



Children's Rights and
Violence Prevention Fund

Ending Violence, Building Power



This little light of mine

Life skills curriculum

**Module 5: Setting and
Achieving Goals**



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PREPARE: Leadership

Lesson 24

Time

Objectives

Speaker and Song	5 min
Let's Think About It!	10 min
A1: What is Leadership?	20 min
A2: Leadership Styles	25 min
Make It Fun!	35 min
A3: Am I My Own Leader?	15 min
Think Again!	10 min

- Girls identify qualities of a good (and bad) leader
- Girls know and assess different leadership styles in their community
- Girls experience how leadership emerges
- Girls consider their own leadership strengths and weaknesses

Materials:

- 3 Pictures of Leadership Styles
- 4 jars the same size
- At least 4 large rocks for every jar. (16 big rocks)
- The rocks need to fit in the jar.
- Plenty of small rocks, sand, and gravel to fill the jars. (See the pictures supplied).

WHY?

Girls may have limited experience with leadership.

- They may think only men can be leaders.
- They may have experienced only one kind of leadership style.
- They may not know how people become good leaders.

Leadership starts within.

- Considering their own self-discipline will help girls in their own lives.
- Self-leadership may encourage girls to see their leadership skills.
- To effect change in their own lives and in their communities, encourage girls to lead.

CHECKLIST

- Plan time to gather all the rocks, sand and jars.
- Test the rocks, sand and jars to be sure they can all fit ONLY when the big rocks are put in first.
- Be sure to bring the pictures of leadership styles to the lesson.

SHARE: Leadership

WELCOME (15 Mins)

1. Choose Speaker.

The topic is "Leadership."

2. Sing Welcome Song.

Some activities in this lesson are based on LEADERSHIP SKILLS: BIG DEAL Module; War Child Holland, June 2009 and I Am Somebody: The Sierra Leone National Life Skills Manual, UNFPA, UNICEF and Irish Aid and Ministry of Health and Sanitation, 2016.

LET'S THINK ABOUT IT! (10 min)

SAY: "The All-Star Girls Group had 15 girls in it, aged 14-16. They gathered every week to share their problems, contribute a bit of money into a fund and to help each other with projects. Rugiatu decided she wanted the group to make baskets to sell. She told the group they should do this because they had the straw, and she was sure the baskets could be sold at the market. Some members liked the idea; some did not like the idea. They wanted to make earrings. The next meeting Rugiatu brought straw and told the girls to start weaving. Some girls started to weave. Others just sat there. Some left."

ASK: "What kind of leadership style did Rugiatu have? What worked with her style? What didn't work? Was Rugiatu a good leader? Why or Why not?"

Activity 1: What is Leadership? (20 min)

ASK: "What is leadership?"

Give the girls time to answer.

Now, divide the girls into two lines, one girl behind the other.

SAY: "When you get to the front of the line, say one quality a leader has, then go to the back of the line."

Take turns with the lines.



ASK: “Is every leader a good leader?” (No)

SAY: “Let’s make two lines again. One line will say the qualities of a good leader. The other line will say the qualities of a bad leader.”

Prompt the girls if needed with qualities of a good and bad leader:

GOOD	BAD
Honest	Dishonest
Trustworthy	Untrustworthy
Patient	Does not involve others
Good with people	Takes all the credit
Good listener	Does not listen well
Motivational	Poor communicator
Good communicator	Talks more than she listens
Problem Solver	Secretive
Shares responsibilities	Dominating
Praises others	Moody
Lifts others up	Puts people down
Keeps information confidential	Uses power rather than motivation
Involves others in the group	Does not do what she says she will do

Activity 2: Leadership Styles (25 min)

(from War Child Holland)

Place the pictures of leadership styles in three different areas on the floor or ground. (1. Commanding; 2. Hands-off; and 3. Participatory)

Divide the girls into three groups.

Ask each group to go to one of the pictures.

SAY: “In each picture, the leader is the one in red. Each group should do three things:

1. Look at the picture and in your group, discuss what kind of leadership you see.
2. Name the leadership style you see
3. Create a role play of about three minutes that shows this leadership style in our community.

Give the groups about five minutes to prepare.

Invite the first group to present. They should:

1. **Do the role play.**
2. **Ask the other girls what kind of leadership they saw.**
3. **Share the name they gave to this leadership style.**
(Let the girls keep the names they choose as long as they represent the style.)
4. **Ask the other girls to name good and bad characteristics of this leadership style.**

Each of the other groups should do the same.

ASK: “At the story at the start of the lesson, what style of leadership did Rugiatsu have?”

Make It Fun! (35 min)

Divide into four groups.

SAY: Each group will get some rocks, some sand and a jar.

There are four rules.

If anyone breaks any of the rules, your group cannot continue.

Here are the rules:

- 1. No talking.**
- 2. You can only give - you cannot take.**
- 3. You may only put rocks or sand in the jar when someone gives you the jar.**
- 4. You may not start until I say start.**
- 5. When I say, stop, you must stop.**

ASK: "Does everyone understand?"

Give each group a jar and give each girl in the group several rocks of different sizes or sand or gravel. Each group should get four large rocks, sand, gravel, and some small rocks.

Tell them to wait till all groups have their rocks and a jar.

When all the groups have their rocks and jars,

SAY: "Your job is to get all the rocks into the jar."

SAY: "START!"

Give the groups about 5-10 minutes to fill the jar.

If anyone breaks a rule, stop that group. Tell them to wait quietly.

When at least one group has filled the jar, **SAY,** "STOP."

If none of the groups are able to use all their rocks after 10 minutes, stop the activity.

One at a time, ASK EACH GROUP:

"Did someone become the leader?"

IF YES, ASK THAT LEADER THESE QUESTIONS:

- How did you become the leader?
- Were you trying to lead the group?
- Was it easy or difficult to lead?
- ASK THE OTHER GROUP MEMBERS:
- What leadership style did your leader use?
- Did you like following the leader?
- Why or why not?
- Did you feel included in the process?"
- If not, how did you feel about that?
- If a group was able to get all the rocks in the jar,
- ASK: "Did you succeed because of your leader?"
- "Could you have succeeded without the leader?"
- If they did not finish filling the jar, ASK: "Who was responsible?"

