers, our ship began to sink!

We finally made it to a remote island where there were no other people and no ways to communicate. The island was full of mosquitoes. We had to live on this

island until a ship came and rescued us. We did not have anything. Even our clothes were in tatters.

But by the end, through some hard work, we were able to make a life on the island very similar to our life here in Uganda!



ASK

- *What are all the things that this group of people needed to have for life on the island to be like our life here?*



SAY *Great! There are many different things that the people stranded on the island needed to have to make life there like our life here.*

ADD – Categorizing Activities (15 minutes)



SAY *Let's think about five particular things that people would need to be able to make life on the island more like life here. These items are:*



SHOW each Image Card when reading the explanations.



SAY

1. *Food* Image Card 38
2. *Clothes and shoes* Image Card 18
3. *Shelter* Image Card 13
4. *Medicine* Image Card 67
5. *Community Organization* Image Card 31





SAY *Different types of work are required to create each of these things. For example, let's think of food and all of the activities that are involved with getting food, like:*

- *Growing vegetables*
- *Raising animals for meat*
- *Cooking food*

Let's think of some of them together.



ASK

- *What type of work would need to happen to get food?*
- *What type of work would need to happen to get clothes and shoes?*
- *What type of work would need to happen to get shelter?*
- *What type of work would need to happen to get medicine?*
- *What type of work would need to happen to organize the community?*

Trainer's Note:

Here are some responses that children may give:

- Food: growing vegetables, raising animals, butchering animal, processing grain
- Clothes/shoes: growing cotton, spinning cotton into wool, tailoring
- Shelter: cutting wood, cutting straw for roof, making nails and metal tools, designing house, constructing house
- Medicine: making chemicals, developing medicine, dispensing medications
- Organize the community: hosting community meetings, planning community activities, putting community plan into action

 **SAY** *Great! We just identified many different things that people would need to do on the island to get five basic things they need to survive.*

These things are also done here in our community, usually for money. Some of them are done by a single person, and others are done by multiple people. We can call these activities “jobs.”

APPLY –Perceptions of Different Jobs (15 minutes)

 **SAY** *Lets now explore some of these jobs further. I'd like us to break into five different groups. Each group will get one category we just discussed.*



DIVIDE participants into five groups and **GIVE** each group one of the five Image Cards.

 **SAY** *I'd like your group to think about the different jobs that we need to do to have the item on your card.*



GIVE participants a few minutes to discuss the different jobs associated with the card.



SAY *Now discuss these questions:*



ASK

- *Which jobs are better or worse to do?*
- *Are some of the jobs more important to do than others? Which ones?*
- *Which jobs make more money? Which jobs make less money?*



GIVE groups five to seven minutes to discuss these questions for the activities.
INVITE each group to briefly share back what they discussed.



SAY *Thank you for all sharing! It sounds like you had some good discussions. We all have ideas about the different jobs that are available.*

AWAY – Dreams of Our Own Jobs (5 minutes)



SAY *I'd now like you to take a moment and close your eyes. We've been discussing all the different ways a person can make money inside a community. We have also talked about what we think of these jobs. I'd now like to you think about what jobs you'd like to have some day.*



GIVE individuals one or two minutes to think by themselves. **ASK** if anyone would like to share.



SAY *Thank you for sharing your dreams!*

Trainer's Note:

Offering encouragement to those who shared is very important. It can be scary for children to share their hopes and dreams. Encouragement and support is critical!



SAY *I want to thank you for your participation today. Let me know if you want to talk more about how you can make money. I would encourage you to also speak about different ways to make money with a Para-social Worker who may come to your household before our next session.*

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any children who are seeking additional guidance after training.

3.2 Finding Safe Places to Make Money

Activity Box	
Key Message	Some places to get money may not be safe.
	<ul style="list-style-type: none"> • Attitude – Finding a safe place to get money is important • Skills – Identifying safe and unsafe work • Knowledge – What is a safe place to get money
Time required	45 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ 3 pieces of paper or other objects of similar size ▪ Image Cards 9, 14, 15, and 16

ANCHOR – Safe or Unsafe (15 minutes)



SAY *Welcome back! It's great to have everyone gathered here!*



ASK

- *In the past week, did anyone spend some time talking with a Para-social Worker or your family and friends about the different ways to make money?*



SAY *Before we get started today, I would like to begin with an activity.*

This activity will require us all to get up on our feet and move around. We are going to play the game of 'tag'. In this game, one person is 'it' and tries to touch or 'tag' the other person. If another person is 'tagged', then this person becomes 'it'.

In this game, there will be a few safe places where you cannot be 'tagged'. If you are standing on a safe place (which is a piece of paper), then you cannot become 'it'. But you can only stand on the paper for 10 seconds at a time!



CLEAR space for everyone to move around. **PLACE** three pieces of paper spread out on the ground to represent the safe spaces. **INVITE** everyone to stand. When ready, **START** the game and play for five minutes.

Trainer's Note:

This activity will involve a lot of running around. Let children move about freely and try to only intervene if there is cheating or if they are harming each other.

Please be conscious of any children who are unable to participate in this activity due to disabilities. It may be a good idea to adapt this activity so that they can also participate. For example, one person could be the safe space “monitor” and tell their peers when 10 second are finished.



INVITE everyone back to his or her seat when the activity is done.



ASK

- *How was the game?*
- *How did you feel when you were in the safe place?*
- *How did you feel when you were not in the safe place?*
- *Did everyone get a chance to be in the safe place? Why or why not?*



SAY *I hope the safe place provided you with a break from the risk of being ‘tagged’.*

ADD – Identifying Safe and Unsafe Work (10 minutes)



SAY *For the past few sessions, we have been talking about the ways that we manage our money. Today, we want to focus on the ways that we can get money.*



ASK

- *What are the ways we can get money?*



SAY *We can get money from doing work. We talked about some examples of work and jobs during our last session. But it is important to remember that not all work we do is the same.*

In the activity we played just now, we saw how some places were 'risky' and other places were 'safe'. This is true for games, but also for our interactions in the household, community, and while working. Some work puts us at risk while other work keeps us safe.

Let us think about some situations that could make us unsafe doing work.

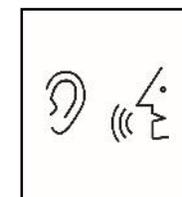


SHOW each Image Card when reading these explanations.



SAY *Work is unsafe when it:*

- ***Causes physical harm to our bodies*** Image Card 9
- ***Causes emotional harm, when people are too critical or mean to you, or who yell or bully you*** Image Card 14
- ***Makes us feel uncomfortable due to the people interact with us*** Image Card 15
- ***Requires us to hold secrets we might not want to keep*** Image Card 16



SAY *Safe places to work make you feel comfortable, do not cause harm to your body, and leave you feeling good. Safe places to interact in the community are the same.*

If you ever find yourself in an unsafe place working or in your community, you should tell a trusted adult. This trusted adult might be a member of your family, your household, or one of the PSWs who come to visit you. This trusted adult could also be someone in the community to, like a teacher, the police, or a local council member. These people will help you find a way to be in safe spaces again.

Remember, it is more important that you are safe at work than it is to make money!

Trainer's Note:

Building and maintaining a safe space for children to explore this topic without judgment or pressure is very important. If children feel there might be consequences for what they say during this conversation, they may stop talking. This could result in them missing opportunities to learn or not sharing their own vulnerabilities.

APPLY – Find the 'Best' Work (15 minutes)



INVITE participants to separate into three or four small groups.



SAY *I am going to share several stories about different young people doing work in the community. After I share each story, your group will have three or four minutes to discuss a few questions before we continue on to the next story.*

Case Study 1: *Achan helps her mom sell produce at the local market when she is not at school. Sometimes her mom needs to leave their produce stand to attend to other things. Achan is alone during these times, minding the business, which excites her. But soon, Achan finds that a man who sells cell phones in a nearby stall comes to speak with her when her mother is not there. Lately, he speaks to Achan in a way that makes her uncomfortable.*

**ASK**

- *What does Achan do for work?*
- *What dangers does Achan face doing this work?*
- *What can Achan do about it?*



INVITE one or two groups to share their discussions. Then, **CONTINUE** on to the next story.

**SAY**

Case Study 2: *Bate works in the local quarry helping his brother break rocks. He does not enjoy the work very much but likes having extra money to buy snacks and to pay to watch football. Lately, the quarry work has been getting harder as the weather has been getting hotter. Yesterday, while moving rocks, Bate tripped and hurt his knee. Today, it hurts so much that Bate does not want to go to work.*



INVITE participants to discuss the following questions in their groups.

**ASK**

- *What does Bate do for work?*
- *What dangers does Bate face doing this work?*
- *What can Bate do about it?*



INVITE one or two groups to share their discussions. Then, **CONTINUE** on to the next story.

Case Study 3: *Kateme is very good at household chores. She is so good at these chores that her neighbors have started to ask if she can help at their homes, too. The neighbors promise to pay Kateme good money for her work. So, Kateme cleaned clothes, washed dishes, fetched water, and swept the house for her neighbor for three weeks. When Kateme asked to be paid, her neighbor said she was a foolish, stupid girl and she would only be paid when she earned it. Kateme was also told that if she complained to others about not being paid, she would be punished severely.*



INVITE participants to discuss the following questions in their small groups.



ASK

- *What does Kateme do for work?*
- *What dangers does Kateme face doing this work?*
- *What can Kateme do about it?*



INVITE one or two groups to share their discussions.



ASK

- *Do you know anyone who has faced similar situations as these three people?*
- *What suggestions do you have for helping to prevent these unsafe situations?*



SAY *Thank you everyone for sharing your thoughts. It is important that we are able to discuss these topics together to make sure that we all able to have positive experiences in our community.*

AWAY – Keeping My Family Safe (5 minutes)



ASK

- *Do you think that this message on safe spaces to work would be good to share with other members of your household? Why or why not?*
- *How can you share this message with others in your household?*



SAY *As we grow and become more involved in work and within the community, we want to make sure our experiences remain positive and even fun. Please do take the time to speak with the Para-social Worker or myself if you have any concerns about unsafe experiences, at work or in any other places, even your household. We are here to help and support you.*

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any children who are seeking additional guidance after training.

