



AFRICAN YOUTH EMPOWERMENT AND DEVELOPMENT INITIATIVE (AYEDI)

INTEGRATED FUNCTIONAL LITERACY FOR YOUTH (IFLY)

Facilitator's Guide

JUNE 2018

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Published: 2018

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Contents

Preface	ii
Acronym List.....	iii
Acknowledgements	iv
Introduction.....	i
What is AYEDI?	1
What is the AYEDI IFLY Guide?	1
How is the AYEDI IFLY Guide organized?	1
Who is the target audience?	2
Important Tips for Facilitators	3
Integrated Functional Literacy for Adolescent Youth (IFLY) Curriculum Overview.....	4
Module 1: Introduction to entrepreneurship and agribusiness	9
Session 1: Getting to know each other.....	13
Session 2: Understanding ourselves, our abilities, and our interests	15
Session 3: Introduction to entrepreneurship.....	19
Session 4: What is agribusiness?	27
Session 5: Agribusiness opportunities in the North and the East.....	29
Session 6: Market-based agribusiness selection	31
Session 7: Assessing local markets	35
Session 8: Introduction to value chains.....	41
Session 9: Asset-based mapping and local resources	45
Module 2: Financial Literacy.....	50
Session 10: Choices about spending	53
Session 11: Personal budgeting and planning	56
Session 12: Savings	60
Session 13: Borrowing	64
Session 14: Financial services.....	68
Session 15: Investing/growing your money	72
Session 16: Risks and responsibilities (insurance).....	74
Session 17: Small business planning/setting up a small and informal business	77
Module 3: Work Readiness Skills	88
Session 18: Guide to NFE trade courses.....	90
Session 19: Leadership	91
Session 20: Social skills.....	95
Session 21: Values and attitudes	101
Session 22: Work habits and conduct.....	106
Annex 1: Literacy and Numeracy Assessment.....	114

Preface

The African Youth Empowerment and Development Initiative's (AYEDI) Integrated Functional Literacy for Youth (IFLY) Guide has been developed by the Bantwana Initiative of World Education, Inc. (WEI/B) in partnership with the Government of Uganda's Ministry of Gender, Labour, and Social Development. This guide was developed for local facilitators to introduce a curriculum of study on entrepreneurship, financial planning, and work readiness skills to youth between the ages of 15-17 in a non-formal setting. It also includes practical literacy and numeracy exercises linked to these three main topics.

Thank you to the following WEI/B staff and partners for their valuable contributions during the process of this material development.

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Funding is provided by the United States Department of Labor under Cooperative Agreement number IL-25262-14-75K. These statements do not necessarily reflect the views or policies of the United States Department of Labor, nor does the mention of trade names, commercial products, or organizations imply endorsement by the United States Government.

Acronym List

ASCA	Accumulated Savings and Credit Associations
AYEDI	African Youth Empowerment and Development Initiative
DIT	Directorate of Industrial Training
IFAL	Integrated Functional Adult Literacy
IFLY	Integrated Functional Literacy for Youth
JFFS	Junior Farmer Field School
MFI	Microfinance Institutions
MoESTS	Ministry of Education, Science, Technology and Sports
MoGLSD	Ministry of Gender, Labour, and Social Development
NAADS	National Agricultural Advisory Services
NCDC	National Curriculum Development Centre
ROSCA	Rotating Savings and Credits Association
SACCO	Savings and Credit Cooperative Societies
USDOL	United States Department of Labor
VSLA	Village Savings and Loan Association

Acknowledgements

Many of the activities, exercises, and notes contained in this guide have been adapted or drawn from other training materials. The Bantwana Initiative of World Education, Inc. would like to acknowledge the valuable contributions of other organizations whose resources were utilized to develop this guide:

- “Accelerated Skills Acquisition Program. Training for Young Entrepreneurs – Business and Entrepreneurship Skills.” Creative Associates International (2009).
- “African Organic Agriculture Training Manual Version 1.0.” FiBL Research Institute of Organic Agriculture, Switzerland, (2011).
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- “Youthwork Information Briefs # 20” Ohio Department of Job and Family Services - ODJFS, Office of Workforce Development, Bureau of Workforce Services. <<http://jfs.ohio.gov/owd/workforceprof/youth/docs/infobrief20-workreadinessskills.pdf>>.
- “VolunteerIN 4-H Toolkit for Success Lesson Plans.” Purdue University. <<http://www.four-h.purdue.edu/volunteer/toolkit09.cfm>>.

Introduction

What is AYEDI?

The **African Youth Empowerment and Development Initiative (AYEDI)** is a program funded by the United States Department of Labor (USDOL) and led by the Bantwana Initiative of World Education, Inc. (WEI/B).

AYEDI works in four districts (Gulu, Lira, Iganga, and Bugiri) in northern and eastern Uganda. It uses a three-pronged strategy that involves youth in youth empowerment clubs, helps them find an educational pathway, and provides a range of age-appropriate “decent work support” interventions. The overall aim of the program is to help youth develop marketable skills to seek and secure work opportunities and to serve as civic leaders in their communities.

What is the AYEDI IFLY Guide?

The **AYEDI Integrated Functional Literacy for Adolescent Youth (IFLY) Guide** is a guide for local facilitators to introduce a curriculum of study on entrepreneurship, financial planning, and work readiness skills to youth between the ages of 15-17 in a non-formal setting. It also includes practical literacy and numeracy exercises linked to these three main topics.

The IFLY curriculum was adapted from several existing materials. It is designed to bring useful and practical information to youth in an easily-digestible form. The activities include a combination of participatory learning techniques, individual reflection, field observation, and fieldwork to draw on participants’ existing knowledge, skills, and practices, as well as local resources.

How is the AYEDI IFLY Guide organized?

The AYEDI IFLY Guide is organized into three modules that can be completed over a 4-month period. The IFLY curriculum should be taught after AYEDI club sessions, during Integrated Functional Adult Literacy (IFAL) sessions. The goal is to deliver at least two sessions per week, each 2-3 hours long. The research, field observations, and fieldwork will be conducted outside of class sessions.

Module 1: Introduction to entrepreneurship and agribusiness

Module 2: Financial literacy

Module 3: Work readiness skills

Annex I: Literacy and numeracy assessment

Module 1 on entrepreneurship helps youth acquire the mind-set and knowledge needed to develop market-based agribusiness skills. Module 2, which focuses on financial literacy, provides youth with the knowledge and skills they need to successfully set financial goals, plan for and manage their money, and build their assets. Module 3, which concentrates on work readiness, helps youth develop the confidence, skills, and knowledge necessary to explore self-employment and entrepreneurship. This curriculum also includes a literacy and numeracy assessment that allows facilitators to assess participants’ literacy and numeracy levels before engaging them in the training. The assessment is meant to complement Uganda’s existing Integrated Functional Adult Literacy (IFAL) curriculum.

Who is the target audience?

The youth targeted for this training course should have reached at least Primary 3. They should possess basic English literacy and numeracy skills. The activities are designed to strengthen their literacy and numeracy skills.

Who can use the AYEDI IFLY Guide?

IFAL facilitators and other facilitators who want to train youth in agribusiness, entrepreneurship, financial literacy, and work readiness skills can use the IFLY Guide.

Important Tips for Facilitators

Review the IFLY Curriculum Overview chart below to gain an overall understanding of the curriculum, including the expected learning outcomes for participants and the specific activities to be conducted for each topic/session. You do not need to carry out each activity exactly as it is written. You can adapt the activities and facilitate different activities as long as the learning objectives are still met.

Prepare for each session by reviewing the entire contents of the session beforehand, paying special attention to all the materials you will need for the session. This will help you become more familiar with the key definitions, learning objectives, activities, materials needed, and time requirements. It will also allow you to think about how to introduce each step.

Before you start an activity, do the following:

- Think about your space and how you would like the participants to sit for each session (in a circle, in rows, etc.).
- Introduce the learning objectives before you start the activity so that participants understand the overall purpose.
- Try to link each session in a topic to the previous one by reviewing or ‘recapping’ what was covered during the last session.
- Make sure you have identified and communicated with the community resource persons invited for a session.
- Ensure that you have identified and communicated with any local businesses that will be visited during the practical sessions.

During an activity, do the following:

- Check with participants to make sure that they understand the content. Ask questions of participants during the activity.
- Use energizers and games if participants have low energy.
- Encourage both girls and boys to participate equally and actively in all the activities.

After an activity, do the following:

- End each session by summarizing key points. This is very important. It helps participants to understand the key messages and information.
- Take at least 15 minutes at the end of each day to make sure participants go home with a literacy (writing) and/or numeracy (calculating) exercise.