IF NO, ASK THEM THESE QUESTIONS:

- "Why don't you think your group had a leader?"
- Does a group always have to choose a leader?
- How did it feel to try to do this activity without a leader?
- Did anyone try to become the leader?"
- If so, ASK: "what happened?"
- ASK: "If not, why not?"
- Did you get all the rocks in the jar?"

ASK: "If not, why not?"

- Would it have helped to have a leader?"
- If they were able to get all the rocks in the jar,
- ASK: "How did you do it without a leader?"

Make It Fun! The Puzzle of Leadership (continued)

Have everyone return to the circle.

ASK: "What did you learn about leadership?"

ASK: "Did anyone want to be leader, but didn't get the chance?"

ASK: "How did that feel?"

ASK: "Did anyone want a leader to help?"

SAY: "This activity taught us something else."

ASK: "What else did you learn from this activity?"

(Answer: you have to put the big rocks in first, if you are going to get all the rocks in.)

ASK: "How is this activity like life?"

(Answer: if you don't do the big things first, you may not have the time, energy or resources to do them)

SAY: "Listen to this story: Charity has several things to do today.

She has to wash the clothes, hang them to dry and iron them for the children to wear their uniforms to school tomorrow.

She has to mend her husband's shirt.

She has to cook dinner.

She wants to get her hair plaited.

She wants to visit her friend, Amity, who just had a baby.

She decides to visit Amity in the morning.

While Charity holds the baby, Amity plaits her hair. They have a nice time together.

It takes 3 1/2 hours.

When she gets home, she decides to get vegetables from her patch for dinner.

Then she mends her husband's shirt.

Then she grinds maize for dinner.

It is now 2:00 in the afternoon, and Charity takes the clothes to the stream to wash them.

By the time she comes back and hangs the clothes, it is 3:00.

She has to start making dinner at 4:30, and the clothes are not dry.

When it gets dark, the clothes are still wet, and she cannot iron them.

What will the children wear to school tomorrow?"

ASK: "What was the "biggest rock" in this story? (getting the clothes clean and ironed)

ASK: "Why didn't Charity have time for that?"

ASK: "What could she have done differently?"



Activity 3: Am I My Own Leader? (15 min)

ASK: "Thinking about Charity's story, was she her own leader?"

ASK: "Why or why not?"

SAY: "When we think about leadership, we think about leading other people. But some of the best leaders start with how they lead their own lives."

ASK: "What qualities would have helped Charity have a more successful day?"

Give the girls time to answer. If necessary, prompt with these questions:

- **Did she put her wants before her needs?**
- **Did she plan her day to be sure she got the uniforms ready?**

SAY: "Now, take a few minutes to think about yourself."

SAY: "Think about how you are your own good leader.

Think about what could make you a better leader for yourself... and maybe others."

Divide the girls into pairs.

SAY: "Share with your partner the areas where you are a good leader for yourself and maybe others.

Give examples.

Also share areas where you can improve."

THINK AGAIN (10 min)

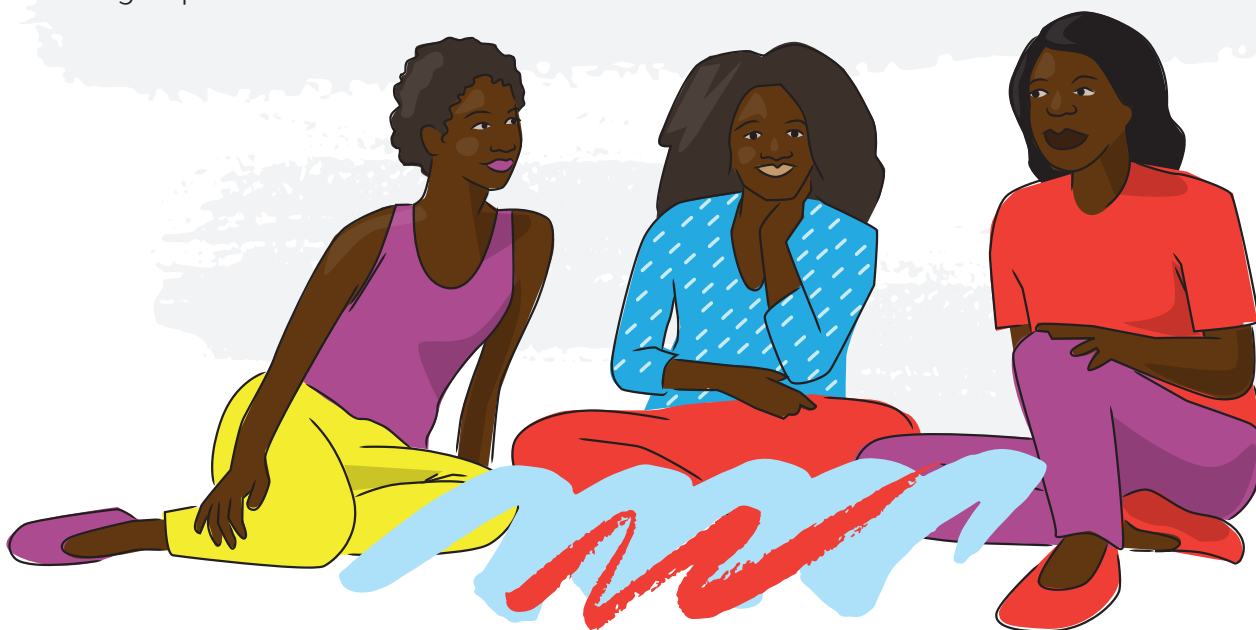
Sit in a circle.

ASK: "Would anyone like to share your qualities of leadership, and the areas in which you want to improve?"

As time allows, let the girls share.

At the end,

SAY: "Let's give ourselves the Thunder Clap for all the leaders we have right here in this group - YOU!"



PREPARE:

Wants and Needs

Lesson 25

Time

Objectives

Speaker and Song

5 min

Let's Think About It!