3.3 Planning to Make Money

Activity Box	
Key Message	Planning is a process that involves multiple steps.
	<ul style="list-style-type: none"> • Attitude – Planning helps one to be successful • Skills – How to plan • Knowledge – What to plan for and why
Time required	45 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 17, 18, 19, 20, 21, and 31

ANCHOR – The Story of the Two Cousins (15 minutes)

 **SAY** *Welcome back to our session today!*

 **ASK**

- *Did anyone spend some time talking with a Para-social Worker or friends and family about safe spaces to get money?*

 **SAY** *For the last few sessions, we have been talking about how to manage our money. Today we are going to switch our focus and talk about the skills you can use to start a small business. We are going to start today's session with a story about two young cousins who want to start a shoe business just like their aunt.*

 **SHOW** participants Image Card 17.



 **SAY** *This is the first cousin, Nansubuga. She was in a hurry to make money, so Nansubuga decided to make money in the same way as her aunt, selling shoes in a market stall right beside her aunt's. After all, her aunt made money, so she would too!*



SHOW Image Card 18.



SAY *This is the second cousin, Namutebi. She decided to take a little more time – even though she also needed to make money quickly.*



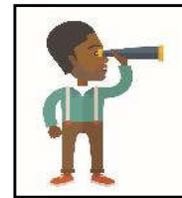
SHOW Image Card 19.



SAY *First, Namutebi observed what opportunities there were in her community to make money.*



SHOW Image Card 20.



SAY *Second, Namutebi asked different people what they did to make money.*



SHOW Image Card 21.



SAY *Third, Namutebi went to different places she'd heard about to learn more about where and how people make money*



SHOW Image Card 31.



SAY *Finally, based on what she learned in the first three steps, Namutebi came up with a plan for how to make money after:*

- *Seeing an opportunity to make money*
- *Finding a good time and place to make money*
- *Making sure that the work is safe*

- *Getting support from others*



ASK everyone

- *What can you tell me about what each cousin did?*
- *Which cousin will start making money first?*
- *Which cousin do you think be more successful in the long run? Why?*
- *Which approach have you taken when you have started making money?*

ADD – Three Small Steps to Success (5 minutes)



SAY *Most of the time when we want to make money, we are in a hurry. We want to earn money right away, and we sometimes just copy what someone else is doing or take the first opportunity we find. This might be a quick and easy way to get started, but it is not always the best way in the long term.*

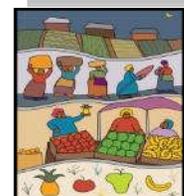


SHOW each Image Card when reading these explanations.



SAY *So next time you are thinking about making money, you might think about the three steps Namutebi took:*

- *Make observations about where people make money* Image Card 20
- *Ask people how they make money* Image Card 21
- *Visit people where they work* Image Card 31



APPLY – Are the Three Steps Really Necessary? (15 minutes)



SAY *Now that we have heard about these three steps, let's see why someone might or might not follow these steps.*

Let's ask someone to volunteer to come forward and represent Nansubuga.



SELECT a volunteer and **GIVE** them Image Card 17 to hold.



SAY *The rest of our group will form two equal lines. Each line should face the cousin.*

*Group members in the first line will take turns giving reasons why Nansubuga **should follow** the three steps to start her shoe business.*

*Group members in the second line will take turns giving reasons why Nansubuga **should not follow** the three steps.*

We will alternate between each line.



START the activity and keep it moving quickly. **ENCOURAGE** participants to give different examples. After two or three rounds, **STOP** the activity.



ASK "Nansubuga"

- *Are you going to follow the three steps or not? Why?*

AWAY – Going Step-By-Step Has its Advantages (10 minutes)



SAY *One of the hardest things to do in life is to take the time to plan ahead. We are often in a hurry or don't even know where to begin. One thing we should do is to keep in mind the advice of skilled carpenters – who all live by the motto:*

"It is always better to measure twice and cut once."

After all, if a carpenter is in a hurry and makes a mistake, he or she can waste a lot of wood and lose a lot of money. By taking the time to check their measurements twice, they may take a little longer to do their job but they will likely be more successful.

In preparation for our next session, I would ask that all of you think about how you might make money. Reflect on how these three steps to planning may be useful for you in your activities. Please come prepared to share your thoughts during the next session.

Let me know if you want to talk more about how to plan. I would encourage you to also speak about how to plan with a Para-social Worker who may come to your household before our next session.

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any children who are seeking additional guidance after training.

Chapter 4.

Exploring the

Market

4.1 Understanding What People Buy

Activity Box	
Key Message	You can find business opportunities by learning more about the market.
	<ul style="list-style-type: none"> • Attitude – Market information is valuable to collect and understand • Skills – How to gather market information and find opportunities • Knowledge – What to ask about and observe from a market
Time required	45 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 33, 34, 35, and 36 ▪ Bar of soap (or other basic product) ▪ 4 different common local products

ANCHOR – Thinking About Products (10 minutes)



SAY *Welcome back to the session. Last week during our session, I asked you to think about how to plan. Did anyone have a chance to discuss this topic with a Para-social Worker or your friends and family?*



INVITE one or two people to share an example.



SAY *Today, we are going to start thinking about our own market to discover how people around us make money.*

But first, let's talk about soap!



SHOW all participants a common product that is familiar to all (such as a bar of soap). **INVITE** them to look at the product closely.



ASK

- *Do you like this bar of soap? Why or why not?*

- *What other versions of a bar of soap are available in your community, and in what ways is that product similar or different from this product?*
- *What are some of the alternatives to a bar of soap, and why would someone choose one over another?*
- *Where do people go to buy this product?*



SAY *Wow, we learned a lot about this soap by just asking questions!*

ADD – Ask and Observe (10 minutes)



SAY *If we ask questions and observe, we can learn a lot about what's happening in our community and how people are making money. We can also learn why people chose to buy or sell one thing over another. This information will help us find opportunities in the market.*

To learn about the market, we can walk around the market and observe what is happening, we can make transactions of our own by buying a product from a competitor, and we can ask our customers, friends, neighbors, and family members questions.



SHOW each card when reading these explanations.



SAY *Some of the key aspects of a product we almost always want to learn more about are:*

1. **Who** buys this product or service? Men or women? Young or old people? Image Card 33
2. **How often** and **when** do people buy this product or service? Image Card 34
3. **Where** can people buy this product or service? Image Card 35



4. **Why** do people want to buy this product or service?

Image Card 36



ASK

- *What does the information gathered on these key parts of a market tell you?*
- *Why might this information help someone make money?*



SAY *This information can tell us what products and services are popular in our community and if there might be an opportunity for another person to make money by selling these products and services.*

APPLY – Practicing Market Research Skills (15 minutes)



PLACE four or five other small products that are sold in the local community into a bag that no one can see into.



SAY *Let us practice finding out these key items about a market using the four questions we just learned. To do this, we will form four groups, and each group will select one person to come forward. Each person who comes forward will select a product from my bag without looking.*

Then, as a group, look at your product and think of answers to the four questions.



SEPARATE participants into four groups. **INVITE** one representative from each group to come forward to select a product.

PLACE the five cards in front of the groups so they can look at them during the activity. After five minutes, **INVITE** each team forward to share their responses.

**ASK**

- *How does learning about the market help you find opportunities?*

AWAY – Practice, Practice, Practice (10 minutes)**ASK**

- *Why will you be successful in learning from the market?*
- *How can we use the support of our friends in learning about the market?*



SAY *Everyone here can learn about the market just by making observations about how and where people make money. We can also ask our friends and family questions to learn more about market opportunities too.*

Over the next week, let's all agree to practice learning about the market by:

- *Thinking about some work you already do. Use these questions to gather information about the market for this work.*
- *Helping a friend or family member learn about the market for a product or service they are thinking about selling.*

Please come prepared to share your experience during our next session. By sharing, we can all learn from each other's experience. Also, if you currently sell any product in the market, please bring one in for our next session.

Don't forget, the Para-social Worker and I are available to support you as coaches, the Para-social Worker at your home and me during our training sessions. Do not hesitate to ask us any questions!

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any children who are seeking additional guidance after training.

4.2 Adding Value

Activity Box	
Key Message	There are many ways to add value to a product or service.
	<ul style="list-style-type: none"> • Attitude – Adding value to a product or service is a good business opportunity • Skills – How to add value to a product or service • Knowledge – What to add value to
Time required	45 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ 4-5 bottles/bags of water ▪ Paper ▪ Masking tape ▪ Markers ▪ Image Cards 34, 35, 41, 42, and 43 ▪ Participants' sample products

Trainer's Note:

Before this session, ask participants to bring an example of a product they are currently selling or are thinking about selling.

ANCHOR – A Simple Bag of Water (15 minutes)



SAY Welcome back to our session. It's great to see you all today!

During our last session, we discussed the ways that you can learn more about how to make money in your community. I asked you to find out about opportunities in our market here. Did anyone take some time to talk to people in your household or a Para-social Worker about this?



INVITE several participants to share and then **THANK** them for their contributions.



SAY Today we are going to talk a bit more about how to make something more valuable.



DIVIDE participants into four or five small groups.

SHOW a bottle/bag of water.



ASK

- *What is this?*
- *Would you buy it? Why or why not?*
- *Are there other products like this?*
- *How are they the same? How are they different?*



INVITE a few answers to each question, but do not start a debate.



SAY *I would like you to work in your groups to take on a small challenge. I will give each team one bag of water and some additional materials. Your task is to change this bag of water in as many ways as possible so that it is more valuable.*



GIVE each team one bag of water, tape, markers, and scrap paper.



SAY *You will have five minutes to work in your groups to make changes to the bottle in order that it is more valuable. Be creative and have fun! You can make physical changes to the bag of water or also imagine changes that you would make to it, such as where or when you might sell it.*



ALLOW groups to work for about ten minutes.



SAY *Great job! Each team, please share your bottle and explain why your group made the changes that you did.*



INVITE each team to share its ideas back to the whole group.