Integrated Functional Literacy for Adolescent Youth (IFLY) Curriculum Overview

SESSION	SPECIFIC LEARNING OUTCOMES	ACTIVITIES/TOPICS	SPECIFIC SKILLS	TIME
MODULE 1: INTRODUCTION TO ENTREPRENEURSHIP AND AGRIBUSINESS				
1. Getting to know each other	Interact with other participants and the facilitator. Be aware that the participants have useful knowledge and experience to contribute.	Activity 1: Treasure hunt (30 minutes)	Communication Openness Discovery	30 minutes
2. Understanding ourselves, our abilities, and our interests	Understand how their abilities, interests, and background can help them to identify the right agribusiness opportunity.	Activity 1: Self-assessment (1 hour)	Reflection	1 hour
3. Introduction to entrepreneurship	Describe the skills and qualities needed to be a successful entrepreneur. List the benefits and challenges of entrepreneurship.	Activity 1: What is entrepreneurship? (1 hour) Activity 2: Pros and cons of entrepreneurship (1 hour) Activity 3: Taking risks (1 hour) Activity 4: Review and check for understanding (1 hour 30 min)	Leadership Communication Teamwork	4 hours and 30 minutes
4. What is agribusiness?	Define agribusiness. Discuss what agribusiness opportunities they are aware of.	Activity 1: Mapping what we already know	Systematic thinking Teamwork Communication	1 hour and 30 minutes
5. Agribusiness opportunities in the North (Gulu and Lira) and the East (Bugiri and Iganga)	Discuss what viable agribusiness opportunities exist in the areas where they live. Describe what opportunities exist by sub-county.	Activity 1: Mapping actual agribusiness opportunities in four districts	Systematic thinking Teamwork Communication	1 hour

SESSION	SPECIFIC LEARNING OUTCOMES	ACTIVITIES/TOPICS	SPECIFIC SKILLS	TIME
6. Market-based agribusiness selection	Describe what factors they should consider to have a successful agribusiness.	Activity 1: Enterprise selection case study (1 hour) Activity 2: Enterprise selection group discussion (1 hour)	Decision making Communication Teamwork Action planning Systematic thinking	2 hours
7. Assessing local markets/opportunities	Identify what kinds of crops to pick for an enterprise and the reasoning.	Activity 1: Understanding market-based research (1 hour) Activity 2: Developing a market-based research plan (1 hour) Activity 3: Developing market-based research questions and conducting market-based research (1 hour) ¹ Activity 4: Group presentations and group discussion (2 hours)	Communication Teamwork Information seeking Action planning Systematic thinking Persistence Creativity Customer relations	5 hours
8. Introduction to value chains	Define a value chain. Identify business opportunities along the value chain.	Activity 1: What is a value chain? (1 hour) Activity 2: What happens along the value chain? (1 hour) Activity 3: What can I do along the value chain? (1 hour)	Communication Teamwork Systematic thinking Creativity	3 hours
9. Asset-based mapping and resources	Describe what resources are available in the community that they can build on. Identify resource persons in the community.	Activity 1: Assessing existing individual, family, and community assets (2 hours) Activity 2: Identifying agribusiness resource persons and organizations (1 hour) ² Activity 3: Group presentations (1 hour)	Communication Teamwork Information seeking Action planning Systematic thinking	4 hours
MODULE I – TOTAL HOURS				22.5

¹ Plus 8 hours fieldwork not included in the total hours for Module 1.

² Plus 4 hours fieldwork not included in total hours

SESSION	SPECIFIC LEARNING OUTCOMES	ACTIVITIES/TOPICS	SPECIFIC SKILLS	TIME
MODULE 2: FINANCIAL LITERACY				
10. Choices about spending	Explain the difference between a “need” and a “want.” Understand how to prioritize when spending money. Describe the outside influences that affect you when you spend money.	Activity 1: The things I buy with my money (2 hours) Activity 2: Prioritizing how I spend my money (1 hour)	Reflection Decision-making Personal management Responsibility	3 hours
11. Personal budgeting and planning	Describe how planning for spending and saving can help you stay in control of your money. List the different ways in which people use money. Recognize the benefits of saving money.	Activity 1: The importance of personal planning (1 hour) Activity 2: Where does money come from? (1 hour) Activity 3: Developing a personal budget (1 hour)	Reflection Decision-making Personal management Responsibility	3 hours
12. Savings	Describe the meaning, reasons for, and benefits of savings. Identify different forms of savings.	Activity 1: Setting goals for money (1 hour) Activity 2: Identifying savings options (1 hour) Activity 3: Making a savings plan (1 hour)	Goal setting Decision making Action planning Personal management	3 hours
13. Borrowing	Understand the difference between your own money and borrowed money. Describe suitable reasons for borrowing. Explain the risks and obligations of borrowing.	Activity 1: Your own money or borrowed money? (1 hour) Activity 2: Borrowing money (1 hour) Activity 3: Repaying money (1 hour)	Responsibility Goal setting Decision making Problem solving Communication	3 hours
14. Financial services	Explain how to keep money safely. Describe the various types of financial services available. Understand how to select the right	Activity 1: Where do I keep my money? (30 minutes) Activity 2: Understanding banks and other financial institutions (2 hours)	Decision making Problem solving Information gathering	2 hours and 30 minutes

SESSION	SPECIFIC LEARNING OUTCOMES	ACTIVITIES/TOPICS	SPECIFIC SKILLS	TIME
	financial lender.			
15. Investing	Define the term investment. List the various forms of investments. Understand the concept of paying oneself. Understand that long term savings provide for retirement.	Activity 1: Understanding investments (2 hours) Activity 2: Understanding retirement (1 hour)	Communication Assertiveness Teamwork Action planning Goal setting	3 hours
16. Risk and responsibilities (insurance)	Define risk. List possible risks. Identify how to manage risks. Understand the concept of insurance.	Activity 1: Understanding risks and risk management (1 hour) Activity 2: Understanding insurance (1 hour)	Decision making Problem solving Information gathering Responsibility	2 hours
17. Business planning / setting up a small and informal business	Describe the elements needed to start a small business. Gain key skills and knowledge needed to set-up a small business.	Activity 1: Introduction to business planning (1 hour) Activity 2: Generating a small business idea (2 hours) Activity 3: Finding capital (1 hour) Activity 4: Budgeting for your small business (2 hours) Activity 5: Profit (2 hours) Activity 6: Marketing (2 hours) Activity 7: Business presentations (2 hours and 30 min)	Decision making Problem solving Goal setting	12 hours and 30 minutes
MODULE 3: WORK READINESS SKILLS / SUMMARY GUIDE TO DIT NFE COURSES				
SESSION	SPECIFIC LEARNING OUTCOMES	ACTIVITIES/TOPICS	SPECIFIC SKILLS	TIME
18. Guide to NFE Trade Courses	Identify a trade certificate course	NFE Trade summaries	n/a	n/a

SESSION	SPECIFIC LEARNING OUTCOMES	ACTIVITIES/TOPICS	SPECIFIC SKILLS	TIME
19. Leadership	Identify the characteristics and skills of an effective leader Identify and define different leadership styles	Activity 1: Foundations of leadership (1 hour) Activity 2: Time management (1 hour)	Personal management Decision making	2 hours
20. Social skills	Describe interpersonal communication skills and their role in work settings Identify how to build strong and productive professional relationships	Activity 1: Communicating with body language (2 hours) Activity 2: Constructive criticism (1 hour) Activity 3: Building together (1 hour)	Communication Assertiveness Interpersonal relationships Teamwork	4 hours
21. Values and attitudes	Describe values and attitudes that will help them succeed in the work place.	Activity 1: “What’s Most Valuable?” (45 min.) Activity 2: “What is ethical behaviour? What is integrity?” (45 min.) Activity 3: Professionalism (1 hour)	Responsibility Integrity and ethics	2 hours 30 min.
22. Work habits and conduct	Distinguish between work habits and conduct that are appropriate and inappropriate for their work place environment.	Activity 1: Appropriate and inappropriate work conduct (1 hour) Activity 2: Preparing for the job (2 hours)	Motivation Openness Pursuit of quality	3 hours

Module I: Introduction to entrepreneurship and agribusiness

Rationale

An AYEDI project research study³ found that youth are interested in entrepreneurship, but many of them interviewed did not have “entrepreneurial attitudes.” They also did not recognize the key steps needed to start a micro-project and/or run a business. This module focuses on introducing participants to market-based entrepreneurship and agribusiness skills. Specific activities encourage innovation and entrepreneurial behaviour, and they seek to equip AYEDI youth with the knowledge and skills needed to obtain decent work. It also includes practical skills, such as how to develop the personal qualities needed to be a successful entrepreneur; how to identify local, market-driven entrepreneurial and agribusiness opportunities; and how to use existing local resources. *The overall aim of this module is to help youth develop the mind-set, skills, and knowledge necessary to explore self-employment and entrepreneurship as worthwhile career options.*

Overall Module Learning Outcomes

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

- Understand how their abilities, interests, and background can help them to identify the right agribusiness or entrepreneurial opportunities.
- Describe the skills and qualities needed to be a successful entrepreneur.
- Discuss what workable agribusiness opportunities exist in the areas where they live.
- Identify practical business opportunities along the value chain.
- Describe what resources are available in the community that they can build on.