10 min

A1: Triangle of Life

30 min

A2: Wants and Needs

30 min

A3: For Me or My Baby

35 min

Think Again

10 min

- Girls build knowledge of wants vs. needs
- Girls understand necessity of putting needs before wants
- Girls consider needs and expenses of having a baby and raising a child

Pictures:

- Pyramid (to fold)
- Triangle of Life (2 pictures – show the girls the one without the writing. The other one is for you to understand how the needs stack up.)
- 14 pictures for Triangle of Life activity
- 4 sets of Red, Green, Blue and Yellow Cards
- Triangle of Life Score Card
- Scissors to cut the picture of the Pyramid

WHY?

Girls may have limited experience with thinking about wants vs. needs.

- With little money, they may not have had opportunity to consider how to make choices between wants and needs.
- They may not have understood their families' choices with regard to wants and needs.
- They may not have fully considered the wants and needs that come with having a baby and raising a child.

The Triangle of Life helps girls understand what is most important to survive and do well in life.

- It is a helpful tool as girls begin to work on goal setting and financial planning.
- It reminds them that needs have to be met to build on a strong foundation.

CHECKLIST

- Look at the Materials list and check that you have all the pictures ready.
- Cut out the Pyramid picture and fold it as shown to make a standing Triangle.
- Only show the picture of the Triangle of life with no words on it.
- Cut out the Colored Cards pictures and put into groups so each group will get four cards, one of each color: red, green, blue and yellow.
- Look at the Triangle of Life Score Card and make sure you know how to use it.
- If you don't have any of these materials, what will you do?
- For example, if you cannot cut out the colored cards, the girls can raise their hands and say the color.

SHARE: Wants and Needs

WELCOME (15 Mins)

1. Choose Speaker.

The topic is "Wants and Needs."

2. Sing Welcome Song.

Some activities in this lesson are based on I Am Somebody: The Sierra Leone National Life Skills Manual, UNFPA, UNICEF and Irish Aid and Ministry of Health and Sanitation, 2016.

LET'S THINK ABOUT IT! (10 min)

SAY: "Miremba and Dembe are walking home from school. Miremba says "I am glad this term is over. I need a break from studying!" Dembe says, "One minute, I need to make a call." She takes out her mobile phone and calls her boyfriend, Omo. They talk a few minutes. "Sorry," Dembe says, "I told him I would call him after school. You're lucky, Miremba. You are going to school next term. I don't have money for school fees," Dembe says, and looks sad. Miremba says, "But you have money for a phone and top up!" "How can you have money for a phone, but not for school fees?"

ASK: "What do you think?"

Activity 1: Triangle of Life (30 min)

**Show the girls the Pyramid (the standing Triangle you have already put together).
Point to the bottom and**

SAY: "This is the base or the foundation. It holds up the triangle, right?"

ASK: "Could the triangle stand if I put it upside down?"

Show the girls

The answer is no.

SAY: "Let's learn about the Triangle of Life."

Now show the Triangle of Life (with no words on it).

SAY: "The bottom (in red) is the foundation.

It is the most important things in life.

Things you can't live without.

The next level is green.

You also need these things to live well.

The blue level is for parts of life that make life enjoyable and worth living.

The top, or yellow level might be nice, but it is not critically important."

SAY: "I am going to divide you into three groups.

Each group will get a set of cards: red, green, blue and yellow.

I will show you a picture of some part of life.

Your group should discuss and decide if it belongs in the red, green, blue or yellow level of the Triangle of Life and raise that card.
We'll keep score!"

Divide the girls into three groups and give each group a set of cards.
When everyone has their cards, get your score sheet and the pictures of the Triangle of Life.
Show picture #1 and ASK the girls what they see.
Make sure everyone knows what is in the picture.

Key to the Pictures:
They are not in a special order.

- | | |
|---------------|---------------------|
| 1. Water | 8. Education |
| 2. Community | 9. Shelter (a home) |
| 3. Clean Air | 10. Sleep |
| 4. Friends | 11. Family |
| 5. Toilet | 12. Food |
| 6. Healthcare | 13. Status |
| 7. Paid Work | 14. Property |

When the girls know what is in the picture,

SAY: "Talk in your group and decide if this is red (the most important), green (the next most important), blue (important) or yellow (nice to have, but not critical), and raise that color card."

Do this with all the pictures and keep score for each group.

Put a ✓ in the box under the group when they get it right.

Example: You show the picture of water.

It belongs on the foundation of the Triangle of Life: Red.

Groups 1 and 2 get it right. They each get a ✓

Group 3 raises the green card. That is wrong. They do not get a ✓

Picture	Correct Color	Group 1	Group 2	Group 3
1. Water		✓	✓	

At the end, count all the checks under each group and put the total.
Tell the score. Remember, there can be more than one winner.

ASK: "What did you learn from the Triangle of Life?"



Activity 2: Wants and Needs (30 min)

Keep the girls in their groups.

ASK: “What is the difference between something you want and something you need?”

Give the girls time to answer.

ASK: “What are some example of things you need?”

ASK: “What are some example of things you want?”

ASK: “What is more important?”

SAY: “Each group will do a role play that shows when it is difficult to decide between wants and needs.

I will come to your group and give you directions.”

To group one,

SAY: “In your role play, two sisters go to market.

Many people try to sell them things.

One sister wants to buy things she wants, and the other sister says they must buy things they need.”

To group two,

SAY: “In your role play, a husband and wife are discussing how to spend their money.

Family members come to them and tell them how to spend their money and ask for things.

They both list things they think they should spend money on.

They do not agree.

Each tries to convince the other one that they “need” these things.”

To group three,

SAY: “In your role play, you are all in a girls’ group.

The group has saved some money.

Each girl in the group says what she thinks they should spend the money on.

Some are wants (like tee-shirts and air-time) and some are needs (to start a business).

They discuss.”

Give the girls about 5-10 minutes to prepare their role plays.

After each group does their role play, thank them and

ASK: “What were the wants in the role play? What were the needs?”