ADD – Value Addition Skills (10 minutes)



SAY *In this last activity, we found that making even small changes to a product might make it more valuable. These changes may be physical, or you may have ideas about how you sell the product, that would be customers pay more money for it.*

For example, there are many different ways to change even a simple product like a bottle of water. You might decide to sell the water at a football match where people are thirsty, or late at night when no one else is selling it. Or you may have made the water taste better by adding flavor.

There are many changes, both big and small, that someone can make to their product that will help add value for their customers.

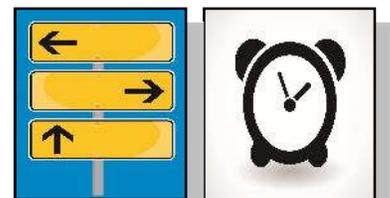


SHOW each Image Card when reading these explanations.

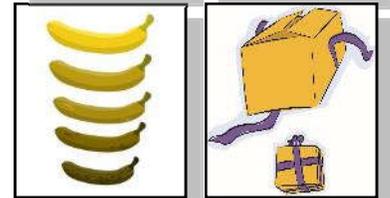


SAY

- You can decide **where** to sell a product. Some customers may pay more for your product if you bring it to their home instead of selling it at the market. Image Card 35



- You can decide **when** you sell the product. For example, if no one else sells your product in the early morning, a customer might be willing to pay more for it at that time. Image Card 34



- You can improve the **quality** of the product. For example, a customer might pay more for well-made shoes that will last many years. Image Card 41
- You can design the **presentation** of the product. Many customers will pay more for

a product that looks nice or that is packaged in a way that is clean and hygienic.

Image Card 42

- You can decide to **turn the product into something new**. For example, if you used to sell oranges, you might be able to turn those oranges into juice and sell orange juice instead. Image Card 43



ASK

- Has anyone ever made a product more valuable in this way?

APPLY – Adding Value to Your Products (15 minutes)



SAY Last time we met, I invited you to bring an example of a product you are currently selling. Did anyone remember to do that? If you did, that is great. If you forgot, do not worry. You can join someone who did.



SEPARATE participants into small groups mixing people who did not bring a product with people who have.



SAY Working in your small teams, let's practice adding value to the product(s) your team has by using the five techniques we just talked about.



GIVE participants five minutes to think of adding value ideas. **PLACE** five Image Cards on the ground in front of participants for easy reference.

INVITE each group to briefly present its ideas of how to add value back to the rest of the group.



SAY Wow, together we have come up with some great ideas to add value to a variety of products. Look at how creative we can be when we work together with our friends!

AWAY –Adding Value to Increase Our Business Success (5 minutes)



SAY *One thing I hope we have learned from today's session is that value can be added to many different items sold in the market. Sometimes, finding ways to make something more valuable can help you make more money.*

Let's practice making products more valuable by sharing this lesson with our friends and family members who sell. Also, for those of you who did not bring in a product today, you might want to do today's activity with those you know and the products they are selling.

If anyone would like to spend more time talking about adding value, tell me and we can schedule more coaching time on this topic. As always, I encourage you to also speak about this with a Para-social Worker who may come to your household before our next session.

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any children who are seeking additional guidance after training.

4.3 Learning from Customers

Activity Box	
Key Message	Having good customer service will help you sell more items now and will gain you customers for tomorrow as well.
	<ul style="list-style-type: none"> • Attitude – It's important to treat your customers well • Skills – How to treat your customers well • Knowledge – Treating customers well leads to business success
Time required	45 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Card 44

ANCHOR – Satisfied and Dissatisfied Customers (10 minutes)



SAY *Welcome back. I'm glad you are here today and ready to start learning!*

During our last session, we talked about how to make our product more valuable so that people will pay more money for it.



ASK

- *Did anyone practice adding value in the past week?*
- *Did anyone speak to a Para-social Worker or a family member about adding value?*



SAY *Today, we are going to talk about how we can gain information from both satisfied and dissatisfied customers. Sometimes we can learn a lot of information about how successful people are at working by listening to customers.*



ASK

- *What has been your experience with dissatisfied customers?*



SAY *I would like to tell you a story about a customer looking for a new bag for her granddaughter. Pay attention to how each businessperson responds to her.*

It was the end of a long hot day for a young boy who sells bags in the local market with his mother. He had not made much money and was tired. An older woman came by and the following conversation took place:

Older woman: *You don't really have too many bags to choose from.*

Young boy 1: *What's your problem? Just look at all these good bags!*

Older woman: *Well, you are very rude. Why would I buy anything from you?*

Young boy 1: *If you see something you like, you can buy it.*

Older woman: *I don't think you have what I want.*

The older woman then walked to another part of the market, and went to another young boy selling bags.

Older woman: *You don't really have too many bags to choose from.*

Young boy 2: *I try my best. What kind of bag are you looking for?*

Older woman: *I want a bag for my granddaughter to use to go to school.*

Young boy 2: *Your granddaughter is lucky to have you as a grandmother. What type of bag do you want? How important are color and price to you?*

Older woman: *I have a small amount of money to spend so I really need the bag to last for a while. My granddaughter's favorite color is red.*

Young boy 2: *Well, I do not have it in red, but I have a very well made blue bag that my big sister takes to school every day and that has lasted several years. Would that be a possible option?*

Older woman: *You know what, the color is not so important. If the bag will last her several years, it will be a great gift. I'll buy the bag.*



ASK

- *What happened between the older woman and the first boy?*
- *What happened between the older woman and the second boy?*
- *Which boy learned more about the market?*
- *Which boy gained a new customer?*

ADD – How to Improve Your Customer Service (5 minutes)



SAY *Learning from customers, especially dissatisfied customers, can help us learn about how we can improve the work we do. Many times hearing from dissatisfied customers is just as, if not more, valuable than hearing from satisfied customers!*

Sometimes dissatisfied customers tell you about changes you should make to your product. Dissatisfied customers also tell you about changes you should make to your service, or the way you interact with customers.

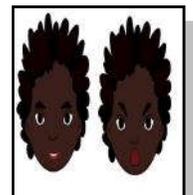


ASK

- *Why is it important to treat your customers well?*
- *What happens if you do not treat your customers well?*



SHOW Image Card 44



SAY *In business, it is important to remember that how you interact with your customers is very important. You should always be friendly with your customers*

and make them feel welcome. Having good customer service will help you sell more items now and will gain you customers for tomorrow as well!

APPLY – Learning from Customers (20 minutes)



SAY *We will now spend some time practicing how to serve our customers well. To do this activity, we will break into four groups and do role-plays. Each group will receive one situation. In your role-play, you should show how the businessperson use good customer service skills in this situation. Each skit should be no longer than two or three minutes in total.*



SEPARATE participants into four groups. **GIVE** each group a scenario from the box below and **GIVE** them five minutes to plan their skit.

Scenario 1: *A customer buys some cooked food from you and comes back the next day to complain that it did not taste as good as usual.*

Scenario 2: *A regular customer at your tailor shop tells you that clothes they just bought from you have ripped.*

Scenario 3: *A neighbor comes to your general store to buy a specific kind of cooking oil but cannot find what they are looking to buy.*

Scenario 4: *A friend of yours comes by your motorcycle repair shop to buy a spare part but learns that you do not sell replacement parts.*



INVITE each group to present their skit.

THANK all teams for their efforts and creativity after all the role plays have finished.

AWAY – Sharing Market Information Tips (10 minutes)



ASK

- *How can you continue strengthening your customer service skills?*
- *Do you think that these customer service skills might serve you well in your household as well? Why or why not?*



SAY *The same skills that you use with your customers, such as being welcoming and friendly, can serve you well in your household and the community. Many times, when you treat others well, other people will treat you well to! This is something very important to keep in mind during business and in life.*

I would also invite you to share the information you learned today about customer service with the members of your household and friends that have businesses.

As your coach, I would encourage you to think about how to treat your customers, and other people, well. This will make you successful in business and in our household.

Let me know if you want to talk more about customer service. I would encourage you to also speak about this with a Para-social Worker who may come to your household before our next session.

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any children who are seeking additional guidance after training.

Chapter 5.

Decision Making

5.1 Finding All Options

Activity Box	
Key Message	All options should be considered before making a decision.
	<ul style="list-style-type: none"> • Attitude – Identifying different options is a worthwhile step in decision making • Skills – How to find different options for the same decision • Knowledge – There are many possible options for each decision
Time required	45 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 17, 29, 30, and 45

ANCHOR – What are the ways to ... (20 minutes)



SAY *Welcome back. It's great to see everyone again! Before we start, did anyone take time to a Para-social Worker or friends and family about how you can learn from your customers?*



INVITE one or two people to share an example.



SAY *Today, we are going to shift our focus to another key skill that you can use when making money and in other things in life: Decision-making.*

One thing that every businessperson, adult, and child must do every day is make decisions. Some of these decisions are big, and some are small. Some decisions must be made right away, while others allow for more time. But one thing smart people know is that every decision usually involves more than one option.

Before we make decisions, we have to have different options. So we're going to start with an activity to see how good you are with identifying options – even when you are pressed for time.



DIVIDE participants into two groups. **INSTRUCT** each group to form a single-file line, with all participants facing the trainer.



SAY *I will ask the first people from each line to listen to a question that I ask. The first person in Line 1 will give one option in response to the question, and then the first person from Line 2 will give a different option. These same two people will continue alternating giving new options until they cannot think of anymore.*

The person who cannot come up with another option loses and has to sit down. The person who wins goes to the back of his or her team's line. Then we will repeat the challenge with the second people in the two lines, with a new question.

The team with the most people still standing at the end of the game is the champion. We will start with a practice round first to make sure that everyone understands the rules of the game.



ASK (present one at a time following the above rules)

- *What are the different types of transportation that you can take in your town?*
- *What are the different kinds of fruit that you can buy?*
- *What are the different ways that you can cook chicken?*
- *What are the different sports that students play in school?*
- *What are the different ways that you can cook fish?*
- *What are the different ways that you can use a tomato?*
- *What are the different snacks you can buy in the market?*

ADD – Considering All Options (5 minutes)



SAY *As we saw during the game we just played – all of us are good at coming up with different options, and we are better when we work with others to brainstorm even more possibilities.*

One of the keys to success in work and life is to wait to make decisions until you have first come up with a wide range of options. This usually means waiting to judge each option until after you have identified as many options as possible.