Module Session Content

1. Getting to know each other
2. Understanding ourselves, our abilities, and interests
3. Introduction to entrepreneurship
4. What is agribusiness?
5. Agribusiness opportunities in the North (Gulu and Lira) and the East (Bugiri and Iganga)
6. Market-based agribusiness selection
7. Assessing local markets/opportunities
8. Introduction to value chains
9. Asset-based mapping and resources

Key Definitions for Facilitators

This is a list of the key terms, by session, that you will introduce to participants in **Module I**.

Before you engage participants in activities in this module, make sure you become familiar with the meaning of these words so that you can help participants learn them.

³ WEI/Bantwana conducted field research in the four AYEDI project districts in order to gain a deeper understanding of the complex realities facing youth. AYEDI Project Document, November 7, 2014

Session 2

Key Words	Definitions	Example Sentence
Business	An organization involved in the trade of goods and/or services to a consumer	I visit <u>businesses</u> like shops and restaurants every day.
Opportunities	A set of circumstances that make it possible to do something; a chance for employment or promotion	With a good education, I will have many job <u>opportunities</u> .

Session 3

Key Words	Definitions	Example Sentence
Entrepreneur	Someone who starts or operates a business and assumes the responsibility for it. He or she provides goods or services to individuals or businesses in exchange for payment.	An <u>entrepreneur</u> is willing to take a financial <u>risk</u> to start the <u>business</u> he or she believes in.
Entrepreneurial	Having the spirit and motivation to organize and manage your own business	I believe I have the <u>entrepreneurial</u> quality that would make me successful in business.
Benefits	Profits I gain from an investment, loan, or other form of financial service	I think that I will get many future <u>benefits</u> from my education.
Motivation	The desire to do something, to achieve a goal, even if it is a lot of work	I have great <u>motivation</u> to start my own business, because I want to make a better life for my family.
Risk	The potential I have of losing something of value; for example, the uncertainty of a return and the potential for financial loss	Investing money in my friend's business is a <u>risk</u> , but if he succeeds, I will gain a lot.
Innovate	To introduce a new method, idea, or product that didn't exist before.	To start a successful small business, it is helpful to <u>innovate</u> and be different from other businesses.
Customers	People who purchase or receive a good, service, or product from a business	I want to make the <u>customer</u> happy, so that he or she continues to buy my product.
Income	Money I receive from work or services	Do I have enough <u>income</u> to cover my costs?
Management	Supporting a group of people who work directly for you to achieve specific goals	Good <u>management</u> will lead to benefits for my business, both for me and for my employees.
Values	Beliefs or ideals about what is good or what is bad	My <u>values</u> come from my parents, my community, and my culture.

Session 4

Key Words	Definitions	Example Sentence
Agriculture	The practice of growing crops or raising animals for food or other products	Many people in my community practice <u>agriculture</u> to earn an income.
Agribusiness	Activities related to the business of agriculture that can produce income that go beyond farming	<u>Agribusiness</u> can combine farming and technology.
Farm	Land used for agriculture	My parents own a small <u>farm</u> where they grow vegetables and

MODULE 1: Introduction to entrepreneurship and agribusiness

		have chickens.
Crop husbandry	The cultivation and production of edible crops for food	I hope I will find success in <u>crop husbandry</u> .
Success	The accomplishment of a desired result or outcome	I hope that my small business will be a great <u>success</u> .

Session 6

Key Words	Definitions	Example Sentence
Demand	The desire of consumers for a particular commodity, service, or other item	There is great <u>demand</u> for fresh tomatoes in my community.
Competition	The rivalry between businesses who produce and sell the same products/services	There is so much <u>competition</u> to sell chickens in my community, that nobody can sell them for a good price.
Price	The amount of money you sell your product for	I can sell my vegetables for a higher <u>price</u> in the city.
Market/location	Where you sell your product	There are so many people selling fruits and vegetables in the <u>market</u> .
Productivity	How quickly and how much of a crop or other good you can produce	Adding fertilizer to the soil on my farm can increase the <u>productivity</u> of the land – I can grow more crops in the same space.
Profitability	The ability for my business to earn a profit after paying all expenditures	The <u>profitability</u> of my business depends on the amount of my expenditures and my profits.
Inputs	Resources such as people, raw materials, energy, information, or finance that are put into a system to obtain a desired output	If I have to put many <u>inputs</u> into my product, it might become less profitable.
Outputs	The goods produced by a person or business	My tailoring business produces <u>outputs</u> like dresses, skirts, and bags.
Profit	The difference between amount spent (expenditure) and amount earned (income)	I have prepared a budget, and kept my records carefully, so I am sure that my business will have a <u>profit</u> .

Session 7

Key Words	Definitions	Example Sentence
Market research	The process of gathering and analyzing information about a market and a product or service to be offered for sale in that market; this includes information about the past, present, and future customers for the product or service	Before I decide what kind of business I will start, I need to do some <u>market research</u> to make sure that it is a good idea in my community.

Session 8

Key Words	Definitions	Example Sentence
Value chain	The process by which value is added to a product, including production, marketing, and other services	The <u>value chain</u> for my tailoring business includes the factory that makes the fabric, my employee who sews the dresses, and the company that advertises them for me.

MODULE 1: Introduction to entrepreneurship and agribusiness

Value addition	Enhancing a product before it is offered for sale to customers	Adding fertilizer to the soil on my farm is a <u>value addition</u> – it produces better vegetables.
Off-farm	Activities to improve agricultural productivity through marketing, transportation, etc., conducted off the farm	Many <u>off-farm</u> activities are necessary to sell my vegetables, like driving them to the market, selling them, and advertising them.

Session 9

Key Words	Definitions	Example Sentence
Asset	A useful or valuable person, thing, or quality	More <u>assets</u> will help me start my small business.
Resources	Money, materials, people, or other assets that can be used by a person or organization in order to function effectively	There are many different <u>resources</u> available to me in my community.

Session 1: Getting to know each other

This session has one activity. Participants engage in a treasure hunt activity that involves talking with their peers to find answers to specific questions. Participants learn something new about each other. This will help them form bonds and will strengthen group dynamics.

Activity 1: Treasure Hunt⁴

Objectives:

- ▶ To learn something new about one another

Duration: 30 minutes

Materials and preparation: Flip chart paper, paper, pencils, large flip chart with treasure hunt chart written.

Steps:

1. Explain to participants that the purpose of the treasure hunt is to get to know each other better.
2. Give participants pieces of paper and ask them to write down the numbers 1 – 16.
3. Post the treasure hunt chart on the wall for participants to see. Let them know that for each square they need to find someone in the group whose name they can write in.
 - For example, if square 1 says “someone with an older brother,” then the participants should find a person in the group that has an older brother. Then the participants can write down the name of that person in square 1.
 - Allow the participants to stand up and walk around the room to ask questions to their peers.
 - Tell participants that they cannot have the same name in more than two of the spaces. The person who first completes his/her chart wins the treasure hunt.
 - If after 20 minutes, nobody has all of the squares completed, stop the activity and find out who has the most answers!
4. Encourage participants (for the last 10 minutes of the activity) to share what new, interesting, or surprising things they learned about each other.
5. Summarize the key points: *Each of you has valuable skills and life experiences to share. This kind of sharing of information and experiences amongst the group will be encouraged throughout the course.*

⁴ Adapted from “Market Based Decision-Making Activity Book For Adolescent Girls.” Save the Children (2008).