ASK: “Was it easy to agree? If not, why not?”

After all the groups have done their role plays, bring the girls together into one group.

ASK: “What happens if we put our wants before our needs?”

ASK: “Can the Triangle of Life stand up if it is upside down?”



Activity 3: For Me and My Baby (35 min)

SAY: “There are many things we want and need that require money.”

SAY: “When a girl gets pregnant, she has to consider the wants and needs of another person, too!”
Sometimes the baby’s father or his family helps.
Sometimes the mother has to take care of the baby on her own.”

Now divide the girls into four groups.

SAY: “Each group must think about all the things we have to pay for in raising a child.”

Go to Group 1 and SAY:

“Think about all the things girls and women spend money on to stay healthy when they are pregnant.

Think about their needs and their wants. Be ready to tell the group.”

Go to Group 2 and SAY:

“Think about expenses for babies from the time she is born until she is 1 year old.”

Think about her needs and their wants. Be ready to tell the group.”

Go to Group 3 and SAY:

“You will tell us what people spend money on for children who are 1 to 5 years old.”

Think about their needs and their wants. Be ready to tell the group.”

Go to Group 4 and SAY:

“You will tell us what people spend money on for children who are over 5 years old.”

Think about their needs and their wants. Be ready to tell the group.”

Give the groups 5-10 minutes to talk.

SAY: “Now, each group will tell us what they have to spend money on.

Invite each group to present.

After each group presents,

ASK: “What would you have to give up to pay the expenses for your baby (or child)?”

ASK: “Remember when we talked about children’s rights?”

SAY: “They have a right to food, shelter, education, care, protection, time to play and more.

To provide for your child, you may have to give up some things you want or need to keep your child healthy and cared for.”

ASK: “Were you surprised about all of the costs of having a baby and caring for a child?”

How can you make sure you have enough money to have a baby?”

THINK AGAIN (10 min)

Sit in a circle.

SAY: “Let’s go around the circle and give a thumbs up or a thumbs down to today’s lesson.

Give at least one reason why you think that.

SAY: “You can also add something else you would like to learn about money that we may be able to talk about in another lesson.”

PREPARE: Setting Goals

Lesson 26

	Time
Speaker and Song	5 min
Let's Think About It!	10 min
A1: What is a Goal?	10 min
A2: My Strengths	30 min
A3: Break It Down!	30 min
A4: What Works at Work	10 min
A5: Steps to Reaching a Goal	15 min
Think Again	10 min

Objectives

- Girls identify their strengths
- Girls can see many qualities, skills, and talents in their strengths
- Girls identify important qualities to succeed at work
- Girls learn the steps to reach a goal

Pictures:

The Six Pictures for Six Steps to Reach a Goal

WHY?

Girls may not have considered all of their strengths.

- When girls understand that strengths can be qualities, skills, talents, physical or mental, they may see more strengths in themselves.
- When girls learn how to 'break down' their strengths, they see they have many more strengths.

Girls need a method and practice to set and reach a goal.

- It is a helpful for girls to start by focusing on their strengths.
- Learning the steps to reach a goal will help girls make plans to successfully reach that goal.

CHECKLIST

- Check that you have all the Steps to Reach a Goal pictures ready.
- Make sure you know what step each picture represents.
- Be prepared to help girls who may not think they have a goal.
 - Ask questions - 'You said you wanted income - what kind of work would you like to do?' (girl says she does not know)
 - You said your strengths were determination, cooking, friendliness and making tasty food with very little. 'Would you like to sell the food you cook?' (girl says she does not know)
 - Do you think you would like to work with people? (she says yes)
 - Does it make you happy to make food for people that they like? (she says yes)
 - Keep asking questions until the girl feels ready to try using the steps to reach a goal.

SHARE: Setting Goals

WELCOME (15 Mins)

1. Choose Speaker.

The topic is "Setting Goals."

2. Sing Welcome Song.

Some activities in this lesson are based on I Am Somebody: The Sierra Leone National Life Skills Manual, UNFPA, UNICEF and Irish Aid and Ministry of Health and Sanitation, 2016.

LET'S THINK ABOUT IT! (10 min)

SAY: "Maisha and Tamu are good friends. They are 17 years old. They stopped school when they were young children, and now each one has a baby.

Listen to their conversation: "I don't know where I am going to get money for this baby. Abu has left and we are suffering," Tamu says. "I know what you mean," Maisha says. "You know Joseph never has given us any money and it is difficult to manage." "Why don't we start a business?" asks Tamu. "Doing what? I cannot even read or write, you know that!" Maisha says, irritated with her friend. "But you are the best cook in this town, Maisha! Maybe we could open a restaurant," Tamu says. "I like the idea, but to cook, we have to have food," Maisha says. Tamu says, "Well, I am growing vegetables. That's a start." The girls sit quietly and think about their situation.

Activity 1: What is a Goal? (10 min)

ASK: "What is a goal?"

Give girls time to answer.

Be sure they understand that a goal is something a person wants to achieve.

It is something a person aims for and plans to reach.

SAY: "Let's go around the circle and everyone say one goal you want to achieve by the end of the day."

Do this quickly.

SAY: "Now, let's go around everyone say one thing you need to do to achieve the goal by the end of the day."

ASK: "Was this difficult?"

ASK: "For most of us, it was easy, because our goal was familiar and we knew what to do to achieve it, not so?"

SAY: "Other goals can be more difficult, especially long-term goals.

ASK: "What is a long-term goal?"

Give girls time to answer.

SAY: "Long-term goals take time and have many steps.

Some long-term goals take months. Some take years."

ASK: "In the story about Maisha and Tamu, what do you think the girls' goal might be?"

(To have a restaurant)

ASK: "What are their strengths - what are they good at, or what do they have that will help them?"

Give girls time to answer.

Activity 2: My Strengths (30 min)

SAY: “When we set goals, it is very helpful to start from our strengths. Strengths may be **qualities** – like kindness, honesty or determination. Strengths may be **skills** – like weaving, cooking, farming, or public speaking. Strengths may be **talents** – like singing, painting or designing things. Strengths may be **physical** – like ability to lift heavy things. Strengths may be **mental** – like ability to write well or tell good stories.

