<table>
<thead>
<tr>
<th>Module</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Module 1</td>
<td>Introduction and Trust-building</td>
<td>1</td>
</tr>
<tr>
<td>Module 2</td>
<td>Problem Identification and Decision-Making</td>
<td>10</td>
</tr>
<tr>
<td>Module 3</td>
<td>Gender Awareness and Girls’ Education</td>
<td>18</td>
</tr>
<tr>
<td>Module 4</td>
<td>Caring for Self</td>
<td>30</td>
</tr>
<tr>
<td>Module 5</td>
<td>Importance of Self-Worth and Self-Esteem</td>
<td>39</td>
</tr>
<tr>
<td>Module 6</td>
<td>Healthy Relationships</td>
<td>52</td>
</tr>
<tr>
<td>Module 7</td>
<td>Leadership</td>
<td>61</td>
</tr>
<tr>
<td>Module 8</td>
<td>Financial Literacy</td>
<td>71</td>
</tr>
<tr>
<td>References</td>
<td></td>
<td>78</td>
</tr>
<tr>
<td>Appendices</td>
<td></td>
<td>79</td>
</tr>
</tbody>
</table>
LIST OF APPENDICES

Appendix A: The Date Palm Tree Story
Appendix B: Binta's Story – Challenges of Early Marriage
Appendix C: Amina’s Story – Challenges of Early Marriage
Appendix D: Role Model – The Story of Khadija
Appendix E: Beauty Out of Ashes – The Story of Mallam Jamilu’s Family
Appendix F: Dangana – My Future Without School
Appendix G: Asma’u – From Hawking to a Surgeon (Medical Doctor)
Appendix H: Talatu from School – A Short Playlet on Assertiveness
Appendix I: Hadiza’s Story of Personal Hygiene
Appendix J: Maimuna’s Story of Personal Hygiene
Appendix K: Ladi’s Story of Personal Hygiene

Thank you to Global Affairs Canada who made this program possible.

This manual for the Life Skills Program resulted from a pilot of the Nigeria WAY ‘Vacation School’ initiative which was built initially on a UNICEF curriculum. The pilot phase learnings were reviewed with MEDA's NGO partners and are incorporated into this manual.
**Preamble:** The Life Skills Program for Girls (LSP4G) is a Nigeria WAY Project gender and social inclusion strategy for promoting gender equality and changing gender social norms. The LSP4G curriculum is a practical tool that aims to provide a safe environment for girls’ empowerment. The activities in the curriculum encourage interactivity, creativity, motivation, and a positive learning process. From the beginning, it allows the girls to set their own life skills goals. The program contains eight modules and is designed to be delivered over a series of days determined by seasonal activities and the availability of participants.

This program is designed for adolescent girls in Bauchi State. They are in school or not in school in the 7 Local Government Areas where Nigeria WAY works. The participants are identified by FOMWAN, based on criteria related to Social Dialogues and Nigeria WAY clients.

This curriculum is not a governmental program and does not aim to provide economic incentives and/or job skills training.

**OVERALL PROGRAM INTERVENTION OBJECTIVES AND APPROACH**

The Life Skill Program for Girls initiative has four aims:

1. Expose participants to life skills training and equipping them to respond to and cope with life challenges.

2. Assist participants to identify their common life challenges and needs that they wrestle with and work through to develop the requisite courage to confront further challenges in their future.

3. Provide participants with a safe, comfortable, and fun-filled learning experience.

4. Equip and empower participants with life skills and knowledge to increase their resilience while enjoying a happy and healthy life.

The approach is designed to be a unique experience in a safe learning environment created by the facilitators for girls to enjoy their time together talking about their own issues. It is designed to be empowering, engaging, and participatory in nature.
MODULE 1: INTRODUCTION AND TRUST-BUILDING

This module is composed of two sessions with different activities, listed below.

The overall module will take 5 hours and 5 minutes to complete.

<table>
<thead>
<tr>
<th>Session 1: Climate Setting and General Introduction (2 H, 5 mins)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Activity 1: Introductions</td>
</tr>
<tr>
<td>Activity 2: Setting Ground Rules</td>
</tr>
<tr>
<td>Activity 3: Election of Class Captain/Monitor</td>
</tr>
<tr>
<td>Activity 4: Introducing the 8 Modules in the Life Skills Program for Girls</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Session 2: Setting Life Goals (3 H)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Activity 1: Unveiling Participants’ Life Goals or Expectations and Dreams for the Future</td>
</tr>
<tr>
<td>Activity 2: Vision Drawing</td>
</tr>
<tr>
<td>Activity 3: Basket Activity</td>
</tr>
</tbody>
</table>

LEARNING OBJECTIVES

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

1. Better understand the goals and objectives of the Life Skill Program for Girls.
2. Set clear and understandable ground rules to guide the training with maximum impact.
3. Express their expectations and better understand the common challenges they face in daily life.
4. Feel safe and actively participate, contributing to a positive learning experience throughout the course.
Session 1: Climate Setting and Introduction

Activity 1: Introductions

Required Materials: Flip chart paper, markers, a basket of chocolates or sweets

Time: 1 hour

Description of Activity: To create a friendly and open environment, the facilitator leads the introduction of participants and introduces program content. The facilitator welcomes participants, introduces herself, and briefly explains the objectives of the program.

To foster a positive and familiar environment, ask participants to pair up and introduce themselves to one another. Each person in the pair should ask the other the following questions:

- What is your name?
- What is your favourite food?
- What is one major concern that you have in life?
- What do you expect to get out of the Life Skills Program for Girls?

Next, the facilitator brings participants back to the plenary and asks each pair to stand and introduce each other in turns. If participants are reserved and quiet at this point, the facilitator should encourage active participation and create a safe learning environment for the participants.

As part of the climate setting exercise, a basket of chocolates shall be given to the first participant to hold, asking her to introduce her partner to the class by sharing the outcome of their earlier dialogue together. She takes one chocolate and passes the basket to the next participant to continue the pair introduction. This is repeated until the introduction exercise is complete.

The facilitator records each participant’s expectations (question 4 above) on flip chart paper as the exercise goes on.

Guide for Facilitator: When pairs are sharing with the plenary group, the facilitator may want to spark additional discussion or add energy. If so, the facilitator may ask any or some of the following additional questions to participants.

- What does your name mean?
- What do you admire most in life?
• Who is your role model in life?
• Which daily tasks do you enjoy doing the most?
• Which daily tasks do you enjoy doing the least?
• What do you aspire to become when you grow older?
• What is one of your natural talents?

Activity 2: Setting Ground Rules

Required Materials: Flip chart paper and markers

Time: 25 minutes

Description of Activity: This activity will clarify what the ground rules are and why they are important. The facilitator will invite participants to suggest ground rules. Write the ground rules boldly on a flip chart paper and paste it in a conspicuous place in the hall.

Guide for Facilitator: Where participants are not forthcoming to volunteer ground rules, the facilitator could suggest some of the sample ground rules outlined below:

• Come on time to training sessions and activities.
• Everyone gets a chance to speak and others’ views/opinions must be respected.
• Only one person should speak at a time.
• Everyone should participate actively in sessions and activities.
• No quarreling or use of abusive words.
• No interruption or judgment on views expressed.
• No side talking during training sessions.
• What happens in the training room should stay in the training room: participants should not repeat discussions outside the class.

The facilitator invites participants to suggest and agree on an appropriate penalty for those who break the ground rules. Examples of possible penalties that could be imposed are to stand in front of the class and sing a special song or do a local dance, etc.
Upon completion of the exercise, place the flip chart paper conspicuously on the wall in the hall. Take the time to explain each of the ground rules clearly to participants. Point out to the participants the need to individually and collectively comply consistently with the set of ground rules. Add that a class captain and her deputy will be elected and have the responsibility to enforce the ground rules throughout the duration of the course program.

**Activity 3: Election of Class Captain/Monitor**

**Required Materials:** None

**Time:** 20 minutes

**Description of Activity:** The facilitator explains the reason and need for course representatives such as a class captain and deputy and proceeds to ask the participants to elect two members (one as class captain or monitor, the other as deputy or assistant) for both of them to act as participants’ representatives.

The facilitator further explains the imperatives of this exercise and the roles and responsibilities of the two class representatives. The tenure of the elected officers could either be for the duration of the course or be for a week. Another pair may be elected for another one week until the program is over. The facilitator may apply discretion in the preferred option.

**Activity 4: Introducing the 8 Modules in the Life Skills Program for Girls**

**Required Materials:** Prepared list of modules written on a flip chart

**Time:** 20 minutes

**Description of Activity:** The facilitator will prepare a flip chart with the names of the modules listed so that each participant can see the full list of topics for the training. The facilitator can read the topic and ask the participants about what their understanding of that specific topic is as a way of introducing the material to the participants. When the list has been finalized, the facilitator can tape it to the wall to be available with the Ground Rules for the participants to see.
Session 2: Setting Life Goals

Activity 1: Unveiling Participants’ Life Goals or Expectations and Dreams for the Future

Required Materials: Drawing materials, makers, masking tape, pieces of cardboard papers, a basket of chocolates/sweets.

Time: 1 hour

Description of Activity: The facilitator asks a few participants to explain their understanding of life goals. Then the facilitator explains that a life goal is what we want to achieve or accomplish in life.

After that, ask participants to form a circle. Once in the circle, ask each participant to state one of their individual goals or future dreams. Ask the participants to describe what or who they would like to become when they grow up, why, and what or who could help them achieve their goal. Ask each participant in the circle to describe one way to overcome challenges they may encounter in achieving their life goal.

Every participant is allowed to contribute to this exercise. Their individual responses are recorded in the participant’s respective cardboard paper with their names boldly inscribed on the response cards.

When they are finished, ask participants to write down their wishes/desires or goals/future expectations and what help they think they need to achieve them. What resources will help them to reach their goal? This should be written on a piece of paper using a marker. The facilitator should assist those participants who cannot write and record on a piece of paper.

The paper of each individual should be pinned on their back at shoulder level. That means that they cannot see it, but others can see it. Then the participants are asked to move around the training room to see each other’s life goals and discuss them.

Activity 2: Vision Drawing

Required Materials: Drawing materials, tape

Time: 40 Minutes

Description of Activity: Once the participants have identified and written their goal, ask volunteers from the participants to comment on their wishes/desires and goals/future expectations and what such means to them. Ask participants to reflect on what concrete steps they will need to take to reach their life goal.
The facilitator should acknowledge and celebrate each participant who volunteered to comment on their stated wishes/desires and goals or future expectations.

Ask participants to draw a picture (a graphic or diagrammatic representation) of whom or what they would like to be in the future. Encourage participants not to despair or be bothered about how well or not they can draw. At the end of the exercise, participants’ response cards and pictures to be posted (side by side) on the classroom wall and to remain there until the end of the course.

**Group Discussion:**

- How did you feel identifying your core goals in life?
- What kinds of challenges were present?
- Who and what kind of support do you require to achieve your goals?
- How can you seek those support?
- How will achieving these goals impact your life?
- What are some of the common goals emerging from the participants?

**Guide for Facilitator:** The following may be some of the wishes/life expectations that participants may express:

- To enjoy life and live to my prime life.
- To become a medical person to be able to help my community.
- To get married, raise a good family, and live a happy life.
- To be a successful businesswoman.
- To be a politician or a community leader, etc.
- To be a social worker, helping others in the community.
- To have healthy and happy children who go to school.

Some participants may not immediately come up with a clear goal or life expectation because they feel helpless or hopeless. The facilitator needs to provide extra encouragement to such participants to help them develop a goal that excites them or inspires them.
It is also important to explain to participants that while wanting to get married and have children can definitely be considered a goal or aspiration, it is also important that they think about whether they are interested in having other goals and aspirations in addition to the ones they mentioned. Explain to participants that sometimes girls are told by society to aspire to be mothers or wives, and that while girls can do this, they are also capable of achieving other things if they want to. Stimulate the participants to think about people they admire as an example for their goals, and to think of other things they would like to achieve or do that does not only involve raising children or getting married. But make sure to not undermine the girls who express their desire to be mothers only.

Activity 3: Basket Activity

Required Materials: 3 baskets per team and stones for each participant

Time: 1 hour 20 Minutes

Description of Activity: The facilitator will divide the group into three teams ensuring there are no more than 10 participants per team. Then the facilitator will explain that each team has 3 baskets in a line and a starting point marked with tape. A scoring system is related to the baskets. The scoring system is as follows:

- The nearest basket is worth 1 point
- The middle basket is worth 2 points
- The furthest basket from the starting line is worth 3 points

The facilitator indicates to each team that they will have 1 minute to throw their stones into the baskets.

Then the facilitator gives 12 stones to each team. The facilitator shares the instructions that each team has up to 3 minutes to set a goal and plan for themselves as to the number of points they want to make in the game. Once they decide on their goal, they share it with the facilitator, and the facilitator makes a note of it.

Each team needs to plan the activities or steps they will take to meet their goal with all the girls on the team participating. Each girl should throw at least 1 stone during the game. Before a team takes their turn, the facilitator shares the team’s goal with the whole group.
Each team has one minute to throw their stones into the baskets/buckets/circles and the facilitator keeps score while everyone else watches and cheers them on.

After all teams have played, leave all the stones in place so everyone can see where they all landed and reflect on this during the discussion.

**Group Discussion:** After the game is over, the facilitator leads a discussion with the girls on the activity. Questions for the teams can include:

- What goal did you set with your team, and how many points did you make?
- Which team scored the most points? Why do you think they were successful?
- How did your team come up with your goal?
- What did you think about when planning to try and meet your goal?
- How would the game have been different if you did not have to set a goal before playing?
- How would the game have been different if the facilitator set the team’s goal for you?
- Now that you’ve played the game, is there anything that you would do differently?

**Guide for Facilitator:** Please make sure to touch on the following points during the reflection:

- We plan and set goals all the time in our daily lives. Sometimes we set our own goals, and other times goals are set for us or are set as part of a team.
- Being successful can be defined simply as reaching your goal, whatever that goal might be. It does not matter if your goal was to make 10 points or 30 points. You are successful if you reach the goal you set for yourself and learn something in the process.
- No one can set your personal goals except you! Other people can tell you what they think your goal should be, but you do not have ownership of it unless you set that same goal for yourself.
• Sometimes we make the most points by setting our goal on an easier target (the closest basket). Sometimes, suppose we have the talent, opportunity, and determination. In that case, we can make the most points by setting our goal on the most difficult target (the furthest basket).

• Furthermore, the more specific and realistic the life goal is, the easier it is to identify the steps needed to reach it.

• It is useful to have goals in our lives and a plan to reach them because goals can help us to work hard and to keep away from things that might prevent us from reaching our goals.

• In life, we rely on these and opportunities (like this program!) and on hard work to succeed. Succeeding in life involves a lot more work and dedication than this game will ever require!
MODULE 2: PROBLEM IDENTIFICATION AND DECISION-MAKING

This module is composed of two sessions with different activities, listed below.

Session 1: Identifying Problems and Solutions
Activity 1: What is a Problem?
Activity 2: What is a Problem for an Adolescent Girl in Bauchi State?
Activity 3: Identifying a Problem

Session 2: Decision-Making
Activity 1: Good Decision-Making Skills
Activity 2: Decision–Making Scenario
Activity 3: Steps to Decision-Making
Activity 4: Negotiation Skills

LEARNING OBJECTIVES

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

1. Understand “What is a Problem?”
2. Identify different types of problems for young girls.
3. Understand how to solve problems.
4. Utilize effective problem-solving strategies by analyzing what the consequences could be.
Session 1: Identifying Problems and Solutions

Activity 1: What is a Problem?