Treasure hunt sheet for facilitator

(To be copied on a flipchart and posted for all participants to see)

Treasure Hunt

1 Someone with two brothers	2 A boy who has studied at a vocational training centre	3 A girl who has experience planting crops	4 Someone whose parents own a small business
5 A girl who has been to Kampala	6 A girl that knows how to sell vegetables	7 A boy who can sing	8 Someone who has killed more than 10 chickens
9 A girl that can dance	10 Someone who studied in secondary school	11 Someone who is 16 years old	12 A boy with two older sisters
13 A boy who writes with his left hand	14 Someone who wants to own a business	15 A boy who likes to read for fun	16 Someone who has tried to start a business

Session 2: Understanding ourselves, our abilities, and our interests

This session has one activity as well as literacy and numeracy practice. The activity will help participants think about how their educational levels, natural abilities, work histories, and backgrounds can help them to identify the right entrepreneurship opportunities. Each participant will complete a *Self-Assessment* to help him/her gain a better understanding of how to choose an job or occupation that fits with his/her individual interests, skills, abilities, and needs.

Activity 1: Self-Assessment⁵

Objectives:

- ▶ To describe personal skills, interests, and abilities
- ▶ To discuss how personal skills, interests, and abilities relate to finding a job

Duration: 1 hour

Materials and preparation: Flip chart paper, markers, paper, pencils, large flip chart with assessment questions written (optional), large flip chart with the small group discussion questions written (optional)

Steps:

1. Introduce the objectives of the activity.
2. Write the questions out on a flip chart and have participants copy the questions OR read the questions aloud and have the participants write their answers down.

Self-assessment questions:

- a. In normal daily activities, do you (choose one)
 - Ask lots of questions?
 - Ask some questions?
 - Prefer not to ask questions of other people?
- b. Some people have trouble working on one task for a whole morning, whereas others do not. Can you work on a task, for example washing clothes or repairing the home, (choose one)
 - Straight through the morning, or
 - Do you prefer to work on activities for a short amount of time?
- c. When was the last time you
 - Played a sport? _____
 - Read part of a book or newspaper? _____
 - Had a verbal argument? _____
 - Did basic maths? _____
 - Wrote your name? _____
 - Cooked food? _____
 - Attended school? _____

⁵ Adapted from, "Literacy and Numeracy for Youth Development (LANDY) - Northern Uganda Youth Development Program." Guide Level 3. VSO (2012).

MODULE 1: Introduction to entrepreneurship and agribusiness

- Got in a physical fight? _____
- d. Have you ever attended a vocational training programme or done an apprenticeship?
 - Yes / No
 - If yes, in what skills were you trained? _____
 - If yes, for how long? _____
- e. Did you ever attend formal schooling?
 - Yes / No
 - If yes, who paid your school fees? _____
 - If yes, which level of schooling have you completed?

- f. Where do you get the food you eat each day? _____
- g. Do you have access to land to grow food?
 - Yes / No
 - If yes, how much land do you have access to? _____
 - Do you own or rent this land?
 1. Own
 2. Rent
- h. Does your household have any (write down all that you have)
 - Cows? _____
 - Oxen? _____
 - Pigs? _____
 - Chickens? _____
 - Goats? _____
 - Sheep? _____
 - Bicycles? _____
 - Mobile phones? _____
- i. Do you know anyone who owns or runs a business?
 - Yes / No
 - If yes, what type of business? _____
- j. Some money-making activities require a lot of physical labour and some very little. How easy is it for you to (write in “very easy,” “easy,” or “not easy” for each one)
 - Bow? _____
 - Squat or kneel? _____
 - Walk for 5km? _____
 - Carry a 20 litre jerry can for 2 hours? _____
 - Dig a garden or field for a morning? _____
- k. What are the three main activities that people in your community do to earn money?
_____, _____, _____
- l. What types of money-making activities are you interested in? (write one or more activities)
_____, _____, _____
- m. What is one activity that people in your community do to make money where they are not required to know how to read or write?

-
- n. What is one activity that people in your community do to make money where they must know how to read, write, and do basic math?

-
- o. How far is the nearest town or marketplace from your home (in km and in walking time)

-
- p. Do you expect to live in the same location next year? If not, why might you move?

-
3. After participants have finished, divide them into small groups of 3-5 participants.
 4. Give them 15-20 minutes to reflect on their answers and discuss with their peers.
 5. Next, ask them to answer three questions in their small groups:

<p>Note to Facilitator: The three questions can be written on a flip chart or copied into their notebooks.</p>

- *Am I interested in starting my own business?*
 - *Do I have the skills to start my own business or am I interested in learning the skills to start my own business?*
 - *Am I willing to put in the time and effort it takes to start my own business?*
6. Ask the small groups to share their answers with the larger group, including what they learned about themselves and how that relates to starting or managing a small business.
 7. Summarize key points: *This self-assessment and follow-up discussion was meant to help you recognize that we all have different strengths, abilities, interests, skills and needs and that we need to consider these things when trying to choose a suitable job.*

Literacy and Numeracy Practice (in class or for homework)

Writing: My Self-Assessment

1. Ask participants to think about their self-assessment answers and today's small group discussion that they had with their peers.
2. Instruct participants to finish the following sentences based on their self-assessment answers.

Note to Facilitator: Post these half sentences on a flipchart or read them aloud for participants to copy in their notebooks.

- I learned that my key strengths are _____.
- The kind of work or job that I am most interested in is _____.
- I think I would be good at that job because _____.
- One question I would like to ask a successful business person in my community is: _____.

Calculating: Estimating salaries (amount of money made) of people in my community

Tell participants: *In the self-assessment you completed earlier, you were asked to write down activities that people in your community do to make money.*

1. What is one common money-making activity done by people in your community who do **not** know how to read or write?

2. How much money do you estimate (your educated guess) that a person doing this kind of work makes in one year?

_____ UGX

(Note: You may want to first estimate their weekly salary, and then multiply that by 52. Alternatively, you may estimate his/her monthly salary and multiply it by 12.)

3. What is a common money-making activity done by people in your community who do know how to read and write?

4. How much do you estimate a person doing this kind of work makes in one year?

_____ UGX

5. What do you think is the highest paying job in your community?

6. How much money do you estimate a person doing that job makes each year?

_____ UGX

Session 3: Introduction to entrepreneurship

This session has activities, literacy and numeracy practice, and a review and check for understanding on entrepreneurship. The activities will help participants understand entrepreneurship and the skills and qualities needed to be a successful entrepreneur. Participants will look at the pros and cons of entrepreneurship and will consider the specific skills and knowledge needed to start and successfully run a small or informal business.

Activity 1: What is entrepreneurship?

Objectives:

- ▶ To define entrepreneurship
- ▶ To discuss the difference between working for yourself and working for someone else
- ▶ To list some of the personal qualities that entrepreneurs have

Duration: 1 hour

Materials: Flip chart paper, markers, paper, pencils

Steps:

1. Recap the last activity. (For example: *In the last activity you realized that you all have different experiences, interests, and strengths. You also thought about whether you might be interested in starting your own business. You started thinking about being an entrepreneur!*)
2. Briefly, review participants' writing and calculating practice. Discuss the different kinds of jobs and ways people earn money in their communities.
3. Introduce the objectives of this activity.
4. Ask participants to brainstorm the differences between working for a business/employer and being an entrepreneur.
5. Note down their answers on flip charts and discuss.
6. Explain: *An entrepreneur is someone who starts or operates a business and assumes the responsibility for it. He or she provides goods or services to individuals or businesses in exchange for payment.*
7. Ask participants to list some of the personal qualities of a successful entrepreneur of their choice.
8. Explain some personal qualities that entrepreneurs have, including:
 - a. Curiosity and creativity
 - b. Motivation and self-confidence
 - c. Willingness to take risks
 - d. Eagerness to learn
 - e. Ability to cooperate
 - f. Ability to identify opportunities
 - g. Ability to innovate (do something that nobody has done before) and lead
 - h. Determination to overcome obstacles (or challenges)
 - i. Ability to learn from mistakes made by oneself and others

Note to Facilitator: You may want to write this list of these qualities possessed by entrepreneurs (and any additional qualities that participants noted) on a flip chart. Keep the list on the wall for the day.