SAY: “We are going to divide into pairs. I will name you A or B.

When you are in your pairs, A should ask B, “What are your strengths?”

A should keep asking, until B cannot think of any more strengths.

Then B should ask A.”

SAY: “Take your time and LISTEN, as you will need to remember your partner’s strengths!”

Go around the circle and say A, B, A, B to the girls until all the girls are A or B.

SAY: “Each A takes a B and does the activity.”

When you see the girls have finished, bring them back into the circle.

ASK: “Who would like to come into the circle with your partner and tell about her strengths?”

Continue this activity until all the girls have told about each other’s strengths.

Be sure to encourage the group to clap and praise each girl!

Activity 3: Break it Down! (30 min)

SAY: “I am so impressed! We have so many strengths in this group!

For us to set goals and reach them, we need to understand how our strengths help us.

One way to do that is to look more closely at our strengths – to break them down into all their parts.”

SAY: “For example,

Mary says, ‘I can plait hair very well. Everyone wants me to do their hair.’

The group will say, “Break it down!”

Mary says, ‘Well, I can make so many different designs.

I can do it even if you have short hair.

I tell people when to come so they don’t have to wait.

I play music, so people enjoy while I work.

My plaiting is tight and lasts a long time.

I am also good at working with extensions.’

ASK: “Now, now what strengths do you think Mary has?”

Give girls time to answer.

Look for:

- **Creativity (many new ideas)**
- **Good at details**
- **Determination**
- **Good eye for measuring**
- **Likes to keep people happy**
- **Scheduling**

ASK: “Could this help Mary start or grow a business?”

ASK: “Who would like to come into the circle and tell one of your strengths?”

We will help you break it down!”

Do this activity with several girls as time allows.

Activity 4: What Works at Work (10 min)

SAY: “We do have so many strengths in this group, in each and every one of you. Now, let’s think about qualities that make someone successful at earning money. She may start or run her own business. She may work for someone else.”

ASK: “What qualities would you want in someone you would hire, or run a business with?”
Give girls time to answer.

Look for:

- **Honest**
- **Responsible**
- **On time**
- **Hard-working**
- **Plans well**
- **Has new ideas**
- **Offers to help**
- **Good co-worker**
- **Doesn’t waste time**
- **Cares about our customers**
- **Friendly**
- **Respectful**

ASK: “Do we have many of these qualities right here in this group?”

SAY: “Let’s give ourselves the Love Clap!”

Activity 5: Steps to Reaching a Goal (15 min)

SAY: “There are six steps to reaching a goal. I am going to show you a picture for each step. You guess what the step is.”

When a person guesses correctly, have her come to the front and hold the picture for everyone to see.

Show the pictures one at a time.

Key to Pictures:

- 1. Know Your Strengths**
- 2. What are the Steps?**
- 3. What are the Obstacles?**
- 4. Who Can Help and How?**
- 5. Plan When You Do Each Step**
- 6. Succeed!**

SAY: “Let’s all say the steps together when I point to them.”

ASK for a volunteer to say the steps. Do this with a few girls.

THINK AGAIN (10 min)

Sit in a circle.

SAY: “Some people already have goals. But many people do not.”

Take a moment and think of a goal you might have.

It might be a short-term goal – which is one you can do in three months.

It might be a long-term goal – which is one that might take a long time, even years.”

SAY: “The process is the same for short- and long-term goals.

You use the same steps.”

ASK: “Does anyone feel like sharing your goal with the group today?”

Give time for this.

SAY: “When we meet next time we will continue to talk about goals, so think about a goal you want to reach!”

PREPARE: All About Money

Lesson 27

Time

Objectives

Speaker and Song	5 min
Let's Think About It!	10 min
A1: Let's Talk About Money	10 min
A2: Earning Money	20 min
A3: Saving Money	20 min
A4: Borrowing, Lending and Owing Money	25 min
A5: Loan Agreements	20 min
Think Again	10 min

- Girls identify uses of money
- Girls understand savings
- Girls understand consequences of borrowing and lending and owing
- Girls recognize need for loan agreements
- Girls know what makes up a loan agreement

Materials & Pictures:

- Sixteen large rocks the about the same size
- At least 50 pieces of maize, or small stones, or bottle caps or beans
- The Five Pictures for Loan Agreements
- Four pictures of an ice cream

WHY?

Girls may have little or no experience with money.

- For most goals girls want to achieve, at some point money will be involved.
- They may not know how to plan to use money.
- They may not have considered saving money for emergencies.
- They will likely come to borrow or lend money at some time.
- Girls need to understand why they should have loan agreements and what goes in them:
 - the amount
 - the repayment plan (when and how much each time a payment is made)
 - interest (cost of borrowing money)
 - penalties
 - guarantors (who will guarantee the loan for them – and pay for them if they fail to pay back)

CHECKLIST

- Gather the materials before the lesson: the rocks, the maize and the pictures.
- What will you use if you don't have rocks, maize and the pictures?
- READ THE WHOLE LESSON**
- TAKE THE TIME NOW TO REPLACE "SHILLINGS" WITH THE CURRENCY IN YOUR COUNTRY**
- LOOK AT ALL THE ACTIVITIES THAT USE MONEY AND REPLACE THE RIGHT AMOUNT OF YOUR LOCAL MONEY IN THE ACTIVITY**
- Review what goes into a loan agreement

SHARE: All About Money

WELCOME (15 Mins)

1. Choose Speaker.

The topic is "All About Money."

2. Sing Welcome Song.

Some activities in this lesson are based on I Am Somebody: The Sierra Leone National Life Skills Manual, UNFPA, UNICEF and Irish Aid and Ministry of Health and Sanitation, 2016.