Required Materials: None

Time: 1 hour

Description of Activity: To start this session on problems and solutions, ask the group to give words in their language that mean “a problem.” Write these words down on the chalkboard or flip chart. Keep this list of words as they may be useful to refer back to later in the next activities.

Guide for Facilitator: Explain that people solve problems every day and that they are a normal part of everyday life. The problems may be as simple as what to wear or as important as choosing a career, going back to school or increasing business opportunities. Having problems is part of life and solving problems is also part of life. Hence it is important to know how to make good decisions.

Activity 2: What is a Problem for an Adolescent Girl in Bauchi State?

Required Materials: None

Time: 2 hours

Description of Activity: For this activity, divide the entire group of participants into four different groups. Ask each of the groups to identify one problem they think young girls face in their community. Give them some time to discuss.

Some examples of these problems could be:

- Dealing with intimidation
- Money issues
- Problems related to sexual abuse
- Making friendship
- Conflict at home, etc.

Then ask the group to discuss various ways they might solve that problem that they as a group have identified.
The facilitator will inform all groups that volunteers from each group will act a role-play for ONE of the problems they chose. In the role-play, they should try to demonstrate how they would solve the problem.

After each group does their role-play, let the entire group evaluate the role-play by asking the participants these different questions:

- What was the problem in the situation?
- What were the different solutions proposed to solve the problem?
- What were the consequences of these solutions?
- What solution was chosen?
- Do you think this is the best solution? Why or why not?
- What happens in life if problems do not get resolved?

Activity 3: Identifying a Problem

Required Materials: None

Time: 45 minutes

Description of Activity: The facilitator should read the story *Six Blind Men and the Elephant* to the participants. Read the story slowly and clearly so that everyone has a chance to understand the story fully.

*Once upon a time, there were six blind men. They lived in a town in India. They thought they were very clever. One day an elephant came into the town. The blind men did not know what an elephant looked like, but they could smell it, and they could hear it. ‘What is this animal like?’ they said. Each man touched a different part of the elephant. The first man touched the elephant’s body. It felt hard, big, and wide. ‘An elephant is like a wall,’ he said. The second man touched one of the elephant’s tusks. It felt smooth and hard and sharp. ‘An elephant is like a spear,’ he said. The third man touched the elephant’s trunk. It felt long and thin and wiggly. ‘An elephant is like a snake,’ he said. The fourth man touched one of the legs. It felt thick and rough and hard and round. ‘An elephant is like a tree,’ he said. The fifth man touched one of the elephant’s ears. It felt thin, and it moved. ‘An elephant is like a fan,’ he said. The sixth man touched the elephant’s tail. It felt long and thin and strong. ‘An elephant is like a rope,’ he said.*

*The king had been watching and listening to the men. ‘You are not very clever. You only touched a part of the elephant. You did not feel...*
the whole animal. An elephant is not like a wall or a spear or a snake, or a tree or a fan or a rope’. The men left the town still arguing. A little girl heard them and said, ‘Each of you is right, but you are all wrong … but I know what you are talking about!’

Using this story, the facilitator can ask the participants what they understood from the story. Each participant may have a different lesson to share. After the participants who want to share their thoughts have finished, then the facilitator will explain how a problem can look like one big thing (an elephant) but can be broken into different pieces or steps so that it becomes more manageable.

**Guide for Facilitator:** Breaking a problem into smaller pieces and understanding the different steps that are involved include:

- Identifying the problem.
- Gathering information.
- Assessing the consequences to select the best option.
- Making a decision.
- Thinking and reflecting about what happened because of your decision can also help to understand more clearly the problem.

### Session 2: Decision-Making

**Activity 1: Good Decision-Making Skills**

**Required Materials:** Flip chart and markers or chalkboard and chalk

**Time:** 1 hour

**Description of Activity:** Explain to the girls that good decision-making skills can help in solving problems. Ask them in the large group if any of them have ideas about what is good decision-making? Can they share examples of good decision-making?

Explain that good decision-making skills can help someone avoid risky activities. For instance, if you are thinking of trying to take drugs, you have to decide between ‘yes’: doing it, and ‘no’: not doing it. You might decide to do it if you see other people around you doing it and having fun but are not aware of the dangers it can bring.
**Group Discussion:** Ask the entire group of participants the following questions and have a large group discussion after each question.

- What steps might young people take if they have to decide something crucial?
- What should they do first?

When the participants give their answers, write them down on the flip chart or chalkboard.

Next ask: should they seek advice? And from whom?

List down on the chalkboard or flip chart the people from whom they could solicit advice as was discussed in the group. Do not write the names of people but the type of person (i.e., If it is a mother, an auntie or a town chief, elder sister, etc.)

**Activity 2: Decision-Making Scenario**

**Required Materials:** Flip chart and markers or chalkboard and chalk, paper and pens

**Description of Activity:** In this activity, the participants divide into four groups. Each of the four groups has a different story that you will share with them. The four stories are listed below.

1. You are a 14-year-old girl living in a small town. You are taking care of four younger siblings, and you cannot find money for food. You have a friend near the market who has been offering you nice gifts and buying some food for you. Recently, he has suggested that you should meet together at a hotel. What will you do?

2. You are a 13-year-old girl and want to continue with your education, but your father has asked you to drop out and get married. What will you do?

3. You and your boyfriend are in love, and you plan to be married. You have been abstaining from sex until after you get married. Still, it is becoming harder and harder to abstain as time passes. Lately, your boyfriend has been suggesting that you have sex now. After all, you are truly committed to each other and are getting married anyway.

4. You are a 16-year-old girl just entering JSS 2. Your father died several years ago, and your uncle has paid your school fees for the last few years. Your uncle has just died, and now there is no one to pay for your final year in school. You are hopeful that you can further your education. But because there is no money for school, you are considering trying to find selling for a few years and returning to school later.
The facilitator should ask each group to do the following actions with the story that they have received:

- Discuss the situation (given to them by the facilitator).
- Decide what the people in the scenarios who are trying to decide should do first.
- List the steps that the people should take in trying to reach their decision.

After each of the groups has discussed as a large group, now discuss each of the situations and make a decision for that scenario.

Then, on the flip chart or part of the chalkboard, write (or draw) the steps identified by the group for making a decision, what decision the group would make for the scenario and the reasons for the final decision.

Activity 3: Steps to Decision-Making

Required Materials: Flip chart and markers or chalkboard and chalk

Description of Activity: After finishing Activity 2, the facilitator will then bring the groups back into a large group and discuss the steps described in Activity 2. See if it is possible to elicit from their drawings the four important steps to good decision-making.

Tell them to look at the list of decision-making steps they made with their groups from Activity 2 and see how those steps compare to the four below. Note that most of the steps participants listed should fit into one of the four steps (i.e., talking to a friend or trusted adult could be part of considering the consequences and knowing the facts).

Reflect on the four steps:

- **Step 1: Stop and think.** Don’t let yourself be rushed into a decision. Take the time to think.
- **Step 2: Consider the consequences of your decision.** Consequences are good or bad things that can result from your decisions or actions.
- **Step 3: Know the facts.** Make sure that you have determined what is true and what might be just gossip or not true.
- **Step 4: Execute your decision.** Go ahead and do what you have decided.
Guide for Facilitator: It is very useful to emphasize that it’s important to accept responsibility for your actions. Young people should learn early that each of their actions comes with a consequence. After being allowed to make a decision and choose, they must accept responsibility for the choices they make. This is the very essence of what it means to be an adult.

Activity 4: Negotiation Skills

Required Materials: Child Marriage scenario

Time: 1 hour

Activity Description: The facilitator should divide the group of participants into four groups. Give each of the groups the scenario below and ask them to do a role-play to show how they would address this scenario.

After each of the role-plays, the facilitator should ask the other groups what they understood from the role-play.

Scenario 1: Child Marriage – Tania is 14 years old. She left school last year, and now her parents want her to get married. Tania doesn’t want to get married now; she wants to wait until she is older. She wants to attend a computer course. How can Tania discuss this with her parents? (Possible answers could include she could explain what her future goals are, try to negotiate to delay the marriage until she is ready, explain that it can be harmful to her health.)

In conclusion, after the role-play, ask the participants what their understanding of negotiating is. When you have had this discussion with them, then give them this definition of negotiation:

This is what negotiation means: Discussion aimed at reaching an agreement.
SUMMARY OF MODULE 2
This module, entitled Problem Solving and Decision-Making, has two sessions and shows how problems are normal, everyday things and solving problems includes decision-making. So problems and decision-making are linked.

1. **Understand “What is a Problem?”**
   
   There are many ways to look at a problem and everyone has their own share of problems. There is no one who does not have a problem or two.

2. **Identifying problems of adolescent girls.**
   
   The person best placed to identify problems is yourself.

3. **Understand how to solve problems.**
   
   Solving problems is a process.
   
   There is always more than one way to solve a problem.
   
   By examining different ways to solve the problem it then becomes a choice through decision-making.

4. **Utilize effective problem-solving strategies by analyzing what the consequences could be.**
   
   Good decision-making for problem solving is based on ensuring that you have thought about the consequences of that decision and of the consequences of other decisions.
MODULE 3: GENDER AWARENESS AND GIRLS’ EDUCATION

This module is comprised of three sessions, each of which has several activities. The first session ensures participants understand the word ‘gender’ and how it differs from the word ‘sex’. The second session is to examine the importance of education. The third session is on marriage.

**Session 1: The Difference Between Sex and Gender**
- Activity 1: Sex and Gender
- Activity 2: Roles of Boys and Girls
- Activity 3: Debrief of Sex-Specific Roles

**Session 2: The Importance of Girls’ Education**
- Activity 1: Stay in School/Return to School
- Activity 2: How Can School Help Me?
- Activity 3: The Date Palm Tree Story

**Session 3: Early and Forced Marriage**
- Activity 1: Identifying Common Challenges Young Girls Face in Their Communities
- Activity 2: What Are Early and Forced Marriages?
- Activity 3: Binta’s Story
- Activity 4: Dialogue on Challenges Teenage Girls Commonly Face
- Activity 5: Amina’s Story – Challenges of Early Marriage

**LEARNING OBJECTIVES**

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

1. Understand the difference between sex and gender.

2. Understand that we each have our own stereotypes of what we believe about boys and girls, their roles in the world, and how these roles and stereotypes should not limit the potential of boys and girls to achieve their goals and dreams.

3. Help participants appreciate the importance of education to themselves, their family, and community.
Session 1: The Difference Between Sex and Gender

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

1. Understand the difference between biologically determined and socially determined roles and be able to distinguish between the two of them.

2. Come to the realization that boys and girls are capable of doing the same tasks and occupying the same roles in life.

Activity 1: Sex and Gender

Required Materials: None

Time: 15 minutes

Description of Activity: Through a participatory exercise, the facilitator should help participants understand the difference between biological sex (male and female) and socially determined gender roles (girls and boys).

Activity 2: Roles of Boys and Girls

Required Materials: Flip chart and markers, or chalkboard and chalk

Time: 1 hour

Description of Activity: The facilitator should form the participants into small groups (not more than 5 in a group) and ask them to work together on exercises 1 to 4 below. Explain that they should write the activities of girls and boys and not their professions or characteristics (e.g., do not write ‘student’ but ‘sweeping,’ ‘playing sports,’ etc.). Give each group a piece of flip chart paper with the table below drawn on it. If the team members cannot write, then the facilitator should help the group. They can also draw in the table the activities as they know them. Throughout the group work exercises, the facilitator should ensure that participants understand the instructions and are engaging in the work.

1. Ask participants in their groups to brainstorm and suggest tasks unique to girls and those that only boys do as per local culture, family values, religion, or tradition. Record these on a flip chart as in the table below.

<table>
<thead>
<tr>
<th>S/N</th>
<th>Tasks that only Girls do</th>
<th>Tasks that only Boys do</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>
2. Ask the participants in their groups to cross off tasks that are repeated between the boys’ and girls’ columns.

3. Ask the participants in their groups to discuss each task, starting with boys’ activities, and ask if girls CAN ALSO perform that task. Ask participants to create a “both” column. When there is group consensus, ask participants to indicate which tasks both boys and girls can undertake in the “both” column.

<table>
<thead>
<tr>
<th>S/N</th>
<th>Tasks that only Girls do</th>
<th>Tasks that only Boys do</th>
<th>Both</th>
</tr>
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</tbody>
</table>

4. Ask participants to come together as a large group and present their charts group by group, describing which tasks they listed as specific to boys or girls and which they indicated as “both.”

Engage participants in a group dialogue by asking each group for further clarification if they indicated that certain tasks could ONLY be performed by boys or girls, and why they feel that is the case.

**Guide for Facilitator:** Ideally, all of the tasks or roles, apart from biologically determined ones such as childbirth, are able to be performed by both boys and girls.

**Activity 3: Debrief of Sex-Specific Roles**

**Required Materials:** None

**Description of Activity:** In the debrief of Activity 2, elicit discussion with the participants using the probing questions listed below:

- Are there certain tasks or roles that girls are “allowed” to do versus boys? Why is that the case?
- Are there certain tasks or roles that girls are “expected” to do versus boys? Why is that the case?
- Are there certain tasks or roles that girls are “discouraged” from doing versus boys? Why is that the case?
- Are there certain tasks or roles that boys are ‘discouraged’ from doing versus girls? Why is that the case?
Guide for Facilitator: The following learning summary can be read to participants at the end of the activity.

- The vast majority of tasks we discussed today are associated with gender roles for boys and girls. These roles are socially determined by our families, community and religious leaders and teachers.

- Sex is biological, is ‘fixed’ (does not change over time), and is something that you are born with (what it means to be born male or female, for example, male and female hormones and genitalia).

- Gender and gender roles are socially determined, not ‘fixed’ (can change over time), and are something that varies between different cultures, communities and religions (what it means to be a girl or a boy, for example, boys are seen as more tough than girls, while girls are more nurturing).

- Why is it important that we understand the difference between sex and gender? The belief that gender roles are inherent and fixed and cannot change is what leads to gender stereotyping of girls and boys abilities, where families and communities come to believe that there are certain tasks and roles that ONLY boys or girls can undertake. This means that girls may not have the same opportunities as boys to achieve their goals and dreams.

- It is important that we understand that gender roles should not limit boys or girls, gender roles can change! Girls should not be limited because of their biology as female, and boys should not be limited because of their biology as male.

  For example, girls and women should be given equal opportunity to attend school and pursue any future career they choose, not just boys and men. Boys and men are also able to sweep and help with cleaning the home just as easily as girls and women. These are not ‘natural’ tasks or roles, they can change so that everyone has equal access to opportunities in life.
Session 2: The Importance of Girls’ Education

Activity 1: Stay in School/Return to School

Required Materials: None

Time: 1 hour

Description of Activity: Tell participants the story of Zarah.

Zarah has a goal. Zarah wants to open her own vendor stand so that she can support herself. She wants to sell dried goods and cloth. She also wants to get married and have children.

Divide the group into two smaller groups.

Ask one group to prepare a role-play of Zarah staying in school and, after completing school, opening her own vendor stand. Let participants come up with their own ideas, but if they cannot, some things that could happen to “Stay in School” Zarah could be:

- Zarah’s business is slow to start, but with the skills and knowledge she gained at school (e.g., writing skills, math, etc.) she is successful.
- People respect Zarah because she completed school and they buy from her stand.
- Zarah makes many friends while in school and they buy from her stand.
- Ask the group to add other things that could happen to Zarah.