9. Explain: *These qualities help the entrepreneur to think, analyse, solve problems and take action. Not every entrepreneur will have all of the above qualities. Some of these qualities they may have already and some they can learn.*
10. Ask participants to take 10 minutes to reflect on and write down the entrepreneurial qualities that they have *and* those that they need to develop.
11. Lead a group discussion with participants on the qualities that they have already or that they feel they need to develop. During the discussion, be sure to ask the following:
 - *How do these different qualities help an entrepreneur?*
 - *Ask students to identify local entrepreneurs and their skills/characteristics.*
12. Summarize the key points. Include the following:
 - *Not all entrepreneurs have **all** the personal qualities on the list!*
 - *When you reflect on your entrepreneurial qualities, you should think about the qualities you already have and those you want to develop.*

Literacy Practice (in class or for homework)

Writing: My Entrepreneurial Qualities

1. Ask participants to review their written reflection of entrepreneurial qualities (ones that they have and those they want to develop).
2. Instruct them to:
Write a paragraph that describe which two entrepreneurial qualities you already have and how you know that you have these qualities. Then, write a paragraph about which two qualities you would most like to develop. Explain how these qualities would help you become more entrepreneurial.

Activity 2: Advantages and disadvantages of entrepreneurship

Objectives:

- To discuss the benefits and disadvantages of starting your own business

Duration: 1 hour

Materials: Flip chart paper, markers, paper, pencils

Steps:

1. Recap the last activity. (For example: Ask a few participants to volunteer to read their “My Entrepreneurship Qualities” paragraphs aloud. This will help you to quickly review some key entrepreneurial personal qualities and to emphasize that not all entrepreneurs have the same qualities!)
2. Introduce the objectives of this activity.
3. Explain that there are both ‘pros’ (advantages) and ‘cons’ (disadvantages) of entrepreneurship.

MODULE 1: Introduction to entrepreneurship and agribusiness

4. Divide the group into two groups. Give one flip chart sheet and a marker to each group.
5. Ask one group to list the pros of entrepreneurship and the other to list the cons. Give them 10-15 minutes to complete this task.
6. Ask each group for a volunteer to present and discuss their answers.
7. Make sure some of the following are listed and discussed

Pros:

- a. You'll be your own boss and the boss of other people, and you can make decisions that make the business succeed or fail.
- b. You'll have the chance to put your ideas into practice.
- c. You will make money for yourself rather than for someone else.
- d. You may practice and learn more about the different aspects of running a business; you will gain a lot of experience.
- e. You'll have the chance to work directly with your customers.
- f. You may feel satisfied from creating and running a successful business.
- g. You'll be able to work in a field or area that you really enjoy.

Cons:

- h. Success is not guaranteed. Starting a business can be a big risk.
 - i. You will probably need to invest many hours in your business.
 - j. Your time may be most consumed by the small details of running a business, rather than by doing the things that you love.
 - k. Your income may not always be stable.
 - l. You may have to make difficult decisions, such as deciding to fire an employee or deciding *not* to hire a family member.
 - m. As many skills are required to successfully operate a business, you may be required to learn new skills (i.e. filing and bookkeeping, market research, and general management).
 - n. If your business fails, you must develop a new plan.
5. Summarize the key points: *You need to think about both the pros and cons before starting a business. Starting a business can be a very difficult or challenging process.*

Literacy Practice (in class or for homework)

Writing: Starting My Business

1. Ask participants to think about the pros and cons of starting their own business.
2. Instruct them to write answers to these two questions:
 - *What do you see as the best or biggest benefit of starting your own business and **why**?*
 - *What do you fear most about starting your own business and **why**?*

Activity 3: Taking risks

Objectives:

- To discuss how to evaluate risk

Duration: 1 hour

Materials: Flip chart paper, markers, paper, pencils, masking tape

Steps:

1. Recap the last activity. (For example: Ask a few participants to share their written answers to the “Starting My Business” literary practice exercise. Their answers regarding their fears about starting a new business will lead right into this next activity on taking risks!)
2. Introduce the objectives of this activity.
3. Explain: *Everyday human beings—whether children, youth, or adults—make decisions about their lives. Some decisions can involve certain levels of risk, such as deciding whether or not to change jobs or start one’s own business. Evaluating risk is a way to help reduce our fears and make good decisions.*
4. Ask the group to brainstorm answers to the question, *How does deciding whether to change jobs or to start one’s own business affect our lives?*
Some examples of answers are:
 - These decisions can have some consequences (effect) on your income.
 - Your choice could change the way that people in your community see you.
 - The consequences could drastically change your life plan and bring you a much better income, or it could bring hardship for some time—or even both.
 - The decision could please or disappoint your family.
5. Introduce the “DECIDE” model. Post it on a flip chart as you review it. Explain that when deciding on how to evaluate risk or make a decision, you can use the “DECIDE” model:
 - **D**ilemma - Identify the dilemma or problem that you are facing.
 - **E**xamine your options - Examine all the possible options or choices that you have and the possible consequences or outcomes of these options.
 - **C**onsider your values - Consider how each option reflects upon your values.
 - **I**dentify pros and cons - Analyse the pros and cons of each option.
 - **D**ecide - Decide on the option that is best for you and act on it.
 - **E**valuate - Evaluate the results of your decision.
6. Draw a line on the floor with masking tape (or a string) with arrows at each end. The line should be long enough for all of the participants to stand on it. To the far left of the line, place a sign saying, “No Risk”; in the middle of the line, place a sign saying, “Moderate (or Some) Risk”; and on the far right, place one saying, “High Risk.”
7. Read the following situation and give participants time to think and take their places on the line, depending on their decisions:

One of your friends comes to visit and after talking for a while, he tells you more about his business. He invites you to work for him and offers a salary that is more than three times the one you are currently receiving. You have never worked in a small company and don’t really know how his business is doing, but you are excited about the idea of doing something

MODULE 1: Introduction to entrepreneurship and agribusiness

different. The new job would also mean that you will no longer work from 9 to 5, but rather, you will work longer hours. What do you decide to do? What level of risk do you think you face?

8. Once all of the participants have taken their places on the line, ask two or three participants who are standing in different places to share their decisions and to explain why they believe their decisions put them at risk or not.
9. Ask the group:
 - a. What kind of decision could mean no risk? Some possible answers could be:
Thank the person for the invitation but tell him that you cannot accept
 - b. What kind of decision could mean a moderate risk? Some possible answers could be: *Get more information on the company and accept the position.*
 - c. What kind of decision could mean a high risk? Some possible answers could be: *Leave your current employment without further knowledge of your friend's company and move to this new job because the salary is good.*
10. Discuss and explain: *Risk-taking and decision-making can be difficult, but evaluating choices and understanding risk can help you make better decisions.*
11. Summarize the key points: *Being an entrepreneur comes with many risks. It's important to know how to make good decisions. The "DECIDE" method/tool can help you to examine your risks and make better decisions.*

Review and Check for Understanding: Entrepreneurship

Note to Facilitator: You have introduced the concept of entrepreneurship and facilitated a few activities to help participants learn about the topic. The next sessions focus on agribusiness, so it is a good time to review with participants what they have learned so far on entrepreneurship, to check participants' understanding on the key concepts learned for this topic, and to give participants a chance to further practice their literacy and numeracy skills related to this topic.

Objectives:

- ▶ To review the key concepts on entrepreneurship and check participants' understanding.
- ▶ To provide participants with literacy and numeracy skills practice related to entrepreneurship and owning their own business.

Duration: 1 hour and 30 minutes

Materials: Flip chart paper, markers

Steps:

I. Use the checklist below to engage participants in a simple review about the **key concepts of entrepreneurship**.

So far you have....

- Learned what is an entrepreneur
 - Facilitator: Ask participants to define it.

MODULE 1: Introduction to entrepreneurship and agribusiness

- *Began to think about whether or not you would like to become an entrepreneur.*
 - Facilitator: Remind participants that one of the key goals of this course is to provide them with the skills and knowledge to help them become an entrepreneur or to start their own business if they choose to!
- *Self-reflected on what personal qualities you have and which you need to develop to become an entrepreneur.*
 - Facilitator: Ask participants to share some of these qualities of an entrepreneur. You may want to add some if they do not mention too many.
- *Discussed some of the advantages and disadvantages of being an entrepreneur or starting your own business.*
 - Facilitator: Get participants to share specific examples of what they see as pros and cons of being an entrepreneur.
- *Learned ways to evaluate risk before starting a business.*
 - Facilitator: Remind participants that evaluating risk is a very important step, and it helps them to reduce their fears about starting a business. Ask participants to describe how to evaluate risk and get them to describe the DECIDE model.

2. Read and discuss together with participants the following description of a young person's efforts to start his own business. Highlight any key vocabulary words, and review the meaning of these words as needed.