LET'S THINK ABOUT IT! (10 min)

SAY: "Hanna and Muna are good friends. They have grown up together, and left school at the same time when they were 11 years old. They have been selling roasted maize in town since then. They give the money they earn to their mothers, but they are each given 300 shillings every month from their earnings. One day Hanna meets Muna and she is wearing new shoes. Muna is surprised. "Who gave you those shoes?!" Hanna says she bought them at the market where they sell used things, so she got a good price. "But how did you have any money at all?!" Hanna says, "I used the money I get from my mother every week." "But the money is so small. How could you buy shoes?!" Muna asked. "I have been saving for four months. That's how!"

Activity 1: Let's Talk About Money (10 min)

ASK: "What do you think of when you think about money?"

Give girls time to answer.

ASK: "Can you name ways people use money?"

Give girls time to answer.

ASK: "What are other ways people use money?"

You may need to prompt for all of these answers:

- Earning
- Spending
- Saving
- Borrowing
- Lending
- Owing
- Investing

For each way people use money,

ASK: "Can you give me an example?"

For spending, ask the girls to give an example of spending for a want and spending for a need.

Activity 2: Earning Money (20 min)

Put up the Thumbs Up and Thumbs Down pictures at the front of the area.

SAY: “We are going to think of ways girls earn money.

We are not here to judge if it is right or wrong.

But we do want to think about if it is safe or risky.

The Thumbs Up picture means it is usually safe.

The Thumbs Down picture means it is often risky.”

Ask the girls to make two lines, with girls standing behind each other.

SAY: “When you are at the front of the line, say one way a girl can earn money.

Then move to the Thumbs Up if you think it is usually safe.

Move to the Thumbs Down if you think it is often risky.”

Have the girls in each line take turns.

When everyone has named one way and moved,

ASK the girls who are in the safe area to name the safe ways of earning money and

ASK the girls who are in the risky area to name the risky ways of earning money.

SAY: “Today we are talking about money, and we will also talk about setting goals.

When you think about your goal, it is important to consider if it is safe or risky.”

SAY: “Not every goal is about money, but we all need to consider money.”

Activity 3: Saving Money (20 min)

Divide the girls into four groups.

Give each group 4 large rocks and a picture of an ice cream cone and 12 pieces of maize (or small rocks or bottle caps or beans).

SAY: “Now we are going to talk about saving money.

Each group has 4 large rocks and one picture of an ice cream cone.

The rocks are these months: January, February, March and April.

The ice cream cone is for spending (any month).

The maize (or other small things) represents 100 shillings (use your country’s money).”

SAY: “Line the big rocks and the picture of ice cream in a row on the ground or table.”

SAY: “Now I am going to tell you a story.

Groups 1 and 2 – you will move your maize to follow what Muna does in the story.

Groups 3 and 4 – you will do move your maize to follow what Hanna does in the story.”

SAY: “Every time Hanna or Muna SAVE, put the maize under the rock for that month.

Every time Hanna or Muna SPEND, put the maize under the ice cream.”

ASK: “Does everyone understand what to do?”

Answer any questions before you begin.

SAY: “It is the end of January, the first month. Hanna’s mother gives her 300 shillings for selling maize.

Hanna saves all the money.

Muna’s mother also gives her 300 shillings for selling maize.

Muna buys juice for the next several days.

SAY: “If the money was used for savings, put three pieces of maize under the first rock.

If it was spent, put three pieces of maize under the ice cream cone.”

SAY: “It is the end of February, the second month. Hanna’s mother gives her 300 shillings for selling maize.

Hanna saves all the money.

Muna's mother also gives her 300 shillings for selling maize.

Muna saves 100 shillings and buys juice for the next several days.

SAY: "If the money was used for savings, put a piece of maize for every hundred shillings saved under the second rock.

If it was spent, put a piece of maize for every hundred shillings spent under the ice cream cone."

SAY: "It is the end of March, the third month. Hanna's mother gives her 300 shillings for selling maize.

Hanna saves 200 shillings and spends 100 shillings on ice cream.

Muna's mother also gives her 300 shillings for selling maize.

Muna buys ice cream and juice for the next several days.

SAY: "If the money was used for savings, put a piece of maize for every hundred shillings saved under the third rock.

If it was spent, put a piece of maize for every hundred shillings spent under the ice cream cone."

SAY: "It is the end of April, the fourth month. Hanna's mother gives her 300 shillings for selling maize.

Hanna saves all the money.

Muna's mother also gives her 300 shillings for selling maize.

Muna saves 100 shillings and uses the rest to buy ice cream.

SAY: "If the money was used for savings, put a piece of maize for every hundred shillings saved under the fourth rock.

If it was spent, put a piece of maize for every hundred shillings spent under the ice cream cone."

ASK Groups 1 and 2: "How much money did Muna save?
(200 shillings)

ASK: "How much did she spend?" (1000 shillings)

ASK Groups 3 and 4: "How much money did Hanna save?
(1100 shillings)

ASK: "How much did she spend?" (100 shillings)

SAY: "The next month, Hanna's mother got very sick.

She had a deep pain in her side and high fever.

She needed to go to the hospital.

Hanna's family needed money for transport and medicine."

ASK: "What do we call a situation when there is an immediate need that you did not expect?"
(An emergency)

SAY: "Hanna was able to help her mother in this emergency.

Hanna was able to pay for transportation and medicine.

Her mother got better after treatment at the hospital."

ASK: "What do you think about Hanna's choices? What about Muna's?"

Give girls time to answer.

ASK: "What do you think Muna would do if it was her mother that got sick?"

Give girls time to answer. Many girls may say that Muna would borrow money.



Activity 4: Borrowing, Lending and Owing Money (25 min)

Bring the girls back together into one circle.

Ask one girl to act as Muna.

Gather all the maize kernels back and put them in a pile.

SAY: “Now Muna’s mother is sick and Muna does not have money to help with transport to the hospital and medicine, so she borrows 1200 shillings from Mabinte, who lives next door.”

Mona should go up to a girl and asks her respectfully to borrow 1200 shillings.

That girl is now Mabinte. She agrees and gives Muna 12 pieces of maize from the pile.

Muna goes to the “hospital” (the facilitator) and gives the 12 pieces of maize for transport and treatment for her mother.