After all, part of being successful in work and life is considering all the creative and innovative options we can come up with – on our own, or in conversations with friends, family members, and even our customers.

*Before making a decision, it is important to remember to first **Stop and Identify** as many different options that you have before making your choice.*



SHOW [Image Card 45](#).

APPLY – Coming Up With Many Options (15 minutes)



SAY *Let's see if we can help some friends and come up with options for them when they face certain important decisions.*

Working in three teams, we are going to try to come up with at least five options for the person and situation. Remember, the idea is not to come up with the best option (that comes later). Today we just want to know about at least five different options.



SPLIT participants into three groups and **READ** each group one of the following scenarios and **SHOW** them the corresponding [Image Card](#).

Scenario 1: *Aguti, who makes and sells baskets, discovers that someone is stealing from her* [Image Card 30](#)

Scenario 2: *Nansubuga selling shoes next to her aunt, has been told by her uncle to stop her business* [Image Card 17](#)

Scenario 3: *Agaba has been told that he can no longer go to school* [Image Card 29](#)



GIVE groups five minutes to discuss the options that these characters have. Then, **INVITE** groups to share five options back with the larger group.



SAY *Thanks for your creativity in coming up with different options for our friends!*

Next time, we will sit with the same groups and decide which option is the best. Don't forget who is in your group and the five options your group came up with.

AWAY – What Are Your Options? (5 minutes)



SAY *Before our next session, try to find multiple options for a decision that you have to make at home or at work. Come prepared to our next session to share your experience coming up with options.*

Don't forget, the Para-social Worker and I are available to support you as coaches, the Para-social Worker at your home and me during our training sessions. Do not hesitate to ask us any questions or let us know if you want to talk more about finding options for a decision!

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any children who are seeking additional guidance after training.

5.2 Deciding on the Best Option

Activity Box	
Key Message	Before making a decision, you need to identify the best option.
	<ul style="list-style-type: none"> • Attitude – Before making a decision, it is important to think of the pros and cons for each option • Skills – How to identify the pros and cons for each option • Knowledge – What are pros and cons
Time required	45 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ “What Do You See?” Image from “Trainer’s Resources” ▪ Image Cards 17, 29, 30, 46, and 47

ANCHOR – Seeing Options from Two Perspectives (10 minutes)



SAY Welcome back. Did everyone have a good week?

In our last session, we learned the importance of considering as many options as possible when getting ready to make a decision. Did anyone practice this for a decision you have to make at home or at work?



INVITE one or two people to share an example.



SAY Today we are going to continue this discussion on decision-making and options. Now, we are going to choose the best option from all the options. But first, let's look at a photo.



SHOW participants the “What Do You See?” Image from the “Trainer’s Resource” section of this guide.



ASK

- *What do you see in the picture?*

- *Are you sure that it is what it is?*
- *What else can you see?*

ADD – Understanding the Pros and Cons of Options (5 minutes)

 **SAY** *Just like when we looked at the picture of village/elephant, we want to learn how to look at every option we have in two different ways. We call these two ways of looking the 'pros' and the 'cons'.*

 **SHOW** each Image Card when reading these explanations.

 **SAY**

- *A **pro** is an advantage or positive thing about that option.* Image Card
46
- *A **con** is a disadvantage or negative thing about that option.* Image
Card 47



No option is all good or all bad – and just like the picture of the elephant and the village, we sometimes need to look closely to see every aspect of something that at first may seem easy to understand.

When we know the pros and cons of each option, we can compare the different options to see which one is best. This helps us make a good decision!

APPLY – Determining the Pros and Cons (20 minutes)

 **SAY** *In our last session, we came up with five possible options for a business decision a young person needed to make. If you will remember, we worked in three groups. We had the following three scenarios:*

Scenario 1: *Aguti, who makes and sells baskets, discovers that someone is stealing from her.* Image Card 30

Scenario 2: *Nansubuga, selling shoes next to her aunt, has been told by her uncle to stop her business.* Image Card 17

Scenario 3: *Agaba has been told that he can no longer go to school.* Image Card 29



SHOW them the corresponding Image Cards. Then, **INVITE** participants to sit with their groups.



SAY *Let's see which of your groups can remember at least three of the options you each came up with – or maybe even all five, if you can.*



GIVE teams several minutes to remember the options that they came up with during the previous session.



SAY *Your next challenge is to work in your same group to come up with the pros and cons of each of the options you can remember. After five minutes, each group will present the pros and cons back to the whole group. As a large group, after considering the pros and cons, we will pick the best option.*



GIVE small groups time to work together. Then, **INVITE** each small group to present the pros and cons– taking a vote after each presentation to see which option the entire group thinks is the best.



SAY *Thanks for your participation! It's always easier to make a decision once we consider the pros and cons of all of our options.*

AWAY – Making Good Decisions (10 minutes)



SAY *As we learned in this session, we need to consider the pros and cons of different options before we make a decision. Think about a decision you need to make in your life. Get together with a neighbor and discuss the pros and cons of different options you have for this decision. Make sure you discuss your neighbor's options as well!*



GIVE pairs five minutes to discuss. Then, **INVITE** several participants to share the pros and cons of different options they have for a decision in their life.



SAY *Making decisions is always a hard, but we can get better by practicing. I know all of you are able to identify different options, consider the pros and cons of each option, and make a final decision, especially when you work together!*

Try to practice this way of decision-making in the next couple of days. For a decision you have to make, think about the options you have and the pros and cons of each option. Then try to decide which option is best based on the pros and cons. By doing this, you will be using a key skill of business and work, seeing options from every angle before making a decision.

We would like to learn more during our next session about the experiences you have considering the pros and cons of options, so please come prepared to share.

If there is anyone who would like to discuss deciding on the best option, please let me know and also ask your Para-social Worker about this the next time s/he comes to your household.

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any children who are seeking additional guidance after training.

5.3 Making Hard Decisions

Activity Box	
Key Message	Sometimes, you may have to make a hard decision.
	<ul style="list-style-type: none"> • Attitude – Being prepared to make hard decisions is important • Skills – How to know when to make a hard decision • Knowledge – What is a hard decision
Time required	45 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image 17, 19, 24, 48, 49, 50, and 51

ANCHOR – When to Make a Hard Decision (10 minutes)



SAY *Welcome back. I'm glad you are here today and ready to start learning again! Before we start, did anyone take time to talk to the Para-social Worker about decision-making?*



INVITE one or two people to share an example.



SAY *During our past sessions, we have been focusing on the how to make decisions, by identifying many options and considering the pros and cons of each option before choosing the best option.*

Making decisions this way can be simple, but sometimes you will be faced with a hard 'yes or no' decision that makes this much more difficult. Today, we are going to talk about how to make hard 'yes or no' decisions.

To get us started, I want to share a story.



SHOW Image Card 48.



Naziwa has working at neighbor's house cleaning, washing clothes, and fetching water to earn a little extra money for her own clothes and snacks after school. She

does not really like the work but she likes being able to earn the money. This work also allows Naziwa to care for her younger brother at the same time, one of her household obligations. Then, her neighbor got angry with her for a reason she did not understand. Naziwa is now nervous to go back to their home for work.



ASK

- *Should the girl go back to work at the neighbor's house? Why or why not?*

ADD – How to Make a Hard Decision (10 minutes)



SAY *It's never easy to make a hard 'yes or no' decision, but most of the time, you need to make this decision to be successful in the future. Before you make this hard decision, you need to think about three things:*

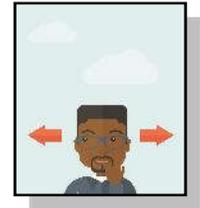


SHOW each Image Card when reading these explanations.



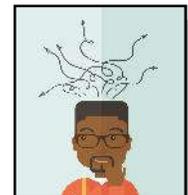
SAY

1. **The reasons why you should say yes or no.** *Before you make a yes or no decision, it's important to know why you need to make this decision.* Image Card 49



For example, the reason why Naziwa should stop working is that her neighbor is mad at her. The reason why Naziwa should keep working is that she gets money that she can spend.

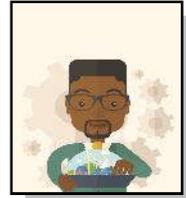
2. **The effects of this decision NOW.** *It is important to think about the effect this decision will have on your life right now.* Image Card 50



For example, the effect of Naziwa stopping her work NOW is that she will no longer get any money. The effect of Naziwa not stopping her work NOW is that she might be in a bad workplace.

3. **The effects of the decision LATER.** It is also very important to think about the effect the decision will have on your life in the future.

Image Card 51



For example, the effect of stopping her work is that Naziwa will be able to start new work. The effect on Naziwa LATER if she doesn't stop her work is that she might be in a bad place.

When you have spent time thinking about these three things, you will have to make the hard 'yes or no' decision based on the information you know.

APPLY – Practicing Making Hard Decisions (15 minutes)



SAY Like in our last session, we have some friends who are facing hard decisions and want you to help them decide what to do.

We will work in three teams to come up with advice to give each of our friends on what to do.



SEPARATE participants into three groups and **READ** each group one of the following scenarios. **GIVE** the groups 10 minutes to complete the activity.



SAY

Scenario 1: Isiiko has been attending school and has been enjoying his classes. His family just told him there is not enough money for him to go to school next term. What should he do? Image Card 24

Scenario 2: Our friend Nansubuga, selling shoes just like her aunt, is doing well and making some extra money. Her family is not happy, though, as she is away from home often and her uncle told her she needs to stop. Nansubuga does not want to shut her business down, as she's worked hard to make it successful. What should she do? Image Card 17

Scenario 3: *Namutebi, who sells sports shoes, is enjoying the extra money and has been able to spend time with friends. A wealthy family member just offered her money to finish her studies at school instead. Namutebi knows school is important, but she also likes being able to do what she wants with her day. What should she do?* Image Card 19



INVITE groups to share their advice with the larger group, and then **THANK** them all for their hard work

AWAY – Making the Hard Decision in Your Life (10 minutes)



ASK

- *Do you think that you might need to make a hard decision in life?*
- *How can household members help you make this decision?*



SAY *Turn to your neighbor and think about all the difficult decisions that you might need to make in your life, not just in your business. Don't worry, you will not have to share these conversations if you are not comfortable doing so!*



INVITE a few willing people to share what they have discussed.