My business journey

I started working when I was a little boy after dropping out of school in primary six. I used to make 2,000 UGX every day I worked. One day I thought about starting my own business. This required me to talk to someone about starting a business. My friend, Emma, told me that anyone can start a small business and can become a successful entrepreneur. He encouraged me saying that there are many benefits of starting my own business. He told me that I have many qualities of an entrepreneur, such as knowing your customers, confidence, determination, and good record-keeping skills. However, he remembered that I need to improve on my budgeting skills. He then helped me to prepare a business plan and reminded me that in good business management, I have to make important decisions that sometimes involve taking risks. He supported me to understand that every business needs good leadership to grow to higher heights. I decided to start small, and now I have my market stall in just a year!

3. Next, review new vocabulary by asking participants to answer the following questions (either spoken or written, depending on the amount of time you have left):

Vocabulary review

- a) *How are you an entrepreneur?*
- b) *There are risks for every business. What is the main risk you fear in starting your own business?*
- c) *Why should you develop a business plan?*
- d) *Who can teach you about business management? (e.g. resource persons)*
- e) *Why is good record keeping so important for my business to succeed?*

4. Review and practice numeracy skills with participants by engaging them in a calculating investment, sales, and profit exercise.

What do I need to start my business?

- Let's pretend that you would like to start your own business: a fruit kiosk!
- First, you need to calculate your **cost of investment**.
 - Develop a list of all the items you need to start that business (e.g. jackfruit, mangoes, sugarcane, water melon, pineapples, rent, knife, etc).
 - Determine the number of units you need per item you need to start (e.g. 2 jackfruits, 15 mangoes, 2 sugarcane, 1 month of rent, 1 knife, etc.).
 - Research the unit cost of the items (e.g. 1 jackfruit at 4,000 UGX; 1 mango at 300 UGX; 1 sugarcane at 700 UGX; rent at 15,000 UGX/month; and a knife at 3,000 UGX/month, etc.)
 - Add up the price of the number of units that you need to start with. See below.

Fruit kiosk/stall business

Item	Number of Units		Unit cost		Amount
Jackfruit	2	X	4,000	=	8,000
Pineapple	6	X	1,000	=	6,000
Watermelon	3	X	2,200	=	6,600
Sugarcane	3	X	700	=	2,100
Mango	15	X	300	=	4,500
Transport	2	X	2,000	=	4,000
Ground rent	3	X	15,000	=	45,000
Selling table	1	X	25,000	=	25,000
Knife	1	X	3,000	=	3,000
Total					104,200 UGX

- Next, you need to **calculate your sales**.

Unit Price x Units Sold = Sales

- Set the price at which you want to sell your item. This price must be higher than the initial purchase price (e.g. Mangoes bought at 300 UGX/each should be sold at 500 UGX/each; jackfruit bought at 4,000 UGX/each can be sold at 10,000 UGX/each. Your pricing will depend on your knowledge of customers.).
- At the end of each day, week, or month, calculate how many units you have sold of a given item and the price at which you have sold of each item (e.g. In June, you sold 10 mangoes at 500 UGX each. The total sales that you earned from mangoes in June equal 5,000 UGX.).
- At the end of the day, week, or month, add up together the total sales of all units sold.

Using the example above, the fruit seller in the first week was able to sell ten mangoes at 500 UGX/each, one jack fruit at 10,000 UGX/each, and two sugarcanes at 3,000 UGX/each. Calculate the fruit seller's total sales for the first week.

Unit Price x Units Sold = Sales

Item	Unit price	x	Units Sold	=	Sales
Mango	500	x	10	=	5,000
Jackfruit	10,000	x	1	=	10,000
Sugarcane	3,000	x	2	=	6,000
Total sales					21,000 UGX

- Now, you need to **calculate your profit**.

$\text{Sales} - (\text{Initial Purchasing Cost} \times \text{Units Sold}) = \text{Profit}$
--

- Determine the number of units you have sold per item (how many jackfruit, mangoes, sugarcane, watermelon, pineapples sold).
- Using the formula above, calculate your sales for all of the items that you have sold.
- Subtract the initial purchasing costs of the amount of items sold from the amount that was gained through sales. (For example: Subtract the initial purchasing cost of jackfruit (1 jackfruit sold x 4,000 UGX) from the sales gained from selling the one jackfruit (10,000 UGX).)
- Add up the totals of the different items. See table below for an example.

Using the example above, calculate the fruit seller's profit that week.

Item	Sales	-	Initial Purchasing Cost	=	Profit
Mango	5,000	-	(300 x 10) = 3,000	=	2,000
Jackfruit	10,000	-	(4,000 x 1) = 4,000	=	6,000
Sugarcane	6,000	-	(700 x 2) = 1,400	=	4,600
Total profit					12,600 UGX

3. Transition into the next session topic by explaining: *In the next sessions, we will continue to learn more about what it takes to become an entrepreneur or to start your own business. We will focus on type of business that is common in the areas where you live. We will learn about what it takes to start or become involved in agribusiness.*

Session 4: What is agribusiness?

This session has two activities and a one-day field visit. The activities will help participants to think about what agribusiness opportunities they are already aware of and what is specifically involved in both the “agriculture” and “business” sides of agribusiness. The field visit will allow participants to directly observe an agribusiness and ask questions of real business people.

Activity 1: Mapping what we already know

Objectives:

- ▶ To define agribusiness
- ▶ To identify agribusinesses that they already know in their communities

Duration: 1 hour and 30 minutes

Materials and preparation: Flip chart paper, markers, paper, pencils

Steps:

1. Introduce the objectives of the activity.
2. Ask participants to write down three words that they associate with agriculture.
3. Discuss their responses.
4. Explain that agriculture includes the husbandry of both crops and animals, although the focus of this training will be on crop husbandry.
5. Make sure that all participants understand the definition of **crop husbandry**.
6. Define **agribusiness** and explain what is involved in this enterprise (managing or working on a farm, record-keeping, learning new skills, budgeting, profit-making, etc.).
7. Ask participants if they or their families are involved in any agribusiness activities.
8. Discuss their responses and facilitate a conversation that explores the successes and challenges of the agribusinesses in which they are involved.
9. Ask participants:
 - *What agribusiness opportunities do you think are available in your areas?*
 - *What would make these agribusinesses work or become successful?*
 - *What kind of challenges do you think these agribusinesses face?*

Mapping (1 hour)

10. Ask participants to break into pairs (Ideally, the two people in a pair should be from the same area).
11. Ask each pair to draw a basic map of the agribusinesses they are aware of in their home area (very localized, so in a village or parish) and where they are located (near a market, near a shop, far off the main road, etc.). Tell participants to label the agribusinesses and other places on their maps.

Note to Facilitator: The purpose of this simple mapping exercise is to get them to think about and identify what opportunities already exist and where. Be sure to go around the room and help each pair identify all the agribusinesses in their area (whether they are successful or not). Give the pairs about 30-40 minutes.

MODULE 1: Introduction to entrepreneurship and agribusiness

12. Choose a space to display the maps (either on a table, or taped to the wall, or on the floor)
13. Ask each pair to look at all the other maps quietly, as if viewing a piece of art in a museum.
14. Give all pairs about 10 minutes to examine the maps.
15. Then lead a discussion. Allow participants to share what they saw on their peers' maps. A few guiding questions to lead the discussion:
 - *Did your peers' maps have the same agribusinesses as yours?*
 - *Did you see common or popular agribusinesses (that appear on most maps)? If so what were they?*
 - *Are there more or fewer agribusinesses in your peers' areas?*
 - *Why do you think some areas have more or fewer agribusinesses?*
 - *Did you forget to list any agribusinesses on your map?*
16. Summarize key points. *It is important to know what agribusinesses already exist in your area, and which are successful and which are not successful before you think about starting your own.*

Session 5: Agribusiness opportunities in the North and the East

This session has three activities and a one-day field visit. It will help participants to understand what actual agribusiness opportunities exist in the areas where they live, and it will give them the opportunity to visit agribusinesses and make observations.

Activity 1: Mapping agribusiness opportunities in their communities

Objectives:

- ▶ To identify the main crops grown in their communities (sub-counties)
- ▶ To determine the marketing opportunities for crops grown in their communities

Duration: 1 hour

Materials and preparation: Flip chart paper, markers, paper, pencils, two maps (one of each district) outlined on flip chart paper, actual maps of districts by sub-county, list of (high-yield/fast-growing) crops grown in each district (sub-county/parish/village)

Steps:

1. Recap the last activity. (For example: *We learned what an agribusiness is and started thinking about the common agribusinesses in our areas. We also did a simple mapping exercise to help us recognize where the existing businesses are in our communities.*)
2. Introduce the objectives of this activity.
3. Divide the group into two and give each group a map outline. If possible, divide participants by district.
4. Ask each group to work in a team to draw the sub-counties on the two district maps in the right location. If they need help, show them the actual district map by sub-county.
5. Ask the groups to think of two to three crops they think are growing (or can be grown) in the various sub-counties/parishes/villages. They should then indicate on the district/sub-county map where they think those crops are currently grown.
6. Once participants have finished, ask each group to present its map.
7. Discuss the crops the participants have chosen and why they have placed them in those particular sub-counties.
8. Review the main (high-yield/fast-growing) crops in the sub-counties and where they are currently grown.
9. Discuss with participants what crops already exist and what potential there is for agribusiness.
10. Summarize key points.