SAY: “After 10 days, Muna’s mother is better and Mabinte asks Muna for her money. Muna does not have the money so she asks her two friends, Isha and Susan to give her 600 shillings each.

Muna should go up to two girls and ask them for 600 shillings each.

Encourage Isha and Susan to give the loan, and to ask when they will be repaid.

Muna should say she will pay them back in 3 days.

Now these girls are Isha and Susan, and each of them give Muna 6 pieces of maize from the pile.

Muna gets the money and pays back Mabinte.

SAY: “Two weeks later, Isha asks Muna for her money back.

She is angry because she has not been paid back.

She tells Muna that she now has to pay her back 650 shillings, because she has kept her money too long.

She says the 50 shillings is INTEREST – extra money that has to be paid for the use of her money.

Muna does not have 650 shillings, and she does not have 600 more shillings to pay back Susan either, so she goes to her Uncle Kofi and asks to borrow 1250 shillings.”

Mona should go up to a girl and asks her respectfully to borrow 1200 shillings.

Now this girl is Uncle Kofi.

He says he will give her 300 shillings, and he wants to be paid back the next day.

He gives her 3 pieces of maize.

SAY: “Muna gives the 300 shillings to Isha.”

Muna gives 3 pieces of maize to Isha.

SAY: “If Muna owes you money, step into the circle.”

Isha, Susan and Uncle Kofi should step into the circle.

ASK each one:

“Why did you lend money to Muna?”

“Did you trust Muna?”

“Did you lend her all the money she asked for? Why or why not?”

“When did you expect to be paid back?”

“How did you feel when you were not paid back on time?”

“Do you trust Muna now?”

ASK Muna:

“Do you know how much money you owe to each person?”

“Do you know when you are supposed to back them back?”

“Do you have a plan for paying everyone back?”

“Did you think there would be a cost to borrowing money (interest?)”

Activity 5: Loan Agreements (20 min)

SAY: “When you borrow money, from a friend, a family member, a bank or a savings club, it is a good idea to have a loan agreement.

Banks and savings clubs will require a loan agreement, but it is a good idea for any kind of loan.”

ASK: “What do you think should be in a loan agreement?”

Give girls time to answer. Then prompt them with the pictures.

1. HOW much I will borrow
2. HOW much I will pay back and when
 - Many times people borrow money and pay back a little at a time.
 - This is called installments.
3. WHAT is the interest rate?
 - Interest is usually charged as a rate.
 - For example, you may be charged 1 shilling for every 100 shillings you borrow.
 - That rate would be 1 percent.
 - If you borrowed 800 shillings, what would the interest be? (8 shillings)
4. WHAT happens if I don't pay it back on time?
 - Are there penalties?
 - If so, what are they?
5. WHO will stand for you?
 - Banks and other lenders may ask for people to guarantee your loan.
 - A guarantee is a promise that a person will repay the loan if you do not

ASK: “So what should be in a loan agreement?”

Give several girls the chance to answer, using the pictures.

THINK AGAIN (10 min)

Sit in a circle.

SAY: “We have talked a lot about money today!

Let's go around the circle and share something we learned!”



PREPARE: Reaching My Goals

Lesson 25

	Time
Speaker and Song	5 min
Three Guest Speakers	15 min
A1: My Goals	70 min
A2: Group Presentations	20 min
Think Again	10 min

Objectives

- Girls choose a long-term goal
- Girls experience working as a team
- Girls create steps to reach their goals
- Girls celebrate their accomplishments in this group

Materials:

- Paper and pens or pencils
- Have enough paper for every girl to get one piece
- Goal Setting Pictures

NOTE:

- **FOR THIS LESSON YOU WILL NEED THREE LOCAL WOMEN ROLE MODELS:**
 - 1. ONE WHO HAS COMPLETED SECONDARY SCHOOL OR UNIVERSITY OR VOCATIONAL TRAINING AND CAN SPEAK ABOUT HOW SHE DID THAT**
 - 2. ONE WHO HAS STARTED HER OWN SUCCESSFUL BUSINESS AND CAN SPEAK ABOUT HOW SHE DID THAT**
 - 3. ONE WHO WORKS IN AN OFFICE OR BANK OR STORE - WHO WORKS FOR SOMEONE ELSE AND CAN TELL ABOUT HOW SHE CAME TO GET AND KEEP THE JOB**
- **INVITE THEM TO COME TO THE LESSON (DAY AND TIME) AND**
 - 1. TELL THE GIRLS HOW THEY REACHED THEIR GOALS**
 - 2. HELP A SMALL GROUP OF GIRLS DEVELOP THE STEPS TO REACH A SIMILAR GOAL**
- **REVIEW THE LESSON WITH EACH GUEST TO MAKE SURE SHE IS COMFORTABLE WITH HER ROLE AND ANSWER ANY QUESTIONS**

WHY?

Girls have developed confidence and skills and are ready to set goals.

- Hearing a role model who has taken steps and successfully reached a similar goal will encourage the girls.
- Working together with other girls with similar goals will help build teamwork and can help girls support each other in the future
- Using smart thinking and the steps to reach a goal will show girls they are able, clever and strong enough to set and reach a goal.

CHECKLIST

- Secure your three guest speakers
- Remind them of the day and time at least **TWO TIMES**
- Learn about them so you can properly introduce them
- Review the lesson with them and go over their role in the lesson
- CONGRATULATE EACH GIRL BY NAME AT THE END OF THIS LESSON**

SHARE: Reaching My Goals

WELCOME (15 Mins)

1. Choose Speaker.

The topic is "Reaching My Goals."

2. Sing Welcome Song.

LET'S THINK ABOUT IT! (10 min)

SAY: "Instead of a story to start this lesson, we have three guest speakers. They are going to tell you about how they reach their goals!" Introduce each speaker and then each speaker should speak for about 5 minutes telling briefly her background and how she is reaching her goals.

Activity 1: My Goals (70 min)

SAY: "We have heard from three powerful women who know about reaching goals! Our first speaker, (use her name) told us about her education (or training). Our second speaker, (use her name) told us about starting her own business. Our third speaker, (use her name) told us about getting a job she wanted."