Ask the other group to prepare a role-play of Zarah leaving school at age 13 to open her own vendor stand. Let participants come up with their own ideas, but if they cannot, some things that could happen to “Drop out of School!” Zarah could be:

- Zarah gets pregnant and has a baby.
- She often leaves her stand empty in order to visit friends. Her customers become angry and go to a different stand.
- Zarah makes a little money at her stand but she spends most of it on medicine for her baby. She does not have any money left over for herself.
- She misses her friends. Most of them stayed in school.
Ask the group to add other things that could happen to Zarah to their role-play. When the group is finished doing their thinking, have both groups act out their role-play.

Discuss the role-play with the whole group by asking:

- How did staying in school help or hurt Zarah’s goal of having her own vendor stand?
- How did leaving school impact on Zarah’s goal of having her own vendor stand?

**Guide for Facilitator:** Prepare for this activity by identifying names of organizations or people who can help a girl stay in school or return to school.

It is important to be sensitive and non-judgmental during this session. It is important for the girls who have left school to feel acceptance and support from the other participants and the facilitator. If participants feel supported, they may feel more encouraged to return to school or ask about how to return to school.

### Activity 2: How Can School Help Me?

**Required Materials:** Flip chart and marker or chalkboard and chalk, enough pebbles or rocks so that each participant can have three

**Time:** 45 minutes

**Description of Activity:** On one side of the chalkboard/flip chart draw a picture of a girl. On the other side of the chalkboard/flip chart, write the word “completing school.” In between, draw a stream.

Ask the participants to imagine that between many girls and completing school is a stream. The stream represents all the challenges they face in completing school (or for those in school how to be a better student). To cross the stream, they will need rocks to step on to get across the stream.

Ask the girls to brainstorm all possible barriers or obstacles to completing school. Write these barriers on the board.

Distribute three pebbles/rocks to each participant. For each pebble/rock, ask participants to think about what decisions they need to make or what they need to do to overcome the stream barriers or obstacles written on the board.
Ask the participants to sit in groups of two and discuss what their rocks could be.

Bring the participants back together as a large group and ask for volunteers to share what their rocks were (i.e., what decisions a girl would need to make or what she needs to do to overcome barriers to successfully completing school). Write down each of the participants’ ideas for their rocks on the board. Some ideas may be:

- To talk to a trusted adult to support their decision to stay in school.
- To explain to the family that skills they will gain in school will help the whole family.
- To explain to their family how they can still work at home and go to school.

Ask participants for examples of how they can support each other to either stay in school or return to school.

Give names of organizations or people they can go to for information regarding staying in school, starting or returning to school.

Wrap up by asking participants to name ways that staying in school can help them achieve their goals.

**Practice Activity:** This activity is to be completed between now and the next meeting.

- Identify at least one adult you trust to support your decision and strategies to stay in or return to school.
- Talk to this adult about your decision and strategies to stay in or return to school.

**Activity 3: The Date Palm Tree Story**

**Required Materials:** *The Date Palm Tree Story* in Appendix A

**Time:** 1 hour

**Description of the Activity:** The facilitator narrates the *Date Palm Tree Story* found in Appendix A to the girls and ensures that participants follow along well and understand the story very well including its importance and implications.

Facilitator asks participants if any of them has heard the story before and if the answer is in the affirmative, ask participants who are familiar with the story to explain the message (or lesson) behind the story.
Facilitator proceeds to give a concise explanation of how the story relates to participants, especially emphasizing the significance of education for them and how they need to be desirous of it and passionate about it so that they become people of significance in life.

Facilitator asks participants to explain how this story relates to them as individuals and how they think they can apply the lessons learned.

The facilitator offers to sing the “Self-Value Song” („yar mutunci) to participants. The facilitator sings the song dramatizing her caliber where possible and consequently asks each of the participants to depict their self-value.

Chorus: Mutunci na rayuwa ta, babu mai sauyata. Nice .........
(mention first name)

Inada mutunci na, banayin karya ballema amin karya. Inada mutunci na, ina da ladabi to nima amin ladabi Inada mutunci na, banayin reni ballema a rena ni

Ina mutunci na, banayin fada ballema a dokenni

Session 3: Early and Forced Marriage

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

1. Understand the concept of marriage – what it is, how it happens, what it means.
2. Talk about the challenges of marrying too young or before you are ready.
3. Describe the consequences of early marriage and forced marriage on a girl’s life.

Activity 1: Identifying Common Challenges Young Girls Face in Their Communities

Required Materials: Flip chart and markers

Time: 35 Minutes

Description of the Activity: Facilitator explains the session to participants and facilitates discussions on the common challenges teenage girls commonly face.

Facilitator invites participants to brainstorm on common challenges that teenage girls typically face, and writes down on the flip chart paper or chalkboard all the points that participants volunteer.
Facilitator then asks a probing question – why do teenage girls face these challenges? Facilitator to pay close attention to participants’ responses to this question and be prepared to properly synthesize their responses and empathetically process discussions around the inputs gathered.

### Activity 2: What Are Early and Forced Marriages?

**Required Materials:** None

**Time:** 1 hour

**Description of Activity:** Talk about early marriage and forced marriage using the following questions:

- What do you think an early marriage is? (Take some responses from the group and just confirm that it means getting married before the age of 18.)

- What is the difference between early marriage and forced marriage? Take some responses from the group. Explain that forced marriages occur when at least one partner does not give consent and is coerced into marriage. The forced marriage of children takes place in many different cultural, political, and economic situations, and involves boys as well as girls. However, girls are undoubtedly the most affected and suffer the most severe consequences. When a girl marries early, it usually means the end of her education if she is in school. It also includes threats of reproductive health problems.

- What are some reasons why girls in your community get married before they are 18? (Responses may include: they are pregnant, their parents do not want to be responsible for their expenses anymore, they are in love with a man, their parents are pressuring them for religious reasons, they think they will be taken care of if they get married, etc.)

- Can someone share a story of a girl they know who got married before she turned 18? (Let 1 or 2 girls share.)

- What are some of the disadvantages of getting married early? (Examples include: end of schooling, tend to not have as much control in a relationship if the girl is quite young, will get pregnant early and that has physical and emotional consequences, has not yet had a chance to establish herself financially, etc.) Then ask the participants at what age do you want to get married and why?

- Who will you talk to when deciding about marriage? They should make a list of different people that can help and why they think
they could help them. After about 10 minutes, ask for two to three volunteers to share their lists. Then give participants five more minutes to make any changes to their list based on what they heard.

Activity 3: Binta’s Story

**Required Materials:** Binta’s story in Appendix B

**Time:** 1 hour

**Description of Activity:** Facilitator narrates Binta’s story about the challenges of early marriage. The full story is in Appendix B. Facilitator ensures that the story is clearly understood and the desired import sufficiently conveyed.

Invite comments from participants on Binta’s story. Make sure even the participants who do not normally speak are encouraged to speak about their opinion.

Ask participants to suggest what could have been done to prevent what happened to Binta from happening and to suggest how Binta can be helped in her circumstances.

Encourage participants to identify what moral lessons can be learned from Binta’s story.

In conclusion, encourage and invite participants who currently may be facing similar challenges like Binta to see the facilitator during break time or at closing briefly. Facilitator will endeavor to be prepared and be available to attend to respondents and ensure the needed atmosphere and safety.

Activity 4: Dialogue on Challenges Teenage Girls Commonly Face

**Required Materials:** Flip chart and markers or chalkboard and chalk

**Time:** 1 hour

**Description of Activity:** Divide participants into small (syndicate) groups of three (minimum) or five (maximum).

In their small groups, challenge them to brainstorm and identify some of the common challenges they (as teenagers) face.

Then ask them to share amongst themselves the identified challenges such that at plenary, each member of the group mentions at least one identified challenge by the group.

Ask participants to return to plenary and then to process the exercise.
In processing this exercise, the facilitator shall summarize the feedback from each group on the flip chart or chalkboard as the group presentations are being made.

**Guide for Facilitator:** Take careful note as each group presents, categorizing identified challenges into broad categories highlighting those that relate to or are linked to life skills issues e.g., issues relating to making personal choices, decisions, sex, relationships, and communicating, etc.

Note any recurring concerns or challenges and take time to comment further on such.

Explore if participants have comments or suggested solutions or any expressed concerns or challenges.

Assure participants that efforts shall be made to address all the identified challenges in the course of this programme intervention.

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**Activity 5: Amina’s Story – Challenges of Early Marriage**

**Required Materials:** Amina’s story in Appendix C

**Time:** 1 hour

**Description of Activity:** Facilitator to narrate Amina’s story on the dilemma of early marriage. The full story can be found in Appendix C. Facilitator ensures that the story is clearly understood and the desired import sufficiently conveyed.

Invite comments from participants on Amina’s story and confirm if they have heard such a story before.

If there are participants who have heard such as story as Amina’s, the facilitator encourages (one or two) participants to share in class the story they may have heard. Facilitator to prepare to make this as interactive as possible and celebrate the courage of participants who volunteer to share.

Ask participants who among them are currently facing a situation similar to that of Amina.

Encourage participants to identify what moral lessons can be learned from Amina’s story.

In conclusion, encourage and invite participants who are currently facing similar challenges like Amina or whose friends are facing similar challenges.
and who would need private help to handle the situation of this nature to indicate and see the facilitator during break time at closing.

Facilitator to endeavor to be prepared and be available to attend to respondents and must ensure needed atmosphere and safety is provided.

**SUMMARY OF MODULE 3**

This module, entitled Gender Awareness, had three sessions; the first session on gender awareness, the second session on Girls' Education, and the third session on Early and Forced Marriage.

The overall learning objectives are summarized as follows:

1. **Understand the difference between sex and gender.**

   Gender might be a new word that the participants hear for the first time. It is an important concept to understand because it refers to processes that are not biological but are constructed by societies and communities. Sex is biological, and it is clear the differences between boys and girls. Gender is constructed in a society where young people live and is very different from sex.

2. **Understand stereotypes about boys and girls.**

   Everyone has their own stereotypes of what we believe about boys and girls, their roles in the world, and how these roles and stereotypes should not limit boys and girls' potential to achieve their goals and dreams.

3. **Appreciate the importance of education to themselves, their family and community.**

   Understanding why going to school is important as it can highlight the advantages that may accrue to the individual. Peers can share about strategies they have used to stay in school.
**MODULE 4: CARING FOR SELF**

This module is composed of 2 sessions that have different activities which are listed below.

<table>
<thead>
<tr>
<th>Session 1: Personal Hygiene and Sanitation</th>
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<tbody>
<tr>
<td>Activity 1: What is Personal Hygiene?</td>
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<tr>
<td>Activity 2: Personal Hygiene and Sanitation</td>
</tr>
<tr>
<td>Activity 3: Maimuna's Story of Personal Hygiene</td>
</tr>
<tr>
<td>Activity 4: Ladi's Story of Personal Hygiene</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Session 2: Sexual and Reproductive Health</th>
</tr>
</thead>
<tbody>
<tr>
<td>Activity 1: I Am Changing</td>
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<tr>
<td>Activity 2: Good, Confusing and Bad Touches</td>
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<tr>
<td>Activity 3: Preventing Unwanted Advances</td>
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<tr>
<td>Activity 4: Deciding When to Have Sex</td>
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</tbody>
</table>

**LEARNING OBJECTIVES**

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

1. Understand and better appreciate the importance of personal hygiene and sanitation.
2. Learn about emotional and physical changes during puberty.
3. Recognise instances of sexual abuse and how to avoid unsafe places and situations.
**Session 1: Personal Hygiene and Sanitation**

At the end of this session, participants would be able to:

1. Understand and better appreciate the importance of personal hygiene and sanitation.
2. Understand the dangers or hazards to self and others of not living and observing a healthy lifestyle.
3. Understand basic hygiene habits and practices.
4. Understand basic etiquettes of hygiene and sanitation observance.

**Activity 1: What is Personal Hygiene?**

**Required Materials:** None

**Time:** 30 minutes

**Description of Activity:** Facilitator starts discussions on what is personal hygiene and sanitation and why it is important, emphasizing that:

- Cleanliness is important to avoid contracting diarrhea and numerous other illness.
- Diligent effort should be given to always store foods in a safe, clean, and hygienic place.
- Hands must be washed thoroughly with soap and water before preparing foods and eating.

Explain what maintaining personal hygiene entails.

- It’s important to maintain clean body parts such as hair, teeth, armpits, private parts.
- It’s important to maintain clean clothes, including thoroughly and regularly washing your underwear and washing your outer clothes and wears.
- It’s important to always keep clean during menstruation.
  - Change cloth/pad at least three times a day or whenever soaked.
  - Change underwear or pants daily, wash with clean water and soap and dry.
  - Take your bath mornings and evenings.
  - Eat plenty of fruits and drink plenty of water.
• Undertake a mild exercise to reduce pain and keep healthy.
• Avoid using perfume on the vulva as it can cause infection.

Activity 2: Personal Hygiene and Sanitation

Required Materials: Hadiza’s story in Appendix I

Time: 45 minutes

Description of Activity: Facilitator narrates Hadiza’s story on personal hygiene. The full text of Hadiza’s story is in Appendix I. The facilitator ensures that the story is clearly understood and the desired import sufficiently conveyed.

Invite comments from participants on Hadiza’s story.

Ask participants to explain what they would have done differently from what Hadiza did.

Ask participants to suggest how Hadiza would have avoided this embarrassing experience.

Encourage participants to draw moral lessons from Hadiza’s story.

After that, the facilitator starts a discussion focused on the imperatives of healthy habits, emphasizing the need to stay safe, maintain a healthy lifestyle, ensure personal grooming, cleanliness, and hygiene.

Activity 3: Maimuna’s Story of Personal Hygiene

Required Materials: Maimuna’s story in Appendix J

Time: 45 minutes

Description of Activity: The facilitator tells the participants about Maimuna. The full text of Maimuna’s story is in Appendix J.

Invite comments from participants on Maimuna’s story.

Ask participants to explain what they would have done if they were faced with a similar situation as Maimuna.

List out the kind of diseases they could suffer from if they drink dirty water or keep their bodies and surroundings dirty.

Confirm the benefits they stand to derive in keeping themselves and their surroundings clean.
Activity 4: Ladi’s Story of Personal Hygiene

Required Materials: Ladi’s story in Appendix K

Time: 1 hour

Description of Activity: The facilitator tells the participants the story of Ladi. The full text of Ladi’s story is in Appendix K.

Invite comments from participants on Ladi’s story, asking them to comment on what they like or do not like about Ladi’s story.

Ask participants: if Ladi were your friend, how would you treat her, and what would you advise her to do?

Ask participants if they know of any girl whose behavior is similar to that of Ladi. If yes, ask them how they can help such a girl after the course.

Ask participants to draw moral lessons from Ladi’s story.

At the end of the session, the facilitator leads participants in singing the personal hygiene song and demonstrating the act for the participants to do the same.

“Tsabta, tsabta” Song!

Tsabta, tsabta, tsabta 2x
Wanka wanki wannan shine tsabta
Wanke hannau wannan shine tsabta
Wanke baki wannan shine tsabta
Yin kitso wannan shine tsabta
Yanke farce wannan shine tsabta

In conclusion, the facilitator asks the participants to mention other good personal hygiene practices and include additional stanzas in the song. The participants should be applauded for good singing and possibly share some chocolates or sweets with them.
Session 2: Sexual and Reproductive Health

By the end of this session, girls should be able to:

1. Learn about emotional and physical changes during puberty.

2. Recognise instances of sexual abuse against them.

3. To allow participants to decide what reasons they find acceptable for having sex and what reasons they do not find acceptable.