Trainer's Note:

Be sure they know this is a safe space where they can share with others and with you. Information shared here should not be told to others, unless the child is at risk. If so, notify the Para-social Worker assigned to the household for support.



SAY *Many times our household members can give us good advice on how to make a hard decision in our lives. I would encourage you to reach out to your household members if you are struggling with a hard decision. If you don't feel comfortable*

talking with anyone in your household about hard decisions, talk to me or the Para-social Worker, as we would be happy to help you!

As your coach, I would recommend that you reflect on your own lives to think about hard decisions that you may need to make in the future. It's never easy to make these decisions, but remember to think about your reasons to say yes or no, how the decision will affect you NOW, and how the decision will affect you LATER.

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any children who are seeking additional guidance after training.

5.4 Learning from Decisions

Activity Box	
Key Message	We can learn from both our good and bad decisions.
	<ul style="list-style-type: none"> • Attitude – Both good and bad decisions can help us learn • Skills – How to learn from our decisions experiences • Knowledge –What learning can be captured
Time required	45 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 10, 26, 30, and 66 ▪ Cloth to cover people's eyes (blindfolds)

Trainer's Note:

Before this session starts, you will need to set up an area for people to walk around in. Make sure that the environment is safe for participants to walk around blindfolded.

ANCHOR – Turning Left or Right (15 minutes)



SAY *Last session, we spoke about making hard decisions. Before we start today's session, did anyone take time to talk to a Para-social Worker about making hard decisions? Would anyone like to share anything about making hard decisions?*



INVITE one or two people to share.



SAY *Today, we are going to think about how we can learn from our decisions. Before we start, let's do an activity. I need three volunteers who are willing to walk around with their eyes covered by a blindfold.*

Each volunteer will start at the same point in the space but make their own decisions on where to walk. Each person should take two steps forward and then stop. Then, each person should turn right or left. Then each person should take two more steps and then turn right or left or again. They should do this five times (so 10 total steps).

Trainer's Note:

Make sure that all participants, even those that may be unable to volunteer for the activity due to disabilities, feel engaged and included in this activity.



CHOOSE three volunteers and **TIE** blindfolds over their eyes. Then, **ASK** them to take their steps.

Wherever they end up on their 10th step is where they should **STAY**.



ASK everyone

- *Did all three people end up in the same place?*
- *How did they end up in different locations?*



SAY *Even though the volunteers started in the same place, they made different decisions that affected where they were at the end.*

ADD – Learning from Different Outcomes (10 minutes)



SAY *In life and in work, we try to make the best decisions we can. But we will be faced with different choices along the way that can lead us to unexpected outcomes, just like in the activity we just played.*

Sometimes, we end up with an outcome that we did not want. These different outcomes can be discouraging at times. But each outcome offers something to be learned and gained. It is important that we find lessons from our experiences that can help us make wiser decisions in the future.



ASK

- *Has anyone ever made a bad decision?*
- *What lessons did you learn from this decision?*



INVITE several people to share their experiences. **MAKE SURE** to highlight the learning that has resulted from each “bad” decision.

APPLY – Practice Finding the Lessons Learned (15 minutes)



SAY *I am going to invite you to work in four different teams. Each team will be given a different situation. As a small group, I would like you to think about the lesson that can be learned from each situation.*



SPLIT participants into three groups and **READ** each group one of the following scenarios.

Scenario 1: *A girl sells some fruit on credit to a neighbor who promises to pay her back in two weeks. The neighbor never pays him back.* Image Card 10

Scenario 2: *A boy helps his neighbors clear a field of grass. While cutting grass, a snake almost bit him. This scared him and he does not want to cut grass any more.* Image Card 30

Scenario 3: *A boy hears that someone has taken things from his aunt's store. One day, he sees boys he knows with the stolen goods from his aunt's store. He tells his family. His family confronts the boys and is able to get many of his aunt's items back.* Image Card 26

Scenario 4: *A girl travels to the next town with her older sister to buy eggs at the market so she can sell them in her community. But, on her way back, many of the eggs are crushed.* Image Card 66



WALK around and see if any groups need help in their discussions. When everyone is done discussing, **INVITE** each team to share.

THANK everyone for sharing.

AWAY – Learning in Your Life (5 minutes)



SAY *We have all made decisions that resulted in outcomes that we did not intend. This does not make the experience all bad, but something that we can learn from while moving forward. Over the next week, I would like everyone to practice looking at different decisions you have made and finding the lessons learned from each of them.*

Next week, I hope that everyone will be able to share an example.

If anyone would like to talk about how to find the lessons learned in your own lives or work, let me know and we will schedule more coaching together. You may also ask your Para-social Worker about this the next time s/he comes to your household.

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any children who are seeking additional guidance after training.

Chapter 6.

Negotiation

6.1 Active Listening

Activity Box	
Key Learning	It is important to listen actively in business and in life to what others are telling you.
	<ul style="list-style-type: none"> • Attitude – Listening to others is an important part of negotiation • Skills – How to listen to what is being said and not said • Knowledge – What are key things to listen for
Time required	45 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image cards 21, 52, 53, 54

ANCHOR – What Does Listening Look Like? (15 minutes)



SAY *Welcome back. It's great to see you all today!*

During past sessions, we have spent time talking about different decisions we make. Did anyone take some time to talk to family members or a Para-social Worker about this?

Today, we are going to talk about another key skill for work and life – negotiating with other people. This is the process of two people talking through something and reaching a common understanding.



ASK

- *Who are some people that you might have to negotiate with in your life?*



INVITE a few brief responses – and then move along.



SAY *We may often find ourselves negotiating with friends and family. But sometimes when we are negotiating with someone, we may not understand what he or she are telling us! This usually leads to both people becoming frustrated and the negotiation not working out.*

Let's think about the following situation in which a boy has just asked his family if he can borrow some money. Let's see what happens in their negotiation:

Boy: *Aunty, do you think you can lend me money for some new shoes and a football?*

Aunty: *No way, you need to do chores in the house and your schoolwork. You do not need to play football.*

Boy: *But I am confident I can do my chores, schoolwork, and play football.*

Aunty: *Your brother wanted the same thing but then he decided he liked football more than school and his test scores dropped.*

Boy: *But I am not my brother!*

Aunty: *All you boys are the same. You decide you like football and then no more school.*

Boy: *But I did well at school and enjoy it.*

Aunty: *For now, but as soon as you get a football and shoes that will change.*

Boy: *You are so hard to talk to; I should never have asked you.*

**ASK**

- *How did the boy's negotiation with his Aunty go?*
- *Why was the boy not successful in getting money from his Aunt?*
- *What else could the boy have done to be more successful?*

ADD –How to Listen Actively (10 minutes)



SAY People often think that the key to a successful negotiation is being a strong speaker and doing everything you can to convince the other person to see things the way that you do.

But successful people in business know that sometimes the key to success in negotiation is first listening very carefully. Once you understand the other person's point of view, you can tell people your point of view.

We call this type of listening, 'active listening,' and here are the key elements:



SHOW each card when reading these explanations.



SAY

- **Show people you are listening when they speak** by saying things like "OK", "yes," or "right", though this does not mean you need to agree with what they are saying. [Image Card 52](#)
- **Ask questions to learn more.** For example, you might say "Tell me more about..." or "What would be a specific example of that..." [Image Card 21](#)
- **Summarize what they said** to check your understanding of what they mean. For example, you might say, "It sounds to me like you are saying that" or "If I understand you correctly, you are saying that..." [Image Card 53](#)
- **Appreciate their opinion** even if you do not agree with what they have said. For example, you might say "I appreciate your idea that..." or "Thanks for sharing your belief that" [Image Card 54](#)



APPLY – Putting Active Listening into Practice (15 minutes)



SAY Now, let's go back to the boy's conversation and see if a few volunteers can show us how to use some of these active listening skills. Then let's see how the Aunty might respond differently.



INVITE two participants to play the role of the Aunty and the young boy but this time, they will use active listening skills. They may ask other people for advice on how to start the negotiation.

Trainer's Note:

You may need to provide an example of active listening during this activity.



ASK

- *What happened in this conversation between the boy and his Aunty?*
- *What did the boy do differently?*
- *How did the Aunty respond differently?*
- *Do you think the boy will succeed in getting a loan?*

AWAY – Using Active Listening in Your Own Life (5 minutes)



ASK

- *Do you think that you could use active listening skills when interacting with different members of your household and of the community?*
- *In what type of situations might you use active listening?*
- *How else do you think you can use these active listening skills in your life?*



SAY *One thing I hope we have learned from today's session is that active listening is important for negotiations, both in business and in your homes and community. Let's agree to practice this active listening approach over the next week – in your business negotiations, or even at home or with your friends.*

Let me know if you want to talk more about active listening. I would encourage you to also speak about this with the Para-social Worker who may come to your household before our next session.

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any children who are seeking additional guidance after training.

6.2 Advocating for Yourself

Activity Box	
Key Message	There will instances in business and in life when you will need to advocate for yourself and your position.
	<ul style="list-style-type: none"> • Attitude – Advocating for yourself can be a positive experience • Skills – How to advocate and represent differences effectively • Knowledge – What is it like to advocate for yourself
Time required	45 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 55, 56, and 57

ANCHOR – Understanding a New Word (5 minutes)



SAY *In the last session, we talked about how to actively listen to another person. Did anyone practice active listening skills since then?*

Today we are going to speak about the next step in negotiating - sharing our opinions and ideas to gain some or all of what we want.