SAY: "Think about your goal now.

We are going to break into groups based on our goals.

It is okay if you don't have exactly the same goals as each other in the group."

SAY: "Our guests are going to help us today.

Each group will have an expert support you in this activity!"

"Group Number One is for girls who want to finish their education (or start/finish training).

For example:

- You may want to finish secondary school and go to university.
- You may want to start catering school or learn more about farming.

Group Number Two is for girls who want to start or grow their own business.

For example:

- You may want to sell vegetables at the market or earn more than you do now.
- You may want to weave/plait hair.

Group Number Three is for girls who want to get a job.

For example:

- You may want to work in a store or restaurant.
- You may want to work in a bank or an office."

Give girls time to find their group and sit together.

Give each group paper and something and a pen or pencil.

FACILITATORS:

Help girls who are not sure which group they should choose. Some girls may not have goals that fit in these groups. Maybe they are married and focused on raising their children. They still have goals! Ask questions to see which group would best fit their goals. If there are several girls whose goals are around family life, have them form a fourth group.

Once the girls are in their groups, bring out the pictures of The Steps to Reaching a Goal.”

ASK: “Who can tell us the steps to reaching a goal?”

If the girls need help remembering, show the pictures.

SAY: “Let’s all review the steps again. I will show the picture and you say the step.”

1. Know Your Strengths
2. What are the Steps?
3. What are the Obstacles?
4. Who Can Help and How?
5. Plan When You Do Each Step
6. Succeed!

SAY: “In your groups, go around and each of you share your goal with the others.

Give girls time to do this.

SAY: “Now, go around and each of you share two strengths that will help you reach your goal.”

Give girls time to do this.

SAY: “Choose someone to write for your group. If you need help, raise your hand and one of us (the facilitator or one of the speakers) will help.”

SAY: “Now spend some time thinking about the steps to reach your goal.

Talk together and see if you can come up with steps that fit most of you, even if they are not exactly right for you.

Give girls time to do this.

The writer should write down the steps.

(In groups where all the girls are literate, each girl can write her own steps).

SAY: “Now your group should come up with obstacles they think they may face.

The writer should make a list of the obstacles as your group names them.”

Give girls time to do this.

The writer should write down the obstacles.

(In groups where all the girls are literate, each girl can write her own obstacles).

SAY: “This next step is very important.

Make suggestions about who can help you and how.

It may be a person, or it may be an organization or a business or a school.

Each girl may have her own answer to these questions.

They do not have to be the same.

Help each other think about who would be best to help out.”

Give girls time to do this.

The writer should write down the names of people or organizations who may be able to help.

(In groups where all the girls are literate, each girl can write her own obstacles).

SAY: “Now, each girl should think about when she will do the steps of her plan.

This is the time when you may decide to work together.

If you are starting a business, would you like to work with someone else who has the same idea?

If you are saving money to pay your children's school fees, would you like to join or make a savings club?

Think about how you can help each other with when you will do each of your steps.

Give girls time to do this.

The writer should help each girl write down her steps.

You and the speakers should assist.

(In groups where all the girls are literate, each girl can write her own steps.)

Activity 2: Group Presentations (20 min)

Each group should make a presentation of their Goals and the Steps to reach those goals.

THINK AGAIN (10 min)

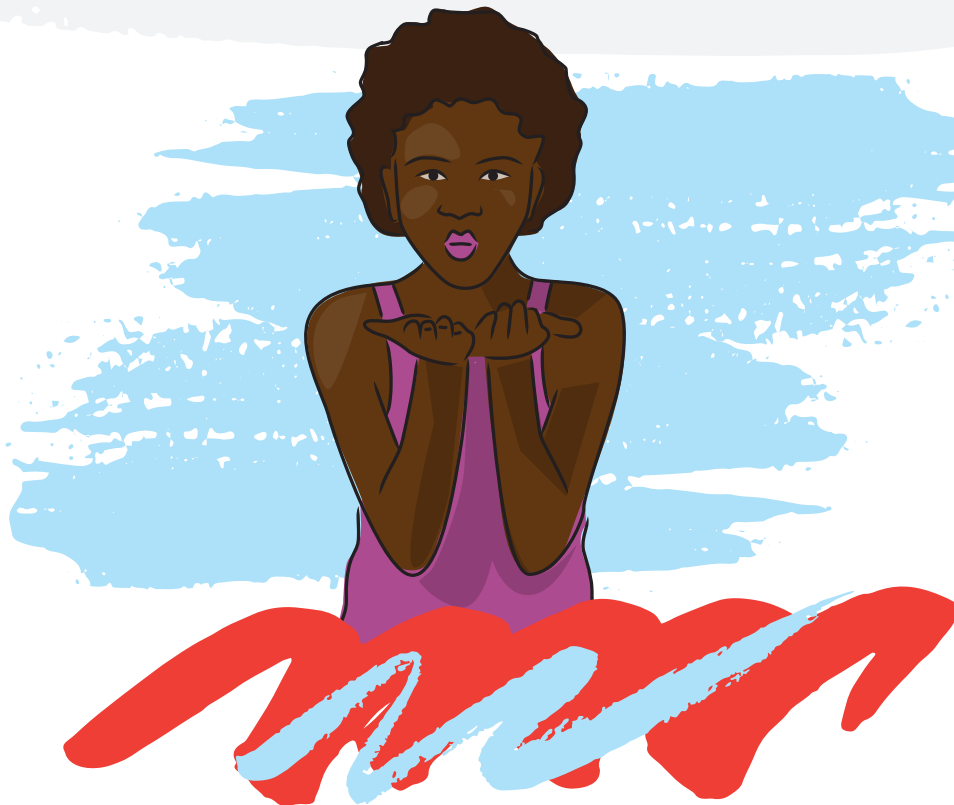
Sit in a circle.

SAY: "This is our last time to meet about life skills.

You have all shown that you are strong and clever and can reach your goals!

Let's go around the group and share something you feel about this experience!"

Let's give ourselves the Love Clap!!!





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