4. Identify how to avoid unsafe places and situations that might put one at risk for unwanted sex.

**Guide for Facilitator:** Introducing this topic to the younger age group is very sensitive, and they will be very embarrassed to discuss this. Before you start the session, explain to them that you will discuss a topic they might find embarrassing. Remind them that this is a safe space and ask them what you can do to make them feel more comfortable. We have developed an icebreaker that might help to set the tone for the session.

**Activity 1: I Am Changing**

**Required Materials:** Flip chart paper, pens, colored pens/pencils, markers, *I Am Changing* Poster

**Time:** 60 minutes

**Description of Activity:** Facilitator says the following to participants.

"Today we are going to talk about the changes we experience in our bodies as we grow up. This includes both physical changes and emotional changes. We know that sometimes it can be embarrassing to talk about these changes. Still, it is important that we talk about them, because it is a natural and normal part of growing up. I know that I noticed many changes in my body when I was your age. Girls who are ages 9-16 go through some changes in their bodies and the way they think about things. When young girls go through these changes, it is called “Puberty.” They are changing from a girl to a woman."

"I want you to meet Aishatu, she is 11 years old. She is going through many changes. She noticed that her body is looking different from before, and she even feels different emotionally. Aishatu does not know who she can talk to about this; she doesn’t know if this is normal or if other girls experience this. Over the next two sessions, we are going to help Aishatu. The first task
Aishatu has for us is that she wants us to help her identify the changes a girl goes through to see whether what she is experiencing is common to all girls. “

Divide participants into groups of four. Ask them to draw a picture of a girl from head to toe and identify the physical changes she goes through during puberty. Ask the participants to also think about the emotional changes a girl goes through and write these down on the girl’s picture.

Tell them that the group with the most changes will get some stickers.

Ask them to present back to the group and give the girls from the winning group a sticker each.

Give them the correct answers (and fill in any gaps that they have forgotten to mention).

Use *I Am Changing* Poster (with the information below).

- During puberty, your body releases hormones and has different roles. Still, most importantly, hormones make your body grow from a girl’s body into a woman’s body. Hormones will affect the following:
  - Breasts develop, body grows in size and weight gain, increase the secretion of sweat, skin becomes greasy, growth in pelvic bones and slim in the waist, increase in the size of the hip, pubic and underarm hair, menstruation begins.
  - Different feelings: Getting annoyed quickly and easily. I feel I can identify what is useful and not useful to me. I develop feelings for someone. Moodiness, anger, feeling sad.
  - Changes in the things you like (for example, you might like a new hobby that you did not like before).
  - A desire for more independence from your parents and family (for example, you might want to spend more time with your friends and less time with your family. But this does not mean you don’t love your family, it means you like being with your friends often).
  - Worrying about your body and the way you look (for example, you might not be as happy with the way your hair looks or how you fit into your clothes).
  - Feeling pressured by friends to act a certain way (for example, your friends might ask you to be mean to another girl and you do not know how to say no to them because they are your friend).

Say to participants:

“All of these physical and emotional changes are normal.”
“Everyone develops at their own pace, some earlier and some later.”

“It is important not to tease others who may develop earlier or later.”

“Young people often feel uncomfortable, clumsy, or self-conscious because of the changes in their bodies.”

“These are all normal changes. Sometimes these changes may be new and exciting, but other times they may be hard.”

“Sometimes it can help to know other girls your age going through many of the same things as you. I went through puberty and can remember what it’s like, so you can talk to me if you need some information. Also, you can speak to the other girls in the group about how you feel.”

Ask the girls to write down any questions they have anonymously on a piece of paper and then collect the questions up and address them at the beginning of the next session.

Activity 2: Good, Confusing and Bad Touches

Required Materials: Flip chart and markers or chalkboard and chalk

Time: 15 minutes

Description of Activity: Pose the following question to the participants.

- What different kinds of touches are there? (Answers should fall into the categories of good touches, confusing touches, and bad touches.) Draw three columns on a chalkboard or flip chart. Write a title at the top of each of the columns – good touches, confusing touches, bad touches.

- What are some examples of good touches, confusing touches, and bad touches? Write the participants’ examples of the kinds of touches into the corresponding category on the table, as illustrated in the following table:

<table>
<thead>
<tr>
<th>Good touches</th>
<th>Confusing touches</th>
<th>Bad touches</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hugging</td>
<td>Kissing</td>
<td>Kicking</td>
</tr>
<tr>
<td>Holding hands</td>
<td>Tickling</td>
<td>Biting</td>
</tr>
<tr>
<td>Hair brushing</td>
<td>Touching private parts</td>
<td>Punching</td>
</tr>
<tr>
<td>A pat on the back</td>
<td>Handshake with a pinch</td>
<td>Slapping</td>
</tr>
<tr>
<td>A doctor’s examination</td>
<td>Back rubs</td>
<td>Pinching</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Forcing sex</td>
</tr>
</tbody>
</table>

Explain that some of these touches could be good touches or bad touches, depending on the intent of the touch. If an older man starts a kiss with a
child, it could be a bad touch, but if a mother kisses her child, it is a good touch. If a back rub is intended to lead to sexual activities, it could be a bad touch, but if a sister pats the back of a baby, it is a good touch. Sexual exploitation usually happens gradually. It starts with a good touch, goes to a confusing touch, and into a bad touch. It also usually involves tricks, threats, or treats. It often involves a person known to the exploited person, even though it also happens with strangers. Many times, it can involve a pact of secrecy, and it can affect girls.

**Activity 3: Preventing Unwanted Advances**

**Required Materials:** None

**Time:** 20 minutes

**Description of Activity:** Tell the story of Amina.

Amina was always sent by her mother to sell groundnut. One day a man invited her to his shop and offered to buy all her groundnuts. While she was packaging the groundnut, he started rubbing her breast.

Divide the girls into 6 groups and pose the following questions:

- What would you do now if you were Amina?
- Who will you report to?
- How you avoid being sexually abused?
- What might be some of the reasons for her to not tell anyone?
- Briefly ask the group if they can think of reasons that it might be hard for them to stand up for themselves in a situation like this.

Bring the participants back into a plenary session and ask each group to say what they had decided to do. Have a discussion about the ideas the girls provide.

**Activity 4: Deciding When to Have Sex**

**Required Materials:** “Reasons to have sex” cards, flip chart, markers, pens, tape

**Time:** 60 minutes

**Description of Activity:** Split the girls into four groups. Give each small group a full set of the “reasons to have sex” cards, flip chart paper, marker pens, and tape.
Ask each group to divide their flip chart paper into two columns and write “Acceptable Reasons” on one side and “Unacceptable Reasons.” Show them what to do on the whiteboard.

Ask the small groups to discuss the statement on each card to decide which statements express “acceptable” or “unacceptable” reasons for deciding to have sex, and glue the picture cards under the appropriate column heading. Explain that different people will have different opinions and ideas and would make different decisions. So, it’s good if everyone listens to each other and does not act judgmentally if someone has a different idea.

Explain that you will want a representative from each group to present their ideas and say what reasons they thought were okay for having sex and which were not and why.

When the small groups have completed the tasks ask them to hang their flip chart paper at the front of the room.

Ask for short presentations from each group.

Encourage discussion of major differences between the different groups’ ideas about when and why it is acceptable to have sex and when and why it is not.

Discuss any “reasons to have sex” which are to do with being forced or pressured that participants find acceptable.

Point out that these reasons – i) to different degrees, ii) pressurize people and reduce the freedom of their choices.

Conclude by saying that we all need to consider carefully when and who we want to have sex with and why we decide to have sex with them. Sometimes decisions are very hard indeed, so we should remember that and try not to be judgmental when other people have sex in situations where we think they should not. In the end, we all have to live with the decisions we make. Decisions that are not made wisely can give you many regrets later on in life.

**SUMMARY OF MODULE 4**

This module has two sessions that contribute to building self knowledge and good daily practice around hygiene and personal sanitation. It also supports understanding about the changes which puberty brings and how to manage oneself as those changes take place.
MODULE 5: IMPORTANCE OF SELF-WORTH AND SELF-ESTEEM

This module is composed of three session that have different activities which are listed below.

**Session 1: Self-Identity and Discovery**
- Activity 1: Self-Identity and Discovery
- Activity 2: My Self-Worth, My Value

**Session 2: Self-Esteem**
- Activity 1: Facilitated Discussion
- Activity 2: Self-Esteem Building – “A Pat on the Back”
- Activity 3: Improving Self Esteem – Self Talk

**Session 3: Understanding Assertiveness, Passiveness and Aggressiveness**
- Activity 1: Assertiveness, Passiveness and Aggressiveness
- Activity 2: Self-Determination – the Story of Asma’u the Surgeon (Medical Doctor)
- Activity 3: Playlet – Talatu on Her Way from School
- Activity 4: Character Traits Role-Play
- Activity 5: Exercises

**LEARNING OBJECTIVES**

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

1. Understand the dignity and value of all individuals.
2. Understand what is self-esteem and how it can improve.
3. Better understand and identify assertive and non-assertive behavior in self and others around and how to handle aggressive behavior with greater self-confidence.
Session 1: Self-Identity and Discovery

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

1. Gain understanding of who they are, their individual dignity and value as well as recognize the value of every other human being around them.

2. List qualities that they most admire about themselves.

3. Change negative talk into positive talk.

4. Explain ways to improve their self-esteem.

Activity 1: Self-Identity and Discovery

Required Materials: Cards or pieces of flip chart papers cut into small sizes, markers and office pins, chalkboard

Time: 20 minutes

Description of Activity: Each participant to identify what her strengths or character traits are, and what she is good at – that is, any easily identifiable talents and skills. Facilitator to assist participants (who cannot write to) write same on a piece of paper or cardboard for them and get the paper pinned at the back (shoulder level) of each participant who would then be asked to go around the hall to display same.

Ask volunteers among the participants to comment on their identified abilities or skills/talents, and what such mean to them.

Further ask volunteers among the participants to mention any particular character trait in somebody else that they admire or cherish but which they lack or don’t have and would like to have.

The facilitator is to watch out to acknowledge and celebrate participants who volunteered to comment on the identified personality traits, special gifting/talents, skills, etc.

Participants who comment on those of others should be specially commended and possibly reward them with an applause or a piece or two of chocolate.
Activity 2: My Self-Worth, My Value

Required Materials: Writing materials, flip chart, markers or chalkboard, chalk

Time: 1 hour

Description of Activity: Facilitator teaches participants a song with the theme of self-worth.

Facilitator to give lyrics of the song, then ask participants whether they have heard the song before.

Facilitator explains the wording of the song, emphasizing the core message in the song and relating same to the theme of the session.

Ask how many in the audience know the song and invite such to the front to join the facilitator to teach the song to those who don’t already know.

Get participants to sing the song a few times over.

Ask participants to explain what they understand by self-worth or the word value.

Check to ensure participants have the correct understanding of what value means. The facilitator can explain or provide the correct meaning of the word value.

Form small groups and then assign them to discuss and come up with what they consider to be the most important thing in their lives.

Circulate around the small groups to guide them in processing this activity and assist them in writing their responses on the response card to be presented at plenary.

Collate and paste the inputs from all the groups on the wall in front of the class or write them out boldly on the chalkboard or flip chart paper for all the participants to see.

Commend the efforts of the participants and draw important lessons and emphasize critical highlights therefrom.

Ask participants to go back to their syndicate groups, deliberate further and attempt to rank the various, “most important things” listed on the board in order of priority for them, with the most important of them all as the number one priority.

Assist each of the small groups to complete this exercise and then discuss in a plenary session.
Endeavor to encourage participants to ask questions and give any feedback.

Next, ask the participants to vote (by show of hands) which of these selected “most important things in life” is more valuable than their individual selves.

Enquire about the basis for their choices and conclude by emphasizing how valuable they are. Underscore the need for them to endeavor to always conduct themselves with dignity and self-worth.

Challenge participants to each share one thing that makes them know they are very special and of great value.

In conclusion say that self-worth means that we believe we have value and are proud of who we are and how we treat others. It means we are deserving of great things.

### Session 2: Self-Esteem

By the end of this session, participants should be able to:

1. Understand self-esteem.
2. Identify what boosts self-esteem.
3. Use skills gained on self-esteem to make good decisions.
4. Link positive self-esteem with good decision-making.

#### Activity 1: Facilitated Discussion

**Required Materials:** None

**Time:** 20 Minutes

**Description of Activity:** The facilitator asks participants to explain what they understand by self-esteem and whether respondents consider it important and why. It is important that active participation in discussing this subject is encouraged to assist participants to gain in-depth understanding of self-esteem. The facilitator then summarizes the discussion by highlighting self-esteem:

- As a person having a good opinion about themselves, their personality, character and abilities.
- As a situation when a person sees self in a positive way and acceptance of one’s strengths and weaknesses.

Emphasize that possessing high self-esteem is not synonymous to or does not mean that a person behaves as if he/she is better than others, rather it means that the person has accepted self as he/she is.
Also, the fact that one’s self-esteem does not depend on the person’s physical appearance, mode of dressing, wealth nor on what others think or say about the person.

**Activity 2: Self-Esteem Building – “A Pat on the Back”**

**Required Materials:** Papers, tape, pin, paper clip or clothespin

**Time:** 20 Minutes

**Description of Activity:** This is a short, fun, and “feel good” activity to raise self-esteem and build team spirit. It is conducted most successfully with a group that has been together for a while and knows each other well. You might use it during the self-esteem sessions or at any time for a “pick-me-up” and a group bonding experience. Give one sheet of paper, a pen, and something to attach the paper (tape, pin, paper clip, and clothespin) to each participant.

Explain that we have all made an impression on each other in one way or another. We all have some positive things that we would like to say to each other, but sometimes we forget to tell each other the good things. This exercise gives us an opportunity to share with each other the impressions we have of each other and have some fun at the same time.

Note that it is important to stress that participants focus on positive and good things to avoid having anyone writing negative things on the cards.

Instruct them to write their names on an upper corner of their papers and to make a symbol that represents them in the center. They could trace their hand, draw a star, heart, or sun—anything that represents them. Next, attach the papers to their backs. Ask the participants to think about the different people in the room.

Use the following questions: What positive words would you use to describe each person? What happy message would you like to give to different people in the room?

Explain that when I say, “Go!” you should move around and write one or two words on each other’s papers (or draw symbols to represent those words). When most seem to have finished, say, “Stop!” and let the participants remove their papers from their backs. There should be a great deal of joy and laughter as people see the positive feelings others have for them!

Wrap up: Have them read the statements aloud, e.g. “My name is __________, and I am beautiful, powerful, smart, dynamic, strong, a true leader.” This can be a powerful reinforcement to self-esteem as the participants actually “own” the statements by reading them aloud and sharing them with the group. Ask participants to summarize what they have learned.
Activity 3: Improving Self-Esteem – Self-Talk

Required Materials: Cards, pens, talking sticks, copies of “Your Identity: Many Parts Make You Strong”

Time: 1 hour

Description of Activity: It is good to recognize that we have some weaknesses that we can improve upon. Explain that in this activity, they will discuss “self-talk.”

Ask the girls to think about things people say to themselves that make them feel bad about themselves (for example, “I’m not smart enough”). Ask the girls to write/draw an example on a card. Collect the cards from each girl and shuffle them together.

Divide the girls into teams of 5/or 6 groups.