ASK

- *Has anyone heard of the word 'advocate'?*
- *What does 'advocate' mean?*
- *Can anyone demonstrate to us what is different between arguing and advocating?*
- *Why would you advocate and when would you do it?*

Trainer's Note:

Advocate means to speak on the behalf of something or someone. Advocating is done in a positive way while arguing carries a negative tone.



SAY *Advocating is how we tell others what we want during a negotiation.*

ADD – Three Steps of Advocating (10 minutes)



SHOW each Image Card when reading these explanations.



SAY *When advocating for something during a negotiation, there are three things to do:*

1. *Find out what you have in common with the other person by **listening attentively** to what they say.* Image Card 55
2. *Let the other person know that you understand **what is important to them**.* Image Card 56
3. *Share **what is important to you** and how this will match with what is important to them.* Image Card 57



When you negotiate, try to put yourself in the other person's shoes. By understanding the other person's priorities through active listening, you can make sure what you offer back to them meets both your needs and theirs!

APPLY – Revisiting the Story of the Aunty and Boy (20 minutes)



SAY *I am going to read a second version of the story of the boy asking for a loan from his Aunty that we heard last time. You will see that this time the young man is using his active listening skills now and is advocating for his position.*



READ or act out the story below.

Boy: *Aunty, do you think you can lend me money to buy shoes and a football?*

Aunty: *No way, you will lose all interest in schoolwork and your chores.*

Boy Probing: *Tell me more about your concern, Aunty.*

Aunty: *Well, your eldest brother decided that he was good enough at football to join the Uganda team, so he dropped out of school to focus on practicing. He then got hurt playing just one year later.*

Boy Summarizing: *So it sounds like staying in school is important. I am confident I will not leave school until I graduate. I will play football when I am done with my schoolwork.*

Aunty: *School is such an important thing.*

Boy Probing: *Tell me more about what happened to my eldest brother.*

Aunty: *Well, after he was hurt, he had no career in football and no education. It made it very hard for the family.*

Boy Summarizing: *It is important to have education so you have options later in life and can support your family.*

Aunty: *That is right. It is just that football can sound more exciting than school, but we need all the help we can get in our family.*

Boy Summarizing: *I know our family needs support. It is also OK to have some fun as long as it does not cause problems with school or with the family.*

Aunty: *Yes, having fun can be a good thing and something you should do.*



SAY Now, working in small teams, your challenge is to figure out what the boy might say next to his Aunty to advocate for his position.

Your group will have five minutes to discuss and then I will then ask each team to present their ideas to the group.



ALLOW teams five to 10 minutes to discuss how the conversation between the boy and his aunty could continue.

**ASK**

- *Which group would like to present its conversation between the boy and the Aunt first?*



CONTINUE until all groups have presented.

AWAY -- Advocating in Your Own Life (10 minutes)



SAY *Advocating is something you will need to do in many aspects of your life. For a few minutes, we will discuss how to advocate for yourself in several situations.*

Please turn to your neighbor and discuss how to advocate for yourself in one of the three following situations:

- *Convincing your family to let you stay in school*
- *Getting a friend to pay back a loan*
- *Convincing your family to let you work outside the home to earn money for yourself.*



INVITE several people to explain how they would use the three steps of advocacy in each situation.



INVITE several people to share how they would advocate for themselves.



SAY *Remember that when we argue with someone, we usually just try to convince them to agree with our point of view. When we advocate, we find out what we might have in common with the other person by listening to them; we show them that we know what is important to them; and then we share with them what is important to us and how it might match what is important to them.*

As your coach, I encourage you to practice the advocating for yourself in business and in life. If possible, please try using these skills before our next session and come ready to share.

Let me know if you want to talk more about advocating. I would encourage you to also speak about this with a Para-social Worker who may come to your household before our next session.

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any children who are seeking additional guidance after training.

6.3 Setting Boundaries

Activity Box	
Key Message	It is important to set boundaries in business and in life.
	<ul style="list-style-type: none"> • Attitude – Setting boundaries, including saying no, is important • Skills – How and when to say no in a productive manner • Knowledge – What are the key elements of saying no
Time required	45 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 58, 59, 60, and 61

ANCHOR – The Power of NO (10 minutes)



SAY *During the previous session, we talked about how we can advocate for what we want. Did anyone here practice advocating?*



INVITE several people to share.



SAY *Today, we will continue talking about negotiation. Sometimes when we are negotiating, we may decide that we want to say no. This is not always easy.*

Please spend a few minutes talking with a partner about a time you wanted to say no to someone, but found it hard to do so. What happened? Did you find a way to say no? How?



GIVE participants five minutes to speak in pairs and then invite a few willing participants to share their experiences.

ADD – How to Say NO (10 minutes)



SAY *As children, we will sometimes need to set boundaries. This will require us to say no. Saying no can be a way for us to remain safe in life or work, especially when we want to avoid doing something we do not want to do.*

Saying no to someone, especially during a negotiation, is not always easy. It is something we can prepare for in advance. Let me share a few strategies on how to say no effectively.



SHOW each card when reading these explanations.



SAY

- **Say no, politely and firmly.** *In some situations, just saying no without a lot of arguing and explaining is the best response. You may have to repeat your no, but just make sure your no is a strong and determined.* [Image Card 58](#)
- **Give a reason why.** *Backing up your refusal with evidence gives a 'no' more power. Sometimes explaining the reasons why you say no may lead the person you are speaking with to change their mind.* [Image Card 59](#)
- **Make a joke.** *Humor can be a great way to say no, as it can lighten a serious mood. It can also divert attention away from you and onto something else.* [Image Card 60](#)
- **Say no with others.** *Make a pact with your friends to all say no together. We sometimes feel stronger when we have other people saying no with us.* [Image Card 61](#)



APPLY – Practicing Four Ways of Saying No (15 minutes)



SAY Now let's work together to practice saying 'no' in challenging situations.

I want you all to form one line. I am going to read a scenario of a challenging situation to the first person in the line. Then, this person will choose one of the 'no' techniques cards and give an example of how to say 'no' in the situation using the 'no' technique chosen. Then, the next person will choose another 'no' technique

card and give another example of how to say 'no' in the situation using the next 'no' technique chosen.



ARRANGE participants in a line and hold Image Cards 58, 59, 60, and 61 in your hand. The first person in the line should choose one card without looking.



SAY *Please show how to say no using your card in this situation:*

Scenario 1: *Your older sister says you must share some of your money with her since she had some of her money stolen.*



CONTINUE asking people in the line to draw a card and demonstrate the 'strategy' until all four cards are taken. Then, repeat the activity with the next two scenarios.



SAY

Scenario 2: *Your neighbor insists you must help with her household chores without pay.*

Scenario 3: *A person in the marketplace wants you to sell your family's vegetables below the price you were told to sell at.*

AWAY – When Do You Say No? (10 minutes)



ASK

- *When might you need to say no to someone in your household?*
- *When might you need to say no to someone in the community?*



SAY *Saying no is something we will need to do throughout life, in business, in our homes, and sometimes in the community.*



INVITE participants to speak to a neighbor about challenging situations they would like to be able to say no in – and which of the four strategies for saying no might work best in each.



SAY *Saying 'no' isn't easy. Try to practice saying 'no' appropriately before our next session. Please come prepared to the next session to talk about how you said no to someone.*

If you would like to talk more about how you can say 'no', please come talk to me after the session. You may want to bring this up with a Para-social Worker too if s/he comes to your household before our next session!

Over the past several sessions, we took time to learn about an important enterprising skill that successful businesspeople use frequently: negotiation. We have spent some time talking about active listening, advocating, and how to say 'no'. These are all important skills to continue practicing!

Are there any questions before we finish for the day?

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any children who are seeking additional guidance after training.

Chapter 7.

Exploring Who

You Are

7.1 Being Different

Activity Box	
Key Message	Being different can be very good in a business.
Attitude	– It is okay to be different from others
Skills	– How to be different from others
Knowledge	– How someone can differentiate themselves from another person
Time required	45 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Image Cards 17, 18, 19, 20, 21, 31, 68, 69, and 70

ANCHOR – How Are the Two Cousins Different (15 minutes)

 **SAY** *Welcome back to our session today. It's great to see everyone again! Before we start, did anyone take time to talk to a Para-social Worker or your friends and family about how to say no?*

 **INVITE** one or two people to share.

SHOW participants Image Card 17.



 **SAY** *Remember, this is the first cousin, Nansubuga. She was in a hurry to make money. So Nansubuga decided to make money just the same way as her aunt, selling shoes as in a market stall right beside her aunt's. After all, her aunt made money so she would too!*

 **SHOW** Image Card 18.



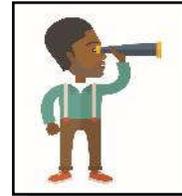
 **SAY** *Remember, this is the second cousin, Namutebi. She decided to take a little more time – even though she also needed to make money quickly.*

 **SHOW** Image Card 19.



 **SAY** *First, Namutebi observed what opportunities were available in her community to make money.*

 **SHOW** Image Card 20.



 **SAY** *Second, Namutebi asked different people what they did to make money.*

 **SHOW** Image Card 21.



 **SAY** *Third, Namutebi went different places she'd heard about to learn more about where and how people make money*

 **SHOW** Image Card 31.



 **SAY** *Finally, based on what she learned in the first three steps, Namutebi came up with a plan to how to make money after:*

- *Seeing an opportunity to make money*
- *Finding a good time and place to make money*
- *Making sure that the work is safe*
- *Getting support from others*

 **ASK**

- *What are all the ways that these two cousins are different?*

ADD – Flexibility, Determination, and Creativity (5 minutes)



SAY *One of the keys to success in life and in work is knowing that it is okay to be different from everyone else. Being different is not always easy, but being different from others can lead to opportunities others might not have.*

Here are three skills that someone can use to be different from others.

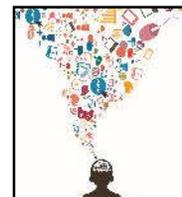


SHOW each card when reading these explanations.