Activity 2: Visit Junior Farmer Field School/agricultural enterprise/successful garden

Objectives: To increase knowledge, attitudes, and skills needed for young people to engage in modern and good agronomic practices and make informed choices about agribusiness enterprises

Specific Objectives:

- To provide youth with the opportunity to visit and talk with local agricultural business owners
- To explore agribusiness market opportunities
- To identify the technical skills and assets needed to start and manage various agribusiness initiatives
- To help youth make informed choices about their future careers

Duration: To be determined by the group/facilitator

Steps:

1. Select a local agriculture enterprise.
2. Inform the youth about the enterprise and then schedule a date when you can visit this enterprise.
3. Agree with the entrepreneur of the purpose of the visit and schedule an appointment with them on the date which was agreed upon by the youth.
4. Inform the youth of the agreed-upon date for the visit.
5. Mobilize youth and remind the business owner a day before arrival.
6. On the day of visit, make sure to speak with the business owner to clarify the facilitation of the visit. Remind the youth about the purpose of the visit.
7. At the venue, ensure that the key learning outcomes are listed and that youth ask relevant question to the agricultural enterprise owner.

Activity 3: Debrief of field visit

Objectives:

- ▶ To discuss participants' key observations made during the field visit

Duration: 45 minutes

Materials and preparation: Flipchart and markers (optional)

Steps:

The facilitator should...

1. Lead a follow-up discussion.
2. Allow participants to describe their field visits.
3. Use the following guiding questions.
 - What did you learn?
 - How will you apply the knowledge?
 - What support will you require to open your own business?
 - What resources will you require and what people will you need to talk to?

Session 6: Market-based agribusiness selection

This session has two activities as well as literacy and numeracy practice. It will help participants to understand what factors they should think about in order to operate a successful agribusiness.

Activity 1: Agribusiness selection case study

Objectives:

- ▶ To identify the factors that one should consider in selecting an agribusiness

Duration: 1 hour

Materials and preparation: Flip chart paper, markers, paper, pencils

Steps:

1. Recap the last session. For example: *We continue to understand the importance of mapping agribusiness opportunities. We also observed local agribusinesses.*
2. Introduce the objective of this activity.
3. Inform participants that you are going to read a very short story to them. Ask them to listen carefully.

The story of Lydia's passion fruit:

Lydia was a fifteen-year-old girl living in Unyama (or Mayuge). At school she learned how to grow passion fruit and received some seeds to grow the fruit at home. Lydia and her family did not eat passion fruit but thought they could sell them to other people in the village. Lydia took care of the passion fruits as they grew, and she followed all of the instructions that she learned at school. When the passion fruit was mature, Lydia and her younger sister picked them and cleaned them. They put the passion fruits into small containers and went around the village. For some period of time, the passion fruit sold very well, and the girls were happy. One day, however, people stopped buying the passion fruit. The girls were very disappointed.

4. Divide participants into two groups and ask them to discuss and write down answers to these three questions:
 - a. *What happened to Lydia and her sister when they began to sell passion fruit?*
 - b. *What kinds of factors may have affected the selling of passionfruit?*
 - c. *What information unknown to Lydia and her sister might have affected their selling of passionfruit?*
5. Ask participants from both groups to share their answers.
6. Lead a discussion incorporating their answers. When the participants mention any **marketing concepts**, be sure to highlight and explain these terms.
7. Review the four marketing terms and explain: *It is important to understand a few marketing terms before selecting an agribusiness. These four terms are particularly important:*

The desire of consumers for a particular commodity, service, or other item	Demand
The rivalry between businesses who produce and sell the same products/services	Competition
The amount of money for which you sell your product	Price
Where you sell your product	Market/location

8. Summarize the key points: *It is important to try to learn about and understand the key marketing concepts (demand, competition, price, market/location) before we decide on an agribusiness (or any business) to start.*

Activity 2: Agribusiness selection group discussion

Objectives:

- ▶ To describe the skills and knowledge needed to run a successful agribusiness
- ▶ To list the factors one should consider before starting an agribusiness

Duration: 1 hour

Materials and preparation: Flip chart paper, markers, paper, pencils

Steps:

1. Recap the last activity. (For example: Ask participants to quickly list the four marketing concepts (demand, competition, price, market/location) that they should consider before starting an agribusiness (or any business). Make sure that they understand the meaning of these terms.)
2. Introduce the objective of this activity.
3. Explain: *This activity builds on Lydia's story. This activity will emphasize other factors that are important in choosing an agribusiness.*
4. Ask participants to share what they feel would be most important in order to operate a **successful agribusiness**. Record their answers down on a flip chart.
5. Explain: *Being successful in agribusiness requires multiple factors (skills, knowledge, understanding of the market and what crops to select, etc.).*
6. Explain (and it may be helpful to also post this on a flip chart for all participants to read):
*The main purpose of an agribusiness/enterprise is to increase agricultural **productivity** and **profitability** (livelihood). It involves human, physical, and financial **resources**. There are **inputs** involved as well as **outputs**. An agribusiness/enterprise is time-bound and has a specific objective. In this case, the objective of the agribusiness is to make **profits**.*
7. Ask participants to write down the words in bold, and define them all together.

Note to Facilitator: Simple definitions for all of these words are in the “Key Definitions for Facilitators” list at the beginning of this module.

8. Divide participants into six groups. Tell them there are also six important factors to think about when deciding on an agribusiness to get involved in.

9. Give each group one of the following factors:
 - a. *High-yield*
 - b. *Low-cost*
 - c. *Disease-resistant*
 - d. *Easy to manage*
 - e. *Has a ready market*
 - f. *Has competition*
10. Reflecting on the factor assigned, tell each group to answer the following questions.
 - *What is the meaning of your factor?*
 - *What is an example of a crop that would be included in that category?*
11. Give the groups 10 minutes to discuss and write down the answers.
12. Ask for one volunteer from each group to share his/her group's responses.
13. Clarify any questions regarding the factors.
14. Make sure that participants write down the meaning of all six factors in their notebooks.
15. Summarize the key points: *These six factors should be considered when deciding which agribusiness you choose.*

Literacy and Numeracy Practice

Writing: Crop Analysis

1. Ask students to select and analyse two crops of their choice. They will need to first prepare two small written tables to examine the crops considering all six factors. Next, they should answer the question: *Based on these six factors, which crop would I choose to grow and why?*

Note to Facilitator: Provide an outline/template (displayed on a flipchart) for participants to follow.

Crop Analysis Template

Crop #1: _____

Factor	Yes/No
1. (write in each factor)	
2.	
3.	
4.	
5.	
6.	

Crop #2: _____

Factor	Yes/No
1.	
2.	
3.	
4.	
5.	
6.	

I choose _____ (insert crop) because _____ (insert main reasons based on the six factors examined).

Calculating: Financial Resources

No	Item	Quantity	Description	Unit cost	Total Amount
1.	Land	1	acre	200,000 UGX	200,000 UGX
2.	Labour	3	labourers	10,000 UGX	30,000 UGX
3.					
4.					
5.					
6.					

Session 7: Assessing local markets

This session includes four activities, literacy and numeracy practice, a field visit, and a review/check for participants' understanding of agribusiness and market research. This session will help participants to understand the importance of doing basic research before starting a business, and it will provide them with the tools to think about and understand how and why to select a crop for their agribusinesses.

Activity 1: Understanding market-based research

Objectives:

- ▶ To define “market research”
- ▶ To list the important parts of market research

Duration: 1 hour

Materials and preparation: Flip chart paper, markers, coloured paper, pencils

Steps:

1. Recap the last activity. (For example: Point out that they learned about market concepts, and then ask a few participants to share some of the crops that they chose based on their writing exercise. *Which factors came out as most important?*)
2. Introduce the objectives of this activity.
3. Ask participants to explain why they think that research is important. Note their answers down and give examples of the benefits of research in all areas (HIV/AIDS, health, technology, etc.).
4. Define **market research** for participants (Write it down on a flipchart and ask them to write it in their notebooks.).