Ask each team to form a tight, close circle and sit down. Place the same number of cards as there are players in a pile in the centre of the circle.

Give 1 girl on each team a talking stick.

Explain and demonstrate that: The girl holding the talking stick will choose one card from the pile and read the card out loud. The group must provide suggestions to change what is written on the card into a positive statement (for example, “I am a valuable person” instead of “I am no good”).

Only those girls holding the talking stick are allowed to speak. A girl who wishes to speak must request the talking stick before speaking. The group will have 3 minutes to discuss each card. After 3 minutes the girl holding the talking stick will choose and read out loud the next card in the pile. Continue until everyone has had a chance to respond to a card.

Give each girl a copy of “Your Identity: Many Parts Make You Strong.” Ask them to check each box that describes them.

Watch for:

- Does each girl provide an example of negative self-talk?
- Do the girls in each group work together to change the negative self-talk into positive self-talk?
- Is each girl requesting and holding the talking stick when they wish to speak?

Facilitate a discussion using the following questions:

- Was it difficult to change the statements into something positive?
• How did it feel to change the negative comments on a card into positive comments?

• Why is negative self-talk dangerous? (Answer: If we say negative things about ourselves, we may begin to believe them and behave as if the beliefs are true. Negative self-talk can cause stress, depression, feelings of powerlessness, etc.)

• What can we do to stop negative self-talk?

• What can we do to remind ourselves of all the things that make us strong?

Conclude with the following statements:

• Stand firm and remain unyielding to pressures from others around to try to influence your behaviour negatively.

• Rely and draw support from family, confide in the closest member of the family.

• There is no another you, know that you unique and of great value no matter what you lack or visible setbacks in life.

• Be patient with yourself – if you make a mistake, try again.

• You occupy a definite space in God's programme, so don’t waste the opportunities you have today.

**Guide for Facilitator:** Explain that self-esteem is important because how people feel about themselves influences what they accomplish in life. If people believe in themselves and their ability, then they are able to work hard, reach set goals and accomplish what they set out to do. Having self-esteem does not mean that you never get upset or angry with yourself. Everyone gets frustrated at times. But someone with high self-esteem can accept his or her mistakes and move on. If another person tries to convince or persuade him or her to do something, they really do not want to do, people who feel good about themselves will be less likely to fall under another person's pressure. The opposite is also true. People with low self-esteem may be more likely to fall under the influence of others, not trusting their own values or decisions.
Session 3: Understanding Assertiveness, Passiveness and Aggressiveness

At the end of this session, participants would be able to:

1. Understand the three dimensions of assertiveness, passiveness and aggressiveness as the main behavioural patterns that shape the personal development and growth of a person.

2. Better appreciate import, implication and application of each of these personality traits/behavioural patterns.

3. Understand the imperatives of assertiveness in building and nurturing enduring relationships that would engender personal self-development.

4. Better understand and identify assertive and non-assertive behavior in self and others and how to handle aggressive behavior with greater self-confidence.

Activity 1: Assertiveness, Passiveness and Aggressiveness

Required Materials: None

Time: 1 hour

Description of Activity: Explain the concepts of assertiveness, passiveness and aggressiveness.

Ask participants in plenary to discuss and explain what they understand by assertiveness, passiveness and aggressiveness and how these words relate to them in their daily life and in their relationships with people around them.

Explain the meaning of the words if participants are not familiar with them.

- **Assertiveness** is standing up for one's rights without violating anyone else's. It is the capacity to express one's feelings, thoughts and ideas and being able to stand by it without putting others at a disadvantage or making them feel bad. Being assertive makes one feel better about oneself, confident, in control and respected by others.

- **Passiveness** represents a personality that is easy-going, compliant, submissive; someone contented to give up their own rights so that others can achieve theirs.

- **Aggressiveness** is a disposition that wants to stand up for one's rights at the expense of someone else.

When they understand the words and the distinction between the words, ask them to site examples of the characteristics of someone who is assertive, aggressive and passive and demonstrate how such a person typically acts.
Here are some of the typical characteristics of the personality traits:

**An Assertive Person**

Tends to:
- be self-motivated, with disposition to identify opportunities
- display a self-confident disposition
- be ethical – with drive to go by norms and principles
- be strong drive, self-willed and bold
- be possessive, always desirous of being in control
- display courage and not deterred by challenges
- demonstrate irrepressible disposition, strong commitment to set goals
- be undeterred when confronted by challenging and constraining circumstances/obstacles in life

**A Passive Person**

Tends to:
- be easy-going, compliant, submissive
- possess a low self-esteem and self-will
- be indecisive, easily influenced/swayed by the opinion of others
- be unambitious
- be contented, display a docile, indifferent disposition on issues around
- be easily swayed and easily compromised
- be evasive and elusive

**An Aggressive Person**

Tends to:
- be impatient, hasty in taking decisions and actions
- be temperamental and overtly strong willed
- possess a violent and hostile disposition
- have an unfriendly, uncaring tendency
- be immodest, insolent, hasty and reckless
- be insensitive, intolerant, hostile and disrespectful
Guide for Facilitator: Explain that

- Passive behaviour may seem polite, but it leads to disempowerment.
- Aggressive behaviour may seem empowered, but in fact it is a form of violence.
- Assertive behaviour is the most empowered way of interacting with others while still respecting everyone’s rights and feelings.
- Being assertive is important for girls to live happy lives and to reach their potential. Therefore, embracing assertive behaviour is key for girls to begin their journey to empowerment.

Activity 2: Self-Determination – The Story of Asma’u the Surgeon (Medical Doctor)

Required Materials: Asma’u’s story in Appendix G

Description of Activity: Facilitator to narrate the story of Asma’u on self-determination. The full text of the story is in Appendix G. Facilitator should ensure that the story is clearly understood by participants and the desired import sufficiently conveyed.

Invite comments from participants on Asma’u's story shared.

Ask participants to identify what they like the most about Asma’u’s story.

Enquire if participants know someone who has a similar story like that of Asma’u.

Ask participants to identify what moral lessons can be learned from Asma’u’s story.

Activity 3: Playlet – Talatu on Her Way from School

Required Materials: Talatu’s story in Appendix H

Time: 1 hour

Description of Activity: The playlet about Talatu on her way to from school is in Appendix H.

Ask participants to highlight what Talatu did that she shouldn’t have done and what she should have done but failed to do.
Ask participants to vote who between Talatu and Ladidi is more likely to be in danger of being cajoled or seduced.

Ask each side to explain or justify/defend their vote/answers.

Ask participants to further vote (between Talatu and Ladidi): who acted in an assertive way and was she doing the right thing?

Ask at least three participants to comment on either Talatu or Ladidi and explain what they would do differently if they were faced with the same situation.

Ask participants to outline lessons learned in the role-play and to specify the areas that each lesson applies to them.

Upon completion of the role-play, ask participants to comment on the role-play – what they like and what they don’t like.

**Guide for Facilitator:** Prepare for this session at least a day ahead of the presentation day. Select participants to conduct the playlet and prepare them well ahead, possibly rehearsing the play prior to presentation.

**Activity 4: Character Traits Role-Play**

**Required Materials:** None

**Time:** 1 hour

**Description of Activity:** Facilitator selects participants to role-play the three personality traits to assist in re-enforcing their understanding of the personality traits.

Facilitator to process the three different role-play activities encouraging participants to be actively involved in discussing the outcome of each role-play and the application of each.

Facilitator to challenge participants to identify the positive character traits they admire the most as demonstrated during the role-play and to explain why such stood out for them.

At the end, ask participants to vote which of these three character traits they consider the most desirable and why. Emphasize to participants the need to be assertive, resist peer pressure, every cultural inhibition and take their destinies in their hands.
Guide for Facilitator: It is necessary that the participants clearly understand the three distinct character traits. These notes provide required clarity for participants on these character traits.

Assertive Personality: The exercise of assertive skills is very important as it insulates us against pressures to do things that we should not desire or want to do, e.g. fornication, adultery, cultism, stealing. Assertiveness is important:

- To prevent being taken advantage of or abused e.g. sexual exploitation
- For younger people to resist undue influences and peer pressure
- To encourage dialogue, elicit questions and provide responses
- To provide the impetus, the personal power to manage and solve many of life’s problems

Passive (non-aggressive) Personality: A passive or non-aggressive personality represents a personality that has an easy-going, compliant, submissive disposition, contented to give up own rights so that others can achieve their own. A passive (non-aggressive) personality makes the individual feel helpless, resentful, disappointed and anxious. The consequence of a passive personality is that the individual:

- Hardly gets what is due
- Exhibits resentment with a build-up of anger
- Experiences loneliness
- Suffers incessant violation of own rights

Aggressive Personality: Aggressiveness connotes a disposition to want to stand up for one’s rights at the expense of someone else. Aggressive behaviours make the individual feel angry, frustrated, bitter, guilty or lonely, with the consequence of the person ending up dominating, likely even humiliating others and succeeding or winning at the expense of others.
Activity 5: Exercises

Required Materials: None

Description of Activity: Ask participants to give real examples of aggressive personalities that they or their friends have shown or have used them in real life.

In their small groups, ask participants to prepare for role-play showing assertive, aggressive or passive personalities.

At plenary, ask participants how they felt preparing and doing the role-play.

Group Discussion:

- What are the benefits of being assertive from the activities and stories? Response may include: when you are assertive you do not hurt others; you gain respect for yourself; your rights and those of others are respected; everyone feels good and satisfied.

- Why is assertiveness necessary? Response may include: it is very important for us to exercise assertiveness skills when we are pressured to do things that we should not like fornication, adultery, cultism, stealing. Assertiveness helps to prevent sexual exploitation; to resist peer pressure; offers us the personal power to manage and solve many of life's problems, etc.

SUMMARY OF MODULE 5

This module which was titled Importance of Self-Worth and Self-Esteem has two sessions.

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

1. Understand the dignity and value of all individuals.

2. Better understand and able to identify assertive and non-assertive behavior in self and others around and how to handle aggressive behavior with greater self-confidence.
MODULE 6: HEALTHY RELATIONSHIPS

This module is composed of two sessions that have different activities which are listed in the table below.

The overall module will take 5.5 hours.

<table>
<thead>
<tr>
<th>Session 1: Positive Relationships</th>
</tr>
</thead>
<tbody>
<tr>
<td>Activity 1: What Does Love Mean?</td>
</tr>
<tr>
<td>Activity 2: How to Handle Disagreements</td>
</tr>
<tr>
<td>Activity 3: Friend Wanted</td>
</tr>
<tr>
<td>Activity 4: What Would I Do?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Session 2: Managing Stress</th>
</tr>
</thead>
<tbody>
<tr>
<td>Activity 1: What Does Stress Mean?</td>
</tr>
<tr>
<td>Activity 2: Role-Play on Stress</td>
</tr>
<tr>
<td>Activity 3: Blow Up the Balloon</td>
</tr>
<tr>
<td>Activity 4: Role Model – The Story of Khadija</td>
</tr>
<tr>
<td>Activity 5: Managing Stress and Other Challenging Situations</td>
</tr>
<tr>
<td>Activity 6: Managing Stress and Other Challenging Situations</td>
</tr>
</tbody>
</table>

LEARNING OBJECTIVES

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

1. Acquire skills in how to deal with different types of relationships, including relationships with friends, parents and partners.

2. Understand the difference between healthy and unhealthy relationships.

3. Strategize how to avoid unhealthy relationships.
Session 1: Positive Relationships

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

1. Acquire skills in how to deal with different types of relationships, including relationships with friends, parents and partners.

2. Understand the difference between healthy and unhealthy relationships.

3. Strategize how to avoid unhealthy relationships.

Activity 1: What Does Love Mean?

Required Materials: Props, pens, small papers, post-it notes, A3 paper, markers, flip chart paper and, colored pens

Time: 20 minutes

Description of Activity: Explain that today we are going to talk about relationships and what the difference is between healthy and unhealthy relationships. But first, let us talk about what love means. Ask them what love means to them. (Get them to think about love for different people in their lives, e.g. their friends and family members. They may also mention love or feelings for boys.)

Divide participants into groups of five. Each group should decide on someone they love (e.g. mother, father, sister, brother, friend etc.) and think about two ways that they would use to express their love for this person, and two ways that they would expect this person to express their love back. They can show this through drawing or words. Give them some A3 paper and colored pens so that they can draw: Ways I Express and Ways They Express.

When the girls have finished their group discussion, call everyone back to a full circle. Ask them to share their ideas.

Explain that the way we love someone and the way we expect them to love us is similar across different relationships. There are certain things that we expect from a loving relationship and this applies to all relationships that we have. But sometimes the behavior of these people may not meet our expectations. Sometimes we can express our love in a certain way, but it might not be returned.

When a relationship (with a family member or friend) doesn’t meet a girl’s expectations, or the love is not returned, is there anything a girl can do about this?
Activity 2: How to Handle Disagreements

Required Materials: Flip chart and markers or chalkboard and chalk

Time: 30 minutes

Description of Activity: Ask participants to brainstorm what disagreements they have had with their parent/guardian in the past six months. List the disagreements that the participants call out.

Then divide the group into pairs. Assign each pair of participants a disagreement from the brainstorm. If you need additional ideas you can use the following:

- Your parent/guardian told you not to spend time with a certain boy.
- Your older sister saw you with the boy and reported it to your parent/guardian.
- Your mother wants you to wake up early in the morning to help with the household chores, but you want to sleep in.

In each pair, one person is a young girl and the other is the parent. Ask each pair to role-play the disagreement in their role for two minutes.

After each role-play, ask the group:

- What helped the adult understand the adolescent? What didn’t help?
- How could the situation be improved?
- What could the girls and the parents/guardian do to understand each other better?

Next, switch roles and have another disagreement for two minutes.

Ask three groups to perform their argument for the rest of the participants.

Debrief with the group after each of the three role-plays about what the participants understood from the role-play.

Activity 3: Friend Wanted

Time: 20 Minutes

Description of Activity: Ask participants to think of someone they would consider a good friend or someone they would like to be their friend. Why is that person a good friend? Why do you want that person to be your friend?

Now, ask participants to create a 30-second “Friend Wanted” radio advertisement. They do not need to write it down, and it does not need to
be perfect. The advert should simply indicate interests, hobbies and positive qualities they are seeking in a good friend.

Participants share their 30-second advertisement with the group. For fun, use a pretend radio microphone.

After everyone has shared their radio advertisement, ask participants the following discussion questions:

- What are some of the key qualities’ participants are looking for in friends?
- Why are these important qualities? (Participants may say things like trust, make them feel good about themselves, have their best interest at heart, care about them and/or won’t force them to do things they don’t want to do).

### Activity 4: What Would I Do?

**Required Materials:** None

**Time:** 30 minutes

**Description of Activity:** Read the first sentence from “Friendship Scenarios” (see box below) one at a time, allowing participants to give their response after each sentence. Ask participants to complete the sentence. Ask them to be as honest as possible and answer how they would actually respond.

**Friendship Scenarios**

- If my friend asked me to help watch her little brother, I would...
- If my friend asked me to drink, I would...
- If my friend asked me to help carry a heavy bag to the market, I would...
- If my friend asked me to go on a double date with two older guys who were going to give us gifts, I would...
- If my friend asked me to lie to her parents for her so she could spend the night with her boyfriend for the first time, I would...
- If my friend told me to have sex or else, I wasn’t a real woman, I would...
Group Discussion:

- Are there things you would rather not do, but you would do it if a good friend asked you to? Participants do not have to disclose what this is but try to explain or understand why one would make this decision to do something which she would rather not do. How could participants avoid a situation like this?