SAY

- **Be creative.** *Creativity means finding new ways of doing something. Successful people are full of ideas and are willing to think differently and in new ways.* Image Card 68
- **Be flexible.** *Flexibility means being willing to change and adapt. Successful people are passionate about their ideas but are willing to change their ideas to make them work in real life.* Image Card 69
- **Be determined.** *Determination means working at something until you succeed. Successful people do not let challenges get in their way; instead, they keep working very hard until they can overcome these challenges.* Image Card 70



ASK

- *What do these words mean to you?*
- *How would they make a person different?*

APPLY – Who Is Different? (15 minutes)



SAY *Let's think about people in our community who are different in these three ways.*

I would like us to work in small teams and come up with a list of several people in our community who demonstrate these skills. In your group, I would like you to discuss how people with these skills behave and how these people are different.



INVITE participants to split into five groups.

GIVE groups ten minutes to talk about the people in their community who have demonstrated these skills.



ASK

- *Is there any group that would like to share an example of someone in the community who has these skills that makes them different?*



INVITE each group to share back with the rest of the participants.



SAY *Thank you all for the great discussion on who is different in the community.*

AWAY – Becoming Different (10 minutes)



ASK

- *Do you think that creativity, flexibility, and determination are only useful in business?*
- *In what other areas in life might it be useful to be creative, flexible, and determined?*



THANK participants for their contributions.



SAY *Let's spend a few minutes reflecting on how we are already different from others.*



ASK

- *Close your eyes and think about the ways you are creative, flexible, and determined. How does this make you different from others?*



SAY *I would ask that all of you continue to think about how you are different before our next session. We will discuss this more then.*

Let me know if you want to talk more about being different. I would encourage you to also speak about this with a Para-social Worker who may come to your household before our next session.

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any children who are seeking additional guidance after training.

7.2 How Are You Different?

Activity Box	
Key Message	It is important to know how you are different and how you can set yourself apart from others.
	<ul style="list-style-type: none">• Attitude – We are all different in some way• Skills – Identifying how you are different• Knowledge – What does it mean to be different
Time required	45 minutes
Materials	<ul style="list-style-type: none">▪ Soft facilitation ball▪ Image Cards 68, 69, and 70

ANCHOR – Your Skills (15 minutes)



SAY *Welcome back. It's great to see everyone again! Before we start, did anyone talk to a Para-social Worker or your friends and family about being different?*



INVITE one or two people to share.



SAY *During our last session, we talked about what it meant to be different. I shared three skills that people who are different share: Creativity, Flexibility, and Determination.*



SHOW Image Cards 68, 69, and 70.



SAY *I also asked each of you to think about how you are different. Today we are going to continue talking about how each one of us is different and how we can set ourselves apart from others. To begin, I need three volunteers to come to the front of the room.*



GIVE each participant an Image Card to a different volunteer. **INSTRUCT** these participants to spread out across the room.

INSTRUCT everyone to stand next to the characteristic that that they think **best** represents them.



SAY *Please discuss with the other people grouped around the characteristic card you chose how this characteristic represents you.*



INVITE a few participants to share their thoughts from the group.

Then, **INSTRUCT** everyone to stand next to the characteristic that that they think **least** represents them.



SAY *Please discuss with the other people grouped around the characteristic card you chose how this characteristic does not represent you.*



INVITE a few participants to share their thoughts from the group.

ADD – Becoming Different (5 minutes)



SAY *Being different is not easy, and most of the time, we need to spend some time developing these three skills. Oftentimes, it is a good idea to focus on strengthening the skills that you already have and then developing the other skills.*



ASK

- *How do you use the skills you possess to your advantage?*
- *How do you work to develop other skills that you are not as strong in?*

APPLY – Using Your Strengths and Working to Build Others (15 minutes)



SAY *Let's spend some time sharing our strategies on using and developing our skills. We will do this in small groups of three people each.*



DIVIDE participants into three groups. **GIVE** them 10 minutes to discuss how they can develop these skills. **WALK AROUND** to help anyone who seems stuck or who is shy.



ASK

- *Is there any group that would like to share the strategies it discussed with everyone else?*



SAY *We heard many good examples of how we can develop our skills. Having these skills can make us more successful in business and in life.*



ASK

- *How can you use these different skills in business?*
- *How might they be helpful?*
- *What will you need to change to help you become more successful?*

AWAY – Steps Forward (10 minutes)



SAY *Being different is not always easy and is something that needs to be worked on over time. Before we end this session for today, let's take a moment and think individually about these last two questions.*



ASK

- *How will you continue to build these skills over time?*
- *How will you continue to be different and set yourself apart from others?*



INVITE a few participants to share their thoughts from the reflection with the rest of the group.



ASK

- *Do you think your friends and members of your household can help you further develop your skills?*



SAY *Our household members can frequently give us good advice on how we can develop the skills that make us different. I would encourage you to reach out to your household members and talk to them about being different. Your household members can be great resources for you!*

If you would like to discuss more about how you can be different, please come talk to me after the session. You may want to bring this up with a Para-social Worker too if s/he comes to your household before our next session! Are there any questions before we finish for the day?

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any children who are seeking additional guidance after training.

7.3 Communicating Who You Are

Activity Box	
Key Message	Communicating who you are to society is an important part of business.
	<ul style="list-style-type: none"> • Attitude – It is important to communicate who you are to others around you • Skills – How to communicate yourself to others • Knowledge – Knowing yourself and what you want to communicate
Time required	45 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball ▪ Coca-Cola bottle

ANCHOR – Brand Association (10 minutes)



SAY *Welcome back. I'm glad you are here today and ready to start learning again! Before we start, did anyone take time to talk to a Para-social Worker or your friends and family about how you are different?*



INVITE one or two people to share an example.



SAY *In the past, we have been talking about who we are and what it means to be different. Today, we are going to think about how certain products and services can also be different.*

To start this conversation today, we are first going to look at a bottle of Coca-Cola.



SHOW participants a bottle of Coca-Cola.



ASK

- *What do you think of when you see the brand Coca-Cola?*
- *Why do these things come to mind when you think of Coca-Cola?*

- *Has thinking this way about Coca-Cola changed the way you act?*



SAY *Coca-Cola has done a great job of advertising and creating an image to go along with its product. This advertising has made people want to buy its product.*

Creating an image of each of us, as people, is not that different. We want others to think of certain things when they see us or hear our names.

ADD – The Value of Personal Advertising (5 minutes)



ASK

- *Why might people care who you are?*
- *What do you want people to think of when they see you or hear your name?*



SAY *Being who we are is not just about who we are inside, but also how others see us on the outside. We can communicate to help other people know whom we are inside.*



ASK

- *How might expressing who you are to others help you be successful at home?*
- *How might expressing who you are to others help you find good places to earn money?*



SAY *In our lives, expressing who you are can be very helpful to tell others what type of a person they are dealing with. If you have a good reputation amongst others, this may make them more interested to work with you, or buy your product or service.*

APPLY – Communicating Who You Are (25 minutes)



SAY *Let us explore other examples of businesses that have effectively communicated a positive message about themselves and/or their business to potential customers. We are going to do an activity, working in small groups. Your group will have five minutes to think of successful advertising campaigns you have seen. You may want to think of advertising for mobile phones, beauty supplies, or other products.*



DIVIDE participants into four small groups. **GIVE** them five minutes to discuss.



ASK

- *What examples of advertising did you think of?*
- *What messages are these companies trying to send?*
- *How do these companies do their advertisements?*



SAY *Thanks for the great brainstorm! Each one of you will now have the opportunity to create your own advertising campaign, just like Coca-Cola. Each person should take five to 10 minutes to design your own advertising campaign; you can draw on the help of your group members if you want.*

Be creative! Think about how your personal advertising could tell the community who you are and what makes you different.



INVITE the participants to work on their own advertising campaign. After 10 minutes, **INVITE** several individuals to share their campaigns.

AWAY – Communicating Who You Are to Your Household (5 minutes)



ASK

- *How might expressing who you are help members of your household understand you better?*



SAY *Expressing who you are to your family members can help them understand your skills and the value you have as a person. This may help them treat you better as a person. When you leave today, I would encourage you to think about how you advertise yourself to your household and community and what else you can do to influence how people think of you.*

Over the past few sessions, we have talked a lot about how to be different. We have learned that being different requires creativity, flexibility, and determination, and these are all important skills that good businesspeople try to strengthen. I would encourage you all to continue practicing being different and building your own image through personal advertising.

If anyone would like to discuss his or her personal advertising campaigns or how to be different in more detail, let me know and we can schedule more time together. I would also encourage you to talk to a Para-social Worker about communicating who you are the next time s/he comes to visit your household.

Trainers Note:

Remember to create a safe and open space, in view of other adults, when meeting with any children who are seeking additional guidance after training.

Chapter 8.

Closing Sessions

8.1 Sharing with Others

Activity Box	
Key Message	Learning is not just for you, but something that you can share with others as well.
	<ul style="list-style-type: none"> • Attitude – Sharing with others can be beneficial • Skills – How to share • Knowledge – What to share
Time required	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Soft facilitation ball

ANCHOR – What We Have Learned? (20 minutes)



SAY *Welcome back to our session today. It's great to see everyone again! Before we start, did anyone take time to talk to a Para-social Worker or their friends and family about how to make big changes?*



INVITE one or two people to share.



SAY *For the past several months, we have been practicing key financial management and business skills. Today, we are going to start winding down, focusing on the future.*

We have discussed many different topics in our sessions over the past weeks and months. In these sessions, we have learned many things and shared our ideas with each other. We are going to find out what we have learned by playing a game. Please form a circle.



INVITE participants to form a circle.



SAY *We are going to go around the circle and think of as many items as we've learned during this training as possible. Each person will name one item that he or*

she have learned. It can be big or small, but it cannot be something that has already been mentioned.

The first time around the circle, everyone must contribute an answer. We will continue to go around and around the circle until we can't think of anything else. If you don't have an answer during your turn, you are out and the game will continue without you.



FACILITATE the activity.

Trainer's Note:

This activity should be fast-paced and fun. Listen carefully to participants' responses. As the trainer, it is your job to make sure that participants do not repeat previous responses.