- When is friendship no longer healthy or good for you?

- What are two things you would not do for your friends, no matter what?

Wrap up the session by reminding participants that healthy friendships are important for young people, but sometimes they need to have boundaries. Tell them: “Sometimes friends may ask you to do things that are not in your best interest and you have to be strong and do what is best for you.”

Between now and the next time the group meets, think about: Take a look at your friends. Do your friends have the qualities detailed in your radio advert? Take a look at yourself. Could you be the person selected for your own advert?

Session 2: Managing Stress

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

1. Identify factors that contribute to stress
2. Recognize the effects of stress on well-being
3. Recognize their own stresses and constructive ways of responding to stress.

Required Materials: balloon, flip chart

Time: 1 hour

Activity 1: What Does Stress Mean?

Description of Activity: Ask the participants, “what do you understand by the word ‘stress’?” If they need clarification, explain that there are several things causing tensions all the time. These can lead to stress overload that can cause a person to behave irrationally or get into unhealthy things such as discord in an interpersonal relationships, using drugs, negative emotional outbursts etc. to cope with stress. If stress is not managed it can lead to emotional outbursts (anger, depression) or even emotional imbalance. Remind the participants that talking and sharing a problem with a family member or a good friend can help.
Activity 2: Role-Play on Stress

Description of Activity: Divide the group into smaller groups. Ask each group to do a role-play depicting how they would deal with a stressful situation. Give them 10 minutes to prepare and 5-7 minutes each to present the role-play.

Group Discussion:

- What do you think caused the stress in the role-play depicted here?
- Who was under stress?
- How did stress affect the person?
- What was the key strategy used to deal with stress?
- Was it realistic? Or were all of the techniques identified positive?
- What positive techniques can we use to replace these?
- What else could have been done to deal with stress?
- Ask them also to think about the different things that the girl can do to manage stress.

Activity 3: Blow Up the Balloon

Description of Activity: Discuss with the girls that we tend to keep many feelings that hurt locked away inside us. When the accumulated load of hurts become too much to manage, they burst out. By then, we have no control over them. But if we are more aware of our feelings, we can express them in safe ways and do not harm others or us. We do not allow them to build up.

Take a balloon and blow it up, asking the girls to imagine the balloons as some of the feelings they have. They have not been expressed, and they are getting bigger and bigger inside the girl’s hearts. Some of the feelings are those of sadness, anger, or fear.

Ask the girls what would happen if you continued to blow up the balloon (it would burst). Say, you were upset, but now you are angry (blow up the balloon more), now you are really mad (blow more), you feel like hitting someone or something and shouting (blow up more, the balloon may burst).

Now, blow up another balloon. Tell the girls to imagine a situation where one of them was upset with her friend because she did not come yesterday as promised and made you wait for hours. The next day you talked to your friend about how upset you were and felt better. The facilitator should symbolize this by not blowing the balloon any further but letting it stay its size. As you talk more and more with your friend, you realize that she had to
rush to the hospital because her younger sister had hurt herself badly. The anger goes away. So the facilitator lets the air out of the balloon slowly. The facilitator can use an example for sadness or fear as well.

Ask the girls to close their eyes and imagine the balloon. This is their balloon. It is filled with feelings of sadness, intense anger, and fear. These feelings are getting bigger and bigger. But then you find someone to talk to, or you tell yourself you are good. Take a deep breath. Relax. The balloon starts getting smaller because air is slowly going out of it. You relax and talk, you feel good. All the feelings that hurt are becoming smaller. Eventually, they become so small that the balloon becomes limp and is blown away by the wind. Feel the balloon blowing away. Feel light as if a weight has been lifted. Relax and open your eyes. You are feeling so much better.

**Group Discussion:**

- What sort of balloons do you have, full ones ready to burst or soft ones?
- Can negative feelings go away if you want them to?
- How do you help yourself?
- How can others help you?

**Activity 4: Role Model – The Story of Khadija**

**Required Materials:** The Story of Khadija in Appendix D

**Time:** 45 mins

**Description of Activity:** The facilitator narrates the story about Khadija on fighting through the odds of life. The full text of the story is in Appendix D. The facilitator should ensure that the story is clearly understood, and the desired import sufficiently conveyed.

Invite comments from participants on Khadija’s story.

Ask participants to identify what they like the most about Khadija’s story.

Ask who among them would like to do like Khadija and talk things over with their parents.*

Further ask participants if they know of any girl who is currently facing situations similar to or has a similar story to Khadija.*

Encourage participants to identify what moral lessons can be learned from Khadija’s story.
Guide for Facilitator: Process responses to the starred (*) questions discretely, noting respondents and their identities to pass them over to mentors as well as for possible follow up/support after the school programme.

Activity 5: Managing Stress and Other Challenging Situations

Require Materials: Story of Beauty Out of Ashes in Appendix E

Time: 1 hour

Description of Activity: The facilitator to narrate the story: Beauty Out of Ashes – The Story of Mallam Jamilu’s Family. The full text of the story is in Appendix E. The facilitator should ensure that the mallam Jamilu family story is clearly understood and the desired import sufficiently conveyed.

Invite comments from participants on mallam Jamilu family's story and the events that followed afterwards.

Confirm what inspires them most in the whole incident that occurred in this family.

It was said that “Maryam, Begel and Amina convinced their stepmother to allow them to go back to school.” What do you think they said or did to have convinced their stepmother to allow them to go back to school?

Ask participants if they have heard of any story similar to that of mallam Jamilu’s family before. If there are, the facilitator is to encourage (one or two) participants to share in class the story they may have heard. The facilitator is to prepare to make this as interactive as possible and celebrate the courage of participants who volunteer to share.

Encourage participants to identify what moral lessons can be learned from this family’s story.

Activity 6: Managing Stress and Other Challenging Situations

Required Materials: The Story of Dangana in Appendix F

Time: 1 hour

Description of Activity: Facilitator to narrate the story of Dangana about taking one’s destiny into one’s hands. The story is in Appendix F. Facilitator should ensure that the story is clearly understood and the desired import sufficiently conveyed.
Invite comments from participants on Dangana’s story.

Ask participants to identify what they like the most about Dangana’s story.

Enquire if participants know someone who has a similar story like that of Dangana.

Encourage participants to identify what moral lessons can be learned from Dangana’s story.

Bring out the connections and link them to the real-life of the girls by asking them to talk about a situation that produces (physical, emotional, and behavioral) stress in their life. How would they tackle it now? Ask them to choose one of the practical techniques they learned today and use it the next time they are in a stressful situation.
## MODULE 7: LEADERSHIP

This module is composed of two session that have different activities which are listed below..

The overall module will take 3 hours 45 minutes.

### Session 1: Leadership Building
- Activity 1: Understanding Leadership
- Activity 2: Good Leader, Bad Leader

### Session 2: Self-Confidence
- Activity 1: What is Self-Confidence?

### Session 3: Good Communication
- Activity 1: Good Communication
- Activity 2: Non-Verbal Communication
- Activity 3: How to Communicate with Adults

## LEARNING OBJECTIVES

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

1. Understand the roles and responsibilities of a leader

### Session 1: Leadership Building

At the end of this session, participants should be able to:

1. List the roles and responsibilities of a leader
2. Identify own leadership abilities and strengths
Activity 1: Understanding Leadership

Required Materials: Black cloth for blindfolding; chairs and tables for creating obstacles; whiteboard and markers

Time: 40 minutes

Description of Activity: Announce the session title with learning objectives.

Ask participants to go outside the venue and select two leaders among themselves.

Prepare the venue by creating an obstacle path with a start and finish. Use chairs and tables strewn about on the path.

Ask the leaders to come in. Brief the two leaders that they have to lead the group through the obstacle path from start to finish and ensure no one touches any of the obstacles. All the others except the leaders will be blindfolded. Everyone has to form a line and stand behind the leader and place their hands on the person's shoulder in front of them. The two leaders have to lead the blindfolded participants from start to finish and ensure no one gets hurt or touches the obstacles separately.

Once everyone has crossed the obstacle, ask them to remove the blindfolds, and settle down.

Group Discussion:

- How did you feel walking the obstacle course blindfolded?
- How many of you hit an obstacle or trip?
- Were you able to complete the obstacle course without tripping?
- How did this process happen?
- Was there trust in the group and the leader?
- How did you, as a leader, feel doing this exercise?
- What was the criteria and process of selection followed while selecting the leader?
- Name some leaders you admire, and what are the qualities you admire in them?
- How can you build on your leadership skills?
Activity 2: Good Leader, Bad Leader

Required Materials: Flip chart and markers or chalkboard and chalk

Time: 25 minutes

Description of Activity: Arrange seats in a circle and place flip chart paper where everyone in the circle will see it or use a chalkboard visible to the circle of participants. Draw two columns on a sheet of flip chart paper. Write ‘Good Leader’ at the top of one column and ‘Bad Leader’ at the top of the other.

Ask: What do you think leadership means? (The action of leading a group of people or an organization.)

Why is it important for everyone to have some good leadership skills? (Advancement of your own goals, use your resources to reach your vision, they strengthen communication and decision-making, increase productivity, etc.)

Instruct them to think of a leader you admire (e.g., mother, community leader, celebrity, politician) and write (or think of) three qualities you believe makes that person an effective leader. Next, think of a leader you dislike (e.g., a celebrity or politician, or a character from a well-known story) and write (or think of) three qualities that make that person a bad leader.

Allow sufficient time for participants to write (or think of) these responses. Request each participant to share what they have written. Record the qualities listed on the chalkboard or flip chart paper under the column ‘Good Leader’ or ‘Bad Leader.’

Discuss the similarities and differences in the qualities that were suggested: Was anything surprising? Are there any similarities between the qualities for a good leader and for a bad leader? Do the leaders we do not admire have similar qualities to ones we do admire?

Discuss the question of how can we avoid becoming bad leaders. What can we do to be effective leaders?

Go around the room and ask each participant to list:

- A positive quality that you believe you already have.
- A positive quality that you would like to develop.
- A negative quality that you would like to manage or eliminate.

Ask the participants to summarize what they have learned. Fill in any key points they miss.
The key message is that leaders in our communities, families, state and country possess qualities causing different types of leadership. You can be a leader too! Ask for any final questions or comments. Remind participants where and when the next meeting will take place and what topics will be discussed.

Guide for Facilitator: Leadership is a serious responsibility, and with right training and guidance, you can build it. To work on your leadership skills:

- Reflect on yourself, be aware of your impact on others, manage your emotions effectively, use your strengths, and work on your shortcomings.
- See the big picture. Look beyond a narrow focus to take into account conditions outside your immediate areas.
- Create a shared vision for the group. Work with others to envision a better future and use this vision to focus all your efforts. Clarify purpose and priorities.
- Know your own values and what is most important to accomplish.
- Communicate effectively. Hold conversations focused on outcomes; balance advocacy with enquiry (asking questions finding out information); and clarify assumptions, beliefs, and feelings within yourself and others.
- Motivate committed teams. Create the clarity, trust, and recognition necessary to lead to high performance that can be sustained over time.
- Negotiate conflict. Reach agreements from which both sides can benefit. Lead change. Enable your work group to own challenges, enlist stakeholders, and navigate through unstable conditions.
Session 2: Self-Confidence

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

1. Define confidence.
2. Understand why confidence is important.
3. List ways to increase confidence.
4. Feel more comfortable speaking in front of a group.

Activity 1: What is Self-Confidence?

Required Materials: Flip chart and markers

Time: 45 minutes

Description of Activity: Explain to the group that a self-confident person is empowered and motivated to do well and accomplish her goals. She believes in her abilities.

What is a self-confident person like? Ask the participants this question. Ask one or two volunteers to do a short role-play portraying a self-confident person.

(BE CAREFUL: The facilitator must guide this activity to positive traits like her head held high, a smile on her face, firm handshake, confident voice. Don’t let it become about wearing expensive clothes or jewelry. That is superficial. Self-confidence comes from the inside and shows on the outside!)

Ask the group to discuss the following questions:

- How does a self-confident person walk? Talk?
- What kind of expression does the person have on his or her face?
- How does the person interact with others?
- What are some of the feelings the person may have?

Raise these discussion points:

- A self-confident person feels she can accomplish her goals (although she can still experience doubts and ask for assistance).
- She is confident in her abilities and isn’t afraid to meet new people or try new things.
- A self-confident person is also confident enough to ask for help when she needs it.
Conclude this session by discussing how mentors will assist their mentees in becoming self-confident.

REMEMBER: Self-confidence comes from the inside and shows on the outside!

**Session 3: Good Communication**

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

1. Different forms of communication.
2. Define and demonstrate effective non-verbal communication.
3. Describe effective communication skills.
4. List good listening skills.

**Activity 1: Good Communication**

**Required Materials:** Whiteboard, markers, note pads and pens for all.

**Time:** 60 minutes

**Description of Activity:** Announce the session title with objectives.

Have participants sit in a circle. Begin by playing the game “Chinese Whispers.” Ask one participant to think of a phrase or sentence. Direct them to whisper it in the ear of the person sitting next to them.

Each participant whispers what they think they heard to the next participant next to them.

The last participant says the phrase or sentence out loud.

Now play the game “Charades.” Have participants get up one at a time to act out a song or dialogue without using any words or sounds while the others guess the song or dialogue.

Ask participants to explain what they did to communicate their message when they were unable to use words (ex: facial expressions, body language, gestures). Were others able to guess? Was the message delivered effectively?

**Group Discussion:**

- In the Chinese whisper game, ask the first participant if the last sentence was their phrase. Did anything change?
- Did the message get lost or change in translation?
• What were the communication barriers which resulted in the distorting of the messages in both the games- Chinese whisper and charades?

• What are the key elements required for good communication to happen?

Instruct participants to identify one aspect of communication that they would like to improve and create an action plan on how they will go about it.

Explain that clear and direct communication is very important for relationships with peers, family, friends, and others in the community. For effective communication to occur, a person needs to express her or himself well, and the message needs to be received and understood.

Activity 2: Non-Verbal Communication

Required Materials: None

Time: 15 Minutes

Description of Activity: Ask participants what are some different ways to communicate (e.g., smiling, talking, laughing, waving, talking with hands, writing, singing, etc.)

Explain that much of our communication is non-verbal. Non-verbal communication is used to express a variety of emotions. For example, someone can communicate agreement by nodding.

Divide participants into six groups. Assign each group 2 to 3 feelings/actions from the following list and ask them to practice silently acting them out without letting the other groups see.

• Sadness
• Insecurity
• Anger or Rage
• Happiness or Joy
• Self-confidence
• Fear
• Anxiety
• Shyness
• Rejection
• Excitement
• Satisfaction
• Disappointment
Instruct each group to act out their feelings/actions for the larger group without speaking. Ask the other participants to guess what they are feeling. After each group has acted out their emotions, facilitate a discussion about non-verbal communication using the following questions:

- What are other gestures or expressions that we commonly use? (e.g., nodding, folding arms, crossing legs, standing with legs wide, smiling, rolling eyes, etc.)
- Why do people use non-verbal communication instead of expressing themselves verbally? (It comes naturally, to show they are listening, to react without interrupting, etc.)
- Is it possible not to use non-verbal communication? (No, or at least very hard).
- Can non-verbal communication contradict verbal communication? (e.g., a person is visibly upset but Anger says she is “fine.”)

**Activity 3: How to Communicate with Adults**

**Required Materials:** Flip chart and markers or chalkboard and chalk

**Time:** 40 Minutes

**Description of Activity:** Ask participants who, besides their friends, they feel most comfortable sharing various issues with. It could be someone in their family or outside their family. Ask:

- If you have a problem, who would you go to? Why?
- When you have achieved something, whom do you go to share the good news? Why?

Divide the group into 6 smaller groups and assign the following tasks to each group:

- Group 1: List all the issues you feel comfortable discussing with your older male relatives, like your father, grandfather, or uncles.
- Group 2: List all the issues you feel comfortable discussing with your older female relatives, like your mother, grandmother, or aunts.
- Group 3: List all the issues you don’t feel comfortable discussing with your older male relatives, like your father, grandfather, or uncles.
- Group 4: List all the issues you don’t feel comfortable discussing with your older female relatives, like your mother, grandmother, or aunts.
• Group 5: List all the issues you feel comfortable discussing with your older sibling.

• Group 6: List all the issues you don’t feel comfortable discussing with your older sibling.

Write all the responses on a flip chart as the groups list them to the plenary or write them on a chalkboard. Then paste the flip chart to the wall. For each of the three types of family members, make two columns. One column is for issues the group is comfortable discussing and one column is for the issues the group is not comfortable discussing. Take one list at a time and ask the group why they feel comfortable or uncomfortable discussing the issues they listed.

Ask the group to split up into pairs for a role-play. One girl will play the older male relative, older female relative, or older sibling of the other girl. Instruct each pair to pick one of the uncomfortable issues.

Bring the group back together and facilitate a discussion by asking the following questions. How did it feel to practice talking about some of the uncomfortable issues? What are some things you can do that would make it easier to talk about these issues in real life? What are some ways we can promote good communication between young people and their parents?

Explain that there are five skills that youth can use to improve communication with parents/guardians. These are the “Convincing” skills:

• Be Prepared. Know what you are asking for and think through the consequences of your request.

• Pick the right time—when the situation at home is relaxed.

• Be calm. Present your topic calmly and with facts.

• Listen to what your parents or guardians have to say and consider their point of view and whether they might be right. Remember that parents generally have your best interest at heart.

• After you still believe in what you want—be persistent. You may have to communicate with your parents about this topic several times.

Read out the following scenarios and ask participants to explain how the people in the scenario could practice ‘convincing’ skills. Select one of the following scenarios to discuss.

• Scenario 1: Ana wants to ask her parent or guardian to help her go back to school.

• Scenario 2: Maria’s father has been pressuring her to go out with one of his friends.
Guide for Facilitator: We communicate all day long, whether or not we are using words to share knowledge and experiences. Explain that others pick up messages from our facial expressions (smiling, frowning), body language (eye contact, body position), gestures-tone of voice and, written messages. The purpose of communication is to get your message across to others clearly and unambiguously.

Sometimes a message’s original meaning gets lost in the translation between thought and the act of communicating it. It may even result in rumors and gossip when original communication is distorted.

Clear and concise communication is an important life skill that needs to be practiced over a period of time. With effective communication adolescents can maintain healthy relationships, resolve conflicts peacefully, excel in school, and eventually get and keep jobs.

Verbal communication is when one person talks, and others listens and reacts or responds. In relationships, communication is usually informal. Communication misunderstandings and problems can happen when one person talks for too long, speaks too softly, interrupts the speaker, does not listen carefully, or when there are loud noises in the background or other distractions. Listening carefully is essential for effective communication. Many times, the listener is busy thinking about what they are going to say and does not pay close attention to what the speaker is saying. This can cause misunderstanding and confusion. It is important to listen closely to everything that is said without interrupting and then react afterwards.

Note: Communicating assertively will strengthen girls’ self-esteem. Even if girls are not successful in influencing their lives when they communicate assertively, clearly expressing their needs and claiming their rights will encourage them feel good about themselves.
**MODULE 8: FINANCIAL LITERACY**

This module is composed of one session that has different activities, which are listed below.

The overall module will take 1.5 hours.

<table>
<thead>
<tr>
<th>Activity 1: Financial Literacy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Activity 1: Why Savings and Why Save?</td>
</tr>
<tr>
<td>Activity 2: Wants and Needs</td>
</tr>
<tr>
<td>Activity 3: Where Do People Save?</td>
</tr>
<tr>
<td>Activity 4: Understanding the Responsibilities of Borrowing</td>
</tr>
<tr>
<td>Activity 5: What is a Savings Club?</td>
</tr>
</tbody>
</table>

**LEARNING OBJECTIVES**

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

1. Acquire an understanding of why savings are important and how to save

**Session 1: Financial Literacy**

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

1. Learn important ways of saving money.
2. Explore different ways of saving and places where they can save.
3. Understand how to prioritize when spending money.
4. Understand the costs of borrowing.
5. Explore ways to improve existing income-generating activities.
6. Raise awareness around the need for savings clubs.
Activity 1: Why Savings and Why Save?

Required Materials: None

Time: 30 minutes

Description of Activity: Facilitator says a series of statements and asks participants to stand up for each one that is true for them.

Stand up if you:

- Walked here today.
- Are wearing green.
- Never saved money before.
- Like to spend money.
- Know how much money you (your family) spent on food last week.
- Wish you had more money.
- Are saving money for something specific you want to buy.
- Think saving is important.
- Think saving money is difficult.

For those who think that saving is important:

- Why do you think so? (e.g. of response: Helps you use your money better, helps you depend less on other people, makes you feel secure when you have a problem and need money, helps you to plan for the future and achieve those plans.)
- Why is saving money difficult? (You do not have a regular income, do not have any extra money, you give any leftover money to parents for household expenses, spend extra money on things like sweets or lotion, do not have a safe place to keep money aside.)
- What would make you want to save money? (Take care of personal needs/wants, avoid depending on other people, to be able to make own decisions, help out family with household needs.)
- What would make you not want to save money? (It is not safe to save money, you can lose your money, money is too little to save, don’t know how to save.)

Explain that managing money involves all these things:

- saving money,
- spending money,
• planning how you will spend your money, and
• keeping track of how you spend your money.

Say to the group: Since most of us do not have enough money to pay for everything we need and want, we have to make choices about what we will buy and what we won’t buy. We try to save for things we will want in the future. We figure out how to stretch our money to cover the necessary expenses we face. It can be hard, especially if we have no regular income. One suggestion is to explain to your parents or caregivers what you need money for. Share with them your goals and plan and see if they can support you.

Guide for Facilitator: For the game above, make sure to keep the group moving. If you stop to discuss each statement, the time needed for the activity will increase significantly. Keep the group moving to keep the energy of the game up!

Activity 2: Wants and Needs

Required Materials: Paper and marker to make signs

Time: 30 Minutes

Description of Activity: Facilitator says, “I want you to imagine a line now between this side of the room and that side of the room. One end of the line represents our NEEDS. The other end represents our WANTS.”

Choose two places in your room or area to represent “wants” and “needs” so that participants can form a line between the two places. Place signs and also use tape for the line if possible.

Facilitator says, “I’m going to say an expense, something that we could spend money on. Your job is to decide if this expense is a WANT or NEED. If you think that the expense is only a need, place yourself close to the sign representing NEEDS. If you think that the expense is only a want, place yourself close to the sign representing WANTS. But if you are not sure, or you think that in some cases, the expense could be either a want or a need, place yourself somewhere in the middle of the two signs.”

When you are sure that everyone understands the game, read the following expenses, one at a time. After each expense, give the girls time to place themselves along the line of wants/needs.

• Water
• A second pair of shoes
- Top-up for your mobile
- Sweets
- Food
- Make-up
- Savings in case of emergencies
- Sanitary towels
- Medicine
- Hair products
- New scarf

When finished ask them, “Are needs and wants the same for everyone?” Ask two or three participants to share their own answer. When they have done so, tell them needs and wants are often different for different people. But to manage our money well, we have to decide what needs and wants are for us. The key to saving is making good decisions about spending our money. If you can spend less money and save even just a little bit, you will attain your savings goals in the end. Your short-term loss can become your long-term gain.

**Guide for Facilitator:** For the game above, make sure to keep the group moving. If you stop to discuss each statement, the time needed for the activity will increase significantly. Keep the group moving to keep the energy of the game up!

**Activity 3: Where do People Save?**

**Required Materials:** Flip chart and markers or chalkboard and chalk

**Time:** 10 minutes

**Description of Activity:** Ask the participants these questions and in a group session, discuss the answers:

- What are the ways people save in your community?
- Where do young girls keep their savings?
- Get the participants to mention all different ways people save, including things like; piggy banks (Container to put money in), at home, in holes in their yards, in jewelry boxes, in livestock, with savings groups, with microfinance institutions, with savings credit cooperatives, or with banks.
• Write their answers on the board/or flip chart

• Ask, which do you think is better, saving money at home or at a bank? Why?

• Discuss the advantages of putting money in the bank and saving it at home.

If the participants feel it is better to save the money at home, provide challenging reasons that demonstrate the insecurity of such actions such as:

• Your house catches fire and the savings are burned up with it

• Your house is robbed

Explain the benefits of keeping money in the bank or with other saving groups (to keep it protected, to put money away to save up for something and can keep myself from spending it on everyday things etc.).

Conclusion (2 minutes): Emphasize that to save you do not need a lot of resources. You can begin with the little money you have.

Remind the participants that it’s important to have saving goals so that they can achieve their plans.

Emphasize that it is safer and better to keep savings in the bank or with saving groups.

Stress that growing your money requires you to save in small amounts on a daily basis.

Activity 4: Understanding the Responsibilities of Borrowing

Required Materials: None

Time: 20 Minutes

Description of Activity: Ask if any participant has borrowed money before, what it was for and what the experience paying back the borrowed sum was like.

Group Discussion:

• Why is borrowed money different from your own money?

• When you borrow money, why do you have to pay it back?

• If you borrow money from a friend, do you have to repay it?
• When you borrow money from a friend, can you decide when to pay it back?
• When you borrow money from a financial institution (like a bank) or a savings group, can you decide when to pay it back?
• Does it cost you anything to borrow money from a friend or family member?
• Does it cost you anything to borrow money from a financial institution or a savings group?

Activity 5: What is a Savings Club?

Required Materials: Flip chart or chalkboard, one ball or another object that can be thrown

Time: 40 Minutes

Description of Activity: Participants are introduced to the idea of Savings Club.

Identify a possible individual or groups who may be interested to start a Savings Club.

Explain that we will begin our discussion on Savings Clubs.

Show the ball or throwing object and explain, “I will throw this ball to one person in the circle, and they need to catch it and provide a response to the question I’m going to ask.” Then they throw the ball to another person who also catches it and provides a response, and so on.

Ask participants: have you already seen, heard of, or been part of a Savings Club? What do you understand that a Savings Club is? Write the participant answers on a flip chart. Ask for clarification and ensure that all participants understand what Savings Club is.

Then ask participants why Savings Clubs are important? (Response may include: - a safe space to save, learn about and get to understand the idea of a savings culture, no banks in the community, personal needs, an opportunity for girls to take up and practice leadership role, improve self-confidence and planning skills.

Write all the responses on the flip chart as participants continue to throw the ball around.

Read back the responses to the group. Make addition if any important point is missing.
Group Discussion:

- Who can be part of a Savings Club?
- What are the qualities of a group member?
- Discuss how you can form a Savings Club.
- How can you form your own group?

Importance of Savings: Story of Zainab’s Story

A girl named Zainab sells awara in her community, she loved to go to school, but her parents could not afford it. In a bid to achieve her dreams, she organized her friends in the community to form a Savings club and save a little from their daily sales. After a short while, she gathered a reasonable amount to fulfill her dreams of being formally schooled.

SUMMARY OF MODULE 8

This module, which is titled Financial Literacy, has one session and four activities.

1. Learn important ways of saving money.
2. Explore different ways of saving and places where they can save.
3. Understand how to prioritize when spending money.
4. To understand the costs of borrowing.
5. Explore ways to improve existing income-generating activities.
6. To raise awareness around the need for savings clubs.
REFERENCES

3. https://safechild.org/challenge-program/
APPENDICES

The Appendices are provided for the facilitator’s use, and facilitators are advised to familiarize themselves with each story well ahead of any presentation.

Also included are a list of Energizers for facilitators to use at appropriate times during the sessions to keep participants active at all times and the sessions lively.

Appendix A: The Date Palm Tree Story
Appendix B: Binta’s Story – Challenges of Early Marriage
Appendix C: Amina’s Story – Challenges of Early Marriage
Appendix D: Role Model – The Story of Khadija
Appendix E: Beauty Out of Ashes – The Story of Mallam Jamilu’s Family
Appendix F: Dangana – My Future Without School
Appendix G: Asma’u – From Hawking to a Surgeon (Medical Doctor)
Appendix H: Talatu from School – A Short Playlet on Assertiveness
Appendix I: Hadiza’s Story of Personal Hygiene
Appendix J: Maimuna’s Story of Personal Hygiene
Appendix K: Ladi’s Story of Personal Hygiene
Appendix A: The Date Palm Tree Story

[The objective of this story is to help girls appreciate the importance of education to themselves, their family and community.]

The date palms are trees that are planted in our community just like other crops such as groundnuts, rice, soya beans, maize, and many others. Apart from the date palm, all the others bear fruits and are usually harvested within the year. Each year, the process is the same and so people who plant the yearly crops have to do it year in year out.

As for the date palm, it takes a lot of efforts to see it grow. It takes constant supervision, watering and protection for it to be nurtured to the maturity of bearing fruits after 6 -12 years. In fact, some date palm seedlings die due to animals and even activities of people who pull them out before they mature.

After the long toil, the date palm starts bearing fruits and year after year the fruits keep coming without future effort by the farmer. The farmers eat some of it, sell some and everybody within the community benefit from the date palm. The farmers are able to make good cool money, built beautiful houses and bought luxury cars and now live better lives. In fact the date palm is even used to beautify the environment and a good agent against wind destruction.

**SELF-VALUE SONG (‘YAR MUTUNCI)**

The facilitator sings the song dramatizing this calibre where possible and consequently asks each of the participants to depict their self-value.

Chorus : Mutunci na rayuwa ta, babu mai sauyata.

Nice ..........( mention first name)

Inada mutunci na, banayin karya ballema amin karya.

Inada mutunci na, ina da ladabi to nima amin ladabi

Inada mutunci na, banayin reni ballema a rena ni

Ina mutunci na, banayin fada ballema a dokenni
Appendix B: Binta’s Story – Challenges of Early Marriage

**Background:**
Binta is one of the four daughters of mallam Audu she was married at the age of 14.

**Scene one:**
(Malam Audu talking to Bintas’s mother Mairo)
Malam Audu: Mairo, it is high time this girl goes to her husband’s house, her mates are already married.

Mairo: you are right mai gida (head of the family) it is on my mind too, I wanted talking to you about it.

Malam Audu: tell Binta I want to see her when she comes.

Mairo: ok malam In Sha Allah.

**Scene two:**
Malam Audu: Binta tell your suitor to send his people, I want to know if they are ready.

Binta: ok father.

Binta eventually got married to Musa.

**AFTER MARRIAGE**
(Binta in her husband’s house)
Binta: Musa we don’t have food or anything to eat in this house, what are we going to eat?

Musa: I don’t know, you can think of something because I don't have money as you are seeing me like this. (Musa went out).

(Binta is 4 months pregnant, they always argue with Musa, he is irresponsible he doesn’t provide anything in the house, he always stays out late, when Binta complains he shout at her and even hit her sometimes).