SAY *Wow, great job! Look at how much we have learned in such a short period of time!*

ADD – Sharing with Others (10 minutes)



ASK

- *Do you think that other people can learn from your experiences?*
- *Why would you share what you have learned here with others?*



SAY *Sharing with others is always a great idea. Remember what we learned in the lesson of the Humble [Son/Daughter], sharing your skills and knowledge with others in a respectful way can help others grow and improve.*

Sharing with others can also help you too! For example, sharing with others can help you:

- *Create new partnerships and relationships with others*

- *Strengthen current partnerships and relationships with others*
- *Find opportunities in your community*
- *Learn to teach others*

Sharing can take time and is not always easy. Sharing information is a lot like storytelling. You tell the story of your learning and what you achieved as a result.



ASK

- *How can you share these lessons with others?*

APPLY – Practice Sharing with Others (20 minutes)



SAY *We are now going to take some time and practice sharing things that we have learned with others. I know that many of you already have experience doing this, so I am excited to learn from you.*

First, we must determine what we want to share. Everyone take a moment and think of what you think is the most important thing you have learned in all of the sessions.

Second, think of the story that you will share about the lessons you have learned during our sessions. Will you relate the lesson as you learned it in the session, or in the way you applied the lesson in your own life? Or will you share the lesson as personal advice to the other person?



INVITE everyone to find a partner and then practice sharing a lesson that they have learned with their partner. **GIVE** groups 10 minutes to discuss.



ASK

- *Who else will you share this information with?*

- *Why will you do so?*

AWAY – Next Steps (10 minutes)



SAY *As we come to an end of our sessions, we need to think about our next steps and how we will move forward to continue our own learning and growth. I would like you to turn back to your partner and discuss a few questions I will ask.*



ASK each question and pause to let people discuss with their partner:

- *What are the next steps in your own life for engaging in a business?*
- *What do you need to move forward with your business?*
- *What additional support do you need, and how are you going to get it?*



SAY *Our next session will be our last training session, although the Para-social Worker will continue to come by your households and our savings activities will continue. It is important that everyone come to this session, as each of you will have an opportunity to share your thoughts on our training over the past months.*



THANK everyone for his or her participation.

8.2 Closing and Evaluations

Activity Box	
Key Message	Feedback through the Self-Report Survey tool will help ESFAM make improvements to the program for future participants.
	<ul style="list-style-type: none"> • Attitude – Participants feel free to respond honestly to the Self-Report Survey tool • Skills – How to continue learning in the future; self-reflection • Knowledge – How to rank your experiences
Time	60 minutes
Materials	<ul style="list-style-type: none"> ▪ Copies of the Self-Report Survey ▪ Empty drinking glass or plastic bottle ▪ Bottle of dark-colored liquid (e.g., coffee, soda)

ANCHOR – Housekeeping (10 minutes)



SAY *Welcome to our last session. It's great to see everyone again!*



ASK

- *Are there any final questions or comments before we wrap up our training?*

ADD – How to Use the Self-Report Survey (15 minutes)



SAY *Over the past months, you all have done a great job strengthening your money management and business skills. Going forward, you can continue to use your skills in many different ways and continue to learn from those around you. I would encourage you all to find opportunities to use your skills to do business, help others, and grow your skills!*



THANK the participants.

 **SAY** *For our next activity, we are going to reflect on what you have learned during our training. I am going to pass out a survey to each of you and tell you how to complete it.*

This is not a test. There are no wrong answers. Each of you will answer the questions in different ways based on your own experience and beliefs. Please be as honest as you can be. Your answers will be kept private but will be used to help us improve this project for you and for future participants.

 **GIVE** each participant a Self-Report Survey.

 **PREPARE** an empty drinking glass or clear plastic bottle and a second bottle full of a dark-colored liquid (such as soda or coffee). **POINT** to the glass, bottle, or liquid as you mention each item.



Trainer's Note:

You may want to make a mark on the bottle in advance of the session so you know how high to fill it for each of the examples below.

 **SAY** *I would like you to imagine that this cup is you, and that this liquid is your experience participating in our training.*

*If your experience in our training has **not** increased your knowledge, or you don't feel the training has helped you, the cup would be almost empty.*

 **FILL** the cup about one-quarter full of the liquid.



 **SAY** *If your experience in our training has helped you **very little**, the cup would be a little bit fuller.*

 **FILL** the **cup** half-full with **liquid**.



 **SAY** *If your experience in our training has helped you very much or you have often applied what you learned during the training in your own life, the cup would look like this.*

 **FILL** the **cup** to three-quarters full with **liquid**.



 **SAY** *If your experience in our training has helped you very, very much or you almost always apply what you learned during the training in your life, the cup would be all the way full.*

 **FILL** the **cup** to the top with **liquid**.



 **ASK**

- *Does anyone have any questions or clarifications about how the Self-Report Survey Tool works before we begin to use it?*

APPLY – Complete the Self-Report Survey (30 minutes)

 **SAY** *Now let us complete the Self-Report Survey. I will read each question aloud. Please think about some of the experiences that you have had while participating in our training and circle the cup that reflects how you feel. We will begin with the first question.*

 **POINT** to the first question on the **Self-Report Survey**.

 **ASK** each of the questions on the survey tool one at a time and clarify any questions participants have.

AWAY – Congratulations (5 minutes)



CONGRATULATE everyone for his or her hard work during the trainings.



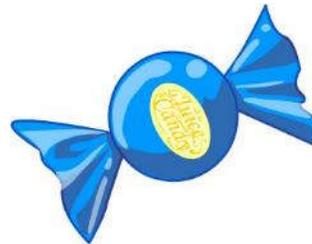
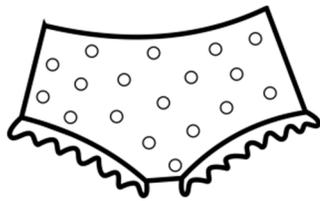
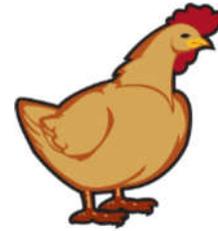
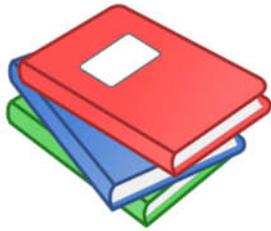
SAY *I've enjoyed working with you all as your coach. I will continue to be a resource for you in the future, so please reach out to me if you would like to keep working on the topics we have covered during our sessions.*



THANK everyone for his or her efforts and contribution. Wish them well and recommend that they seek additional coaching for continued growth.

Trainer's Resources

Items to Buy



What Do You See?



Self-Report Survey

Name: _____ ID Number: _____

A. How much have I **increased my knowledge** about (circle one):

	Barely (1)	Somewhat (2)	Very much (3)	Extremely (4)
Saving Money				
Making Decisions				
Being Different				

B. How often do I **apply this knowledge** to my business (circle one):

	I Don’t Have a Business (0)	Rarely (1)	Sometimes (2)	Very Often (3)	Almost Always (4)
Saving Money					
Making Decisions					
Being Different					

C. I have **shared this knowledge** with: My caregiver: My brothers and sisters: My friends:

D. I have **used this knowledge** to: Start new work: Change the work I do:

E. I have **used this knowledge** to: Change or expand where I work:

F. I **use money from my business** to: Pay school fees Pay for other expenses: _____

G. I would **recommend this training** to a friend:

Trainer's Observation Tool and Matrix

Category	Key Competency	Level 0	Level 1	Level 2	Level 3
Establishing Learning Environment	Physical Environment	Trainer made <u>no effort</u> to arrange physical and personal space	Trainer <u>arranged</u> the physical space to create a good learning environment	Trainer arranged the physical space <u>and</u> made minor changes to his or her physical location	Trainer arranged physical space, and personal location, <u>and also</u> used movement to facilitate individual learning (encourage or contain participation)
	Body Language	Trainer made <u>no adjustments</u> to either body language <u>or</u> minor engaging facial expressions	Trainer <u>modified</u> body movements to match facilitation need	Trainer modified body movements <u>and</u> used engaging facial expressions	Trainer adjusted facial expressions, body movements, <u>and</u> tone of voice <u>to enhance engagement</u>
	Materials	Trainer <u>did not</u> prepare or make effective use of materials (guide, visual aids, or flipcharts)	Trainer <u>made use of</u> materials throughout facilitation	Trainer made use of materials <u>and</u> organized and prepared materials before hand	Trainer made use of materials, prepared them ahead of time, <u>and</u> referred back to them to underline key learning
Content Delivery	Facilitator Guide	Trainer made <u>no visible use</u> of the workshop guide while advising	Trainer <u>followed</u> the steps outlined in the guide	Trainer followed steps <u>and</u> used the guide to manage time for each step	Trainer followed guide, managed time, <u>and</u> ensured that key learning points were made
	Exploratory and Probing Questions	Trainer <u>did not</u> follow up on questions from guide	Trainer <u>asked</u> for further information as participants responded to questions from the guide (tell me more)	Trainer <u>drew out responses</u> for further clarification ("What is a specific example?")	Trainer used follow-up questions to <u>connect</u> responses to an idea or learning point in session
Facilitation Skills	Active Listening	Trainer <u>did not</u> use active listening techniques to engage participants	Trainer <u>used</u> brief encouragers	Trainer used brief encouragers <u>and</u> re-stating or summarizing	Trainer used active listening to <u>engage participants</u> through encouragers, summarizers, and validation
	Teachable Moments	Trainer <u>showed no</u> awareness of teachable moments	Trainer <u>noticed</u> teachable moments and paused the normal flow to address them	Trainer noticed teachable moments <u>and</u> asked probing questions; "Tell me more about. . ."	Trainer noticed teachable moments, asked probing questions, <u>and</u> used teachable moments to reinforce key learning points

Trainer: _____

Location: _____

Session: _____

Category	Key Competency	Self-Feedback (0-3)	Trainer's Self Feedback	Observer Feedback (0-3)	Observer's Feedback
Establishing Learning Environment	Physical Environment				
	Body Language				
	Materials				
Content Delivery	Facilitator Guide				
	Exploratory and Probing Questions				
Facilitation Skills	Active Listening				
	Teachable Moments				