**Scene three:**
(Jummai visits her sister Binta)

Jummai : Assalamu alaikum (no body answers, crying coming out from the room) sister Binta why are you crying what happened to you? (Trying to hold Binta) did somebody hit you? Don’t tell me it is your husband (both of them crying).

**Scene four:**
(Jummai went back home)
Jummai: mama you can’t believe what's happening in Binta's house, Musa hits Binta I found her crying, and from the looks she didn’t eat anything, she is in a bad condition mother you know she is heavy now.

Mairo: (talking to malam Audu) malam Audu am going to Binta's house, I will bring her home, I will not let him kill my daughter.

Malam Audu: yes go and bring her home, she can’t stay without food, she is even pregnant for that matter.

**Scene five:**

(Binta is in her parents’ house, she gave birth to a baby boy, musa refused to come, he sent Binta’s divorce letter after some weeks)

Now Binta is a single mother, she is not educated and is a divorcee at a very young age.
Appendix C: Amina’s Story – Challenges of Early Marriage

Prologue
Baba! baba! baba!!!, please, baba Im begging you don't leave me alone, baba!!!...baba wake up!!! Baba you promised never to leave me alone, you said you’d be there for me through it all (crying), mama has left me, now you too? Baba please, please wake up, what do I tell people? Baba please, you’re all that I’ve got (crying profusely)...

Chapter 1
Aunt Fatima: Amina! Amina!!
Amina: yes AUNTY
Aunt Fatima: Amina zohna
Amina: I am here ma

Aunt Fatima: Amina, it's been 6 months since your father died, yes he was my brother but I can no longer take care of his liabilities, you see I have been trying my best to take care of you and my children, but you know you are not my child so there's not much I can do, if your father hadn't married that your useless mother, if he had listened to me he would still be alive, at least he will not have a witch for a daughter.. Any way I can no longer take care of a girl that killed her parents so I have succeeded in looking for someone to marry you Amina- (in tears) but Aunty I am just 13 years old...

Aunt Fatima: ...and so what! Is it not your mates that are getting married and giving birth to children for men, you will marry this man at least your misfortune will help me out, he is rich enough to take care of me and my children

Amina: Aunty please (crying) I will never bother you about going back to school again, In fact I'll keep doing everything in the house, you wouldn't have to buy me any new clothes please Aunty, just don’t marry me off, AUNTY I am too young, please...(crying)  

Aunt Fatima: that's your business, if you like you can cry from now till next year, it wouldn't change my mind, anyway get ready Alhaji Duku will be here next tomorrow for your engagement

Amina: (crying) ha!!! But aunty Alhaji is far older than me, Rashi his granddaughter was my classmate in school, AUNTY please don’t do this, please Aunt Fatima- get out of my face, you would have thought about that before killing your parents, you should even be happy he is willing to marry you, you're here crying, I hope you have finished cooking instead of wasting your time here...

(Amina leaves while still crying)
Chapter 2
Amina was given as a bride to Alhaji Duku who already had 4 wives, two days ago...

Amina: (crying) baba, see what I have become, a bride at the age of 13, if you were alive you wouldn’t have allowed this, baba, no more school for me, baba I have become a case of mockery to my friends, baba why?

(Enters Alhaji Duku)

Alhaji: yarinya, you better stop crying and start doing the duties of a wife, I did not marry you to pet a crying child oh, now its time, you know I left you the other night because I assumed you will need some time to get used to things around here, its time to take my rightful possession, I was told you are just 13, so i expect you are still a virgin

Amina: Alhaji no, please no, I am young enough to be one of your granddaughters, Alhaji please, please have compassion on me, please don’t do this to me... (crying)

Alhaji: hahaha see this girl oh, did I marry you for compassion? Please don’t annoy me, so it will be sweet with you, rubbish...

(Background voice)

Noooo,nooo Alhaji please (crying), voices gradually becomes quiet...

Chapter 3
Doctor: you’re welcome ma, please how may i be of help to you

Hajia: sanu doctor, ehn I brought my young wife for checkup, you know she is heavily pregnant, so I want everything to go well

Doctor: ma, you mean your daughter? Amina, how are you, you look very tired

Amina: I am fine ma, just feeling weak

Doctor: Amina, how old are you? You seem too young to be pregnant

Amina: doctor I’ll soon be 14

Hajia: doctor, who says she is young, I was her age when I had my first child too

Doctor: Hajia, but that was years ago, this girl should be in school, not nursing a pregnancy

Hajia: doctor, please we are not here for lectures, just do your check up let us go…

Doctor: hmmm OK oh (starts with body examination) Minutes later...

Doctor: with the look of things, Amina is not strong enough for this pregnancy, she should be put on bed rest, her body seems to be fighting it
Hajia: doctor, what are you saying? Do you even know your job? You see this is why I prefer delivery women, abeg na my fault, na me waste my time carry her come hospital... Amina stand up let’s be going abeg...

They both leave the hospital...

**Chapter 4**

Amina is in labour...

Mid wife: Amina push, I said push

Amina: (panting) I don’t have strength in me again

Mid wife: common push, others have done it before

Amina: hmmm I can’t even breath well, the pain is too much, greet my aunt for me

Mid wife: what are you saying, Amina common push, Amina, Amina....

Weyouhhh

(Amina gives up the ghost) ...

Hajia: doctor, doctor help oh, we don’t know what happened, she was in labour and just fainted help!!!

Doctor: calm down ma, I will check her, the nurses will take her to the OPR don’t worry

Hajia: thank you doctor

(Doctor comes out later after some hours)

Hajia: doctor, doctor how is she?

Doctor: it’s rather unfortunate, I told you her body couldn’t bear that much pain but you refused to listen, she had a lot of complications because of her undeveloped organs, anyway she died before you brought her here, so so sad, this poor girl, the baby also died inside her, ha! What a society we live in, no to under age marriage you people will not agree, anyway she is being cleaned up, get ready to carry your corpse...(doctor walks out)...

Hajia: no!!!! Amina I am sorry...

THE END
Appendix D: Role Model – The Story of Khadija

There was a hawker named Khadija Bello. Khadija is from a very poor home and she hawks Bambara Nuts which she sells and brings back the profit to her parents.

One day, khadija’s friend told her that she was happy to start school soon as her parents have bought uniform and school shoes, bags, writing materials and shoes, ready and happy to start school soon.

Khadija went back home crying to her parents that she also wants to go to school. Her parents told her they have no means to sponsor her education. Khadija started sneaking out to attend school lessons during school hours anytime she goes out to hawk. Khadija continued this way until she was able to write SSCE exam. Khadija made her paper and was able to save to sponsor herself to school of nursing.

Now Khadija is a role model in her community as a nurse who saved money through hawking and sponsored herself to school of nursing and now she is working in a hospital in her community.
Appendix E: Beauty Out of Ashes – The Story of Mallam Jamilu’s Family

Mallam Jamilu live in a village called Bajoga with his family, he is married to three wives fifteen children. Nana Aisha is the first wife while Hadiza & Hanisa are the second & third wives respectively.

Mallam Jamilu is a great farmer and his yearly harvest earned him so much profit. His family is well provided for and all the children were enrolled into school. Every moment in mallam Jamilu home is a happy one.

One day mallam Jamilu and two of his wives nana Aisha & Hadiza travelled to bauchi for a condolence visit with a family friend on their way back from bauchi they had a ghostly accident, no survival. It was a dark moment in malam Jamilu’s house hold.

Nana Aisha had five children four girls and a boy while Hadiza also had the same. On the other hand Hanisa has five boys. Due to the demise of the family head things became very difficult as all the girls were dropped out of school while the boys still go to school because the society believes the boy child has better future and holds the family name than the girl child.

Jumai, Hajara, Talatu and Sa’adatu were determine to be successful in life as their role models Maryam Begel and Amina Mohammed are successful women and represent woman in the society. They convince their step mother with the help of a family member to go back to school, their efforts yielded fruitful but the step mother would not provide financial support for their learning materials.

The four girls never gave up their dreams after school, they will go for hawking just to get money for learning materials and they were all intelligent and brilliant. At the end of their senior secondary school education they all won scholarship to higher institution against all odds.

They eventually all graduated with excellent grades/results and currently have lucrative jobs/ thriving businesses, with a promising bright future.
Appendix F: Dangana – My Future Without School

Dangana was 8 years when he started taking care of his father cows later his father died and Dagana took over the cow rearing.

Dangana rear his cows close to a primary school and Dagana always use that opportunity to stand close to one of the class window and listen to what the teacher is teaching his pupils.

One day the teacher ask the pupil a question on the previous topic and none of the pupil could answer but Dangana quickly shouted that he knows the answer while standing outside the class close to the window and an opportunity was given to him to give an answer to the question and Dangana answered the question correctly.

After the class the teacher called Dangana and asked why he is not in school and he responded that he has lost his dad and he has 5 younger ones that are at home and due to poverty they can’t sponsor themselves to school. The teacher had sympathy on him and asked him what he wants to be in the future and he said he wants to be a teacher and the teacher took it upon himself to sponsor Dangana to school.

After 16 years Dangana graduated from the university and became a lecturer in the same university he graduated from and got married and all his younger ones were send back to school and presently he is a professor in ABU Zaria.
Appendix G: Asma’u – From Hawking to a Surgeon (Medical Doctor)

Asma’u stays with her grandmother in Kungibar community of Alkaleri Local Government, Bauchi State, her grandmother sells (kuli kuli) groundnut cake and the little money she got from the business was what she used in sending Asma’u to school. As years passed by the grandmother became older so Asma’u decided to start a business of her own (Henna Design) which she had to go to houses to design people hands and legs and she was recognized in her community a henna designer. People invited Asma’u to weddings to get their hands and legs designed for their wedding ceremonies.

Asma’u was in SS3 and went back to her asusu and discovered she had saved 30 thousand naira. Asma’u has always dreamt of becoming a doctor, she has been nice to her clients and everyone in the community like her kind of person and she was able to make friends who promised to help her get admission and some also promise to sponsor her education. As God will help, Asma’u got scholarship to school in any university of her choice to study medicine and that was how things turned around for her. She eventually graduated and became a surgeon from the University of Nsukka and she became a role model that every young girl look up to.
Appendix H: Talatu from School – A Short Playlet on Assertiveness

(Ladidi and Talatu coming back from school)

**Scene one:**
Talatu: Ladidi my friend, where are you getting all these beautiful things, look at the purse you are holding now, it’s looking so beautiful.

Ladidi: Talatu stay there and be admiring my purse, use your time, have a boyfriend they will be providing all these things for you, but chase every guy that want to approach you.

Talatu: my parent will not be happy with me if they get to know about it.

Ladidi: be smart, find a way of keeping it as a secret they wouldn’t know. Talatu- alright bye, we see tomorrow.

Ladidi: bye

**Scene two:**
(Talatu coming back from school alone)

Stranger: hello Talatu

Talatu: (turning in surprise) how did you know my name?

Stranger: because I love you, I have been wanting to tell you my mind but couldn’t get the chance, please Talatu accept me and I will provide everything you need.

Talatu: I don’t need your things.

Stranger: I know, it’s just a courtesy please accept it, can I have your phone number?

Talatu: I don’t have a phone.

Stranger: okay, you can use my phone before i buy a new one for you.

Talatu: but am afraid what if my mum see it..

Stranger: oh come on! You are not a child now, don’t let her know about it. Talatu- okay.

**Scene three:**
Mum: Talatu what keeps you so long to return home today?

Talatu: sorry mum, we waited behind to finish a class work.

Mum: ok, go and take your food.

**Scene four:**
(on phone call)
Stranger: hello Talatu, can we see today?

Talatu: my mum would not allow me to go out.

Stranger: tell her you will be going to school to finish your assignment. Talatu- ok I will try.

**Scene five:**

(Talatu having a severe fever, fatigue, weight loss, scratching all of her body, vomiting etc.)

Mum: let’s go to the hospital Talatu because your condition is getting worse.

**Scene six:**

(after consultation)

Doctor: malama am afraid to tell you that your daughter is pregnant and also HIV positive.

Mum: Innalillahi wa’inna ilayhirraji un (islamic incantations) Talatu you are a disgrace to us, you have ruined the reputation of this family, you have brought shame to the family (crying both the mother and daughter).

Talatu is going to the market. She met Bala on her way, Bala was talking to Talatu and in the process he then touched her on her shoulders (romantically) saying he miss her. Talatu is the shy type so she responded by giving short one word reply: leave me O, I don’t like that (Ka bari bana so) while smiling.

Bala then met Ladidi. Bala touches Ladidi the same way he did to Talatu while talking to her, but Ladidi responded in an assertive way and she wasn’t aggressive at the same time.
Appendix I: Hadiza’s Story of Personal Hygiene

Hadiza is a girl that stays in a nearby village and she was enrolled into secondary school by her parent, Hadiza is one of the best in her class but the dirtiest girl in the school.

One day Hadiza went to school and their mathematics teacher was teaching in the classroom, Hadiza took permission from the classroom teacher to go and ease herself and her class mate started laughing at her and the class teacher was wondering what was going on and now ask all the students to be quite and tell her what the problem was, Amina stood up and said Hadiza have blood stain on her body.

The classroom teacher Malama Ummi called her and explained to her that she should wash herself up and make sure she uses sanitary pad so as to avoid being stained.

Hadiza felt very embarrassed, she went back home and cried. Hadiza now decided and she promised herself that she will be the neatest girl in the school no matter the condition and at the end of her secondary school she was given an award for the neatest and best student of the year in the school.
Appendix J: Maimuna’s Story of Personal Hygiene

Maimuna is staying with her grandmother in the village and any time maimuna goes to the stream to fetch water the water is always dirty and she and her grandmother have been drinking the water like that.

Maimuna went to school one day and the student were sensitized on hygiene and how personal hygiene is very important in our day to day activities.

The students were taught on how to keep their environment clean, how to keep the water they drink clean, how to keep their toilets clean and also how to make sure they keep themselves neat all the time. Maimuna raised up her hand and ask how she can keep the water she drinks clean.

One of the teachers answered her that if you notice your water is dirty allow the water to settle then take the clean part and boil it and then it will be very ready and good to drink the teacher further said you can also put moringa seed into the water.

Maimuna went back home and put into practice all that they were taught in school, she makes sure everything that surrounds her is clean and her grandmother was very proud of her.
Appendix K: Ladi’s Story of Personal Hygiene

Ladi is a young girl who just turned 14. She stays with her grandmother and is very hard working. Ladi does the house chores very early in the morning and goes out to assist her grandmother with her business of selling groundnuts. Although Ladi is pretty (good looking), she does not care to take care of herself and only washes her face and applies make up as she goes out to sell her goods. In fact, Ladi takes her birth only once a week because she feels it is not important.

It is routine for all the teenage girls in Ladi’s community to come to play at the village ground where they engage in story-telling, games and even discuss about recent happenings within the community. Ladi was so eager to participate at the gathering that she was first to arrive. As the other girls arrive, Ladi was bubbling with joy and approaches them to play but her playmates turn their faces aside and look for other team players. Others even hold their nose with disgust.

Ladi does not know why all the girls despise her. She sat at the corner feeling sad as all the girls enjoyed themselves.
LIST OF ENERGIZERS / APPRECIATION CLAPPING / ICE BREAKER

1. Atapha
2. My head, my shoulders, my knee, my toe
3. Locomotive clap
4. Rain clap
5. Mosquito clap
6. Thunder clap
7. Tosa, tosa
8. Food salad
9. Poned yam clap
10. Calling even numbers
11. Crossing river (team building)
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