Market research: The process of gathering and analysing information about a market and a product or service to be offered for sale in that market, and about the past, present, and future customers for the product or service.

5. Explain how market research helps.
Market research helps you to make sure that your business is successful by examining the following:
 - a. *What businesses are already offered in your area?*
 - b. *What are the products already offered that are comparable to your enterprise?*
 - c. *Are these different from what you have in mind or should you make yours somewhat different?*
 - d. *In what quantities is the product available (how many shops or stores are already offering such product)?*
 - e. *Is there saturation (already enough or too much) in the market? For example, do the shops that offer these products find it difficult to its entire stock, or would they be able to sell more if they had the supply?*
 - f. *What are the products or services that not currently available in your area?*

6. Explain (and list on a flipchart) the four questions that are very important in market research. They are known as “the four p’s”.

The Four Ps

P roduct or service	Who will buy your product or service?
P rice	How often will they buy and in what amounts?
P romotion	What sizes or specifications are needed?
P lace	Where are the customers?

7. Place the coloured paper on the wall or floor, each one labelled with the name of a seasonal crop from the region.
8. Ask participants to self-select a group/enterprise that they think they would be interested in (just for this activity).
9. Explain to the groups: *Each group will conduct small-scale market research in your villages and surroundings, focusing on two areas of the crop you have chosen: **product and location**.*
10. Emphasize to participants that for this research, they will only focus on the **product** and the **place/location**. They should not only think about the “crop” but other products (value-addition) that require that crop.
11. Discuss with participants the terms that you have explained and ask them if they have any questions. Explain that these terms will help them with the next activity.
12. Summarize the key points: *It is important to do market research (gather and analyse information about your market) before you select your product or a place to start an enterprise! You need to know the answers to the “Four Ps”!*

Activity 2: Developing a market-based research plan

Objectives:

- ▶ To develop a market research plan

Duration: 1 hour

Materials and preparation: Flip chart paper, markers, coloured paper, pencils.

****Make sure to communicate and coordinate with the program Field Assistants who will help you to set up the field visit to the Junior Farmer Field School or other local gardens and agribusinesses.**

Steps:

1. Recap the last activity. For example: Ask participants to tell you some of the key questions to be answered when carrying out market research.

Note to Facilitator: If you have not already listed the questions from Activity 1 on a flipchart or if the participants have not yet recorded these questions in their notebooks, you may want to take the time during this recap to do so.

Market research helps you to make sure that your business is successful by looking at the following questions:

- What is already offered in your area?
- What are the products already offered that are comparable to your intended products?
- Are these different from what you have in mind or should you make yours somewhat different?
- In what quantities is the product available (How many shops and stores are already offering such product?)?
- Is there saturation (already enough or too much) in the market? (Do the shops that offer these products find it difficult to sell their entire stocks of the product, or would they be able to sell more if they had the supply?)
- What are the products or services that not currently available in your area?

2. Introduce the objective of this activity.
3. Within their “agribusiness groups” (formed in the last activity), ask each participant to form a pair with someone who lives in the same village/area.
4. Ask the participants of each pair to think about how they could conduct market research in their village using their crop as the product to research. Use the market research questions from Activity 1 (that you just reviewed). They will need to interview potential customers.
5. Ask each pair to write down the steps that they would take to conduct their market research, including the questions they need to ask to conduct thorough research.
6. As the pairs are preparing questions, move around the room and help them.
7. Ask for volunteers to share some of their ideas/steps with the larger group.
8. Summarize: *The questions that you have prepared will help you to conduct market-based research. We will talk more about these questions in the next activity.*

Activity 3: Understanding the field visit: conducting market-based research

Note to Facilitator: Either you or the Field Assistant should have arranged the field visit and should understand the details of the visit. This way, either you or the Field Assistant can provide the visit details to the participants during this activity.

Objectives:

- ▶ To develop good market research questions
- ▶ To conduct market research

Duration: 1 hour (plus 8 hours of field work)

Materials and preparation: Flip chart paper, markers, coloured paper, pencils

Steps:

1. Recap the last activity. For example, remind participants that they have begun developing their market research plans by preparing good market research questions.
2. Introduce the objectives of this activity.
3. Explain to participants that over the weekend, the pairs will conduct market research on their crops.
4. Review the *Field Visit Instructions* (below) in detail with all participants.

Field visit instructions: Conducting market research

- Visit your local market or the center of town where the majority of businesses are located.
- Observe the activities going on in the market.
- Find traders/sellers/producers/stall workers who are selling their products and introduce your project to them.
- Ask the sellers questions.
- Make observations and take notes on how many people are selling their products and how many people are buying. Also make sure to note which shops/stalls/sellers are most and least successful.
- Return to the area in the morning, afternoon, and evening to see how the time of day influences how people buy and what they buy.
- Things to observe/ask may include the following:
 - a. Are there people who would buy the crop/product (demand)?
 - b. Are others selling the crop/product? If so, would more of the product still sell if available (competition)?
 - c. How much is the crop/product sold for (price)?
 - d. Where can the crop be found (location)? (You may want to draw a map too!)
 - e. What else can be made with this crop/product (value addition and pricing)?
 - f. Which stores/stalls are selling the most? Why?

5. Tell participants: *During your field visit, you should write down the answers to these questions and any other market research questions you have prepared. You should also be prepared present your findings to the larger group.*

6. Either you or the Field Assistant should review the field visit logistics and details with participants (e.g. when they will be going, where they are going, etc.).
7. Answer any clarifying questions participants may have about the market research field visit.

Field visit: Conducting market research

Notes to Facilitator:

- Be sure that you have already coordinated with the program Field Assistants who are helping you to arrange the field visit.
- Before the visit, make sure that you and/or the Field Assistant have communicated with the Farmer Field School or other local gardens that participants will visit.
- Make sure that all participants fully understand the market research assignment. Be sure to answer any of their questions before they go to the field.

Activity 4: Preparing group presentations and group discussion

Objectives:

- ▶ To organize and prepare the findings from the market research

Duration: 2 hours

Materials and preparation: Flip chart paper, markers, coloured paper, pencils, tape

Steps:

1. Introduce the objective of this activity.
2. Tell participants they will have 30 minutes to work in their pairs to discuss with and prepare a 'draft' of their market research findings. Tell them: *You should prepare a draft on regular paper first. You can be creative in how you choose to present the information, but you need to make it clear and understandable for other participants. For example, you can include a map of the areas/shop/markets visited. You can say how many people you interviewed. You should be sure to include your observations and your findings/conclusions.*
3. After 30 minutes, tell the pairs that they now need to turn their drafts into final products and to prepare their presentations on one or two flip chart sheets.
4. Give each pair two flipchart sheets and coloured markers.
5. Give the pairs another 30 minutes to finalize their market research flip charts. Make sure they understand that their findings (maps, written text, etc.) should be easy for their peers to read! (Tell them they will **not** be presenting their findings verbally. They will only be displaying their findings on the flip charts!)
6. Give each pair some tape and ask participants to post their presentations on the walls around the room to make a gallery.
7. Pairs should walk around the gallery quietly and review all other pairs' market research findings.
8. Give participants 10-15 minutes to quietly review all the flip charts.
9. Ask participants to return to their seats, and then lead a discussion on what was discovered and learned. You may want to:

MODULE 1: Introduction to entrepreneurship and agribusiness

- Compare presentations from pairs in the same agribusiness group and point out what was similar or different in the crop or product depending on the location and other factors.
 - Ask participants to share what findings surprised them.
 - Ask pairs to share some of the key challenges that they faced in conducting the market research.
 - Allow pairs to ask other pairs specific questions about their market research.
10. Summarize the key points: *Conducting market research is a critical step in helping you decide on which product or service to offer. Organizing and analysing your research findings helps you to gain information to make the best decision possible.*

Literacy Practice

Writing: Tell participants to reflect on their market research findings and write a short paragraph that answers the following question:

Would you consider selecting a different crop/enterprise based on your market research? Why or why not?

Remind participants that they should use some of the new vocabulary that they have learned in the past three activities (e.g. market research, the “Four Ps”) in their writing. Moreover, they should provide more than one reason that they would change or not change their crop based on their market research findings.

Session 8: Introduction to value chains

This session has three activities; literacy and numeracy practice; and a review/check for understanding of agribusiness, market research, and value chains. It will help participants to understand the value chain and to think about different business opportunities that exist along the value chain. It will also help participants review all the key concepts from Sessions 7 and 8.

Activity 1: What is a value chain?

Objectives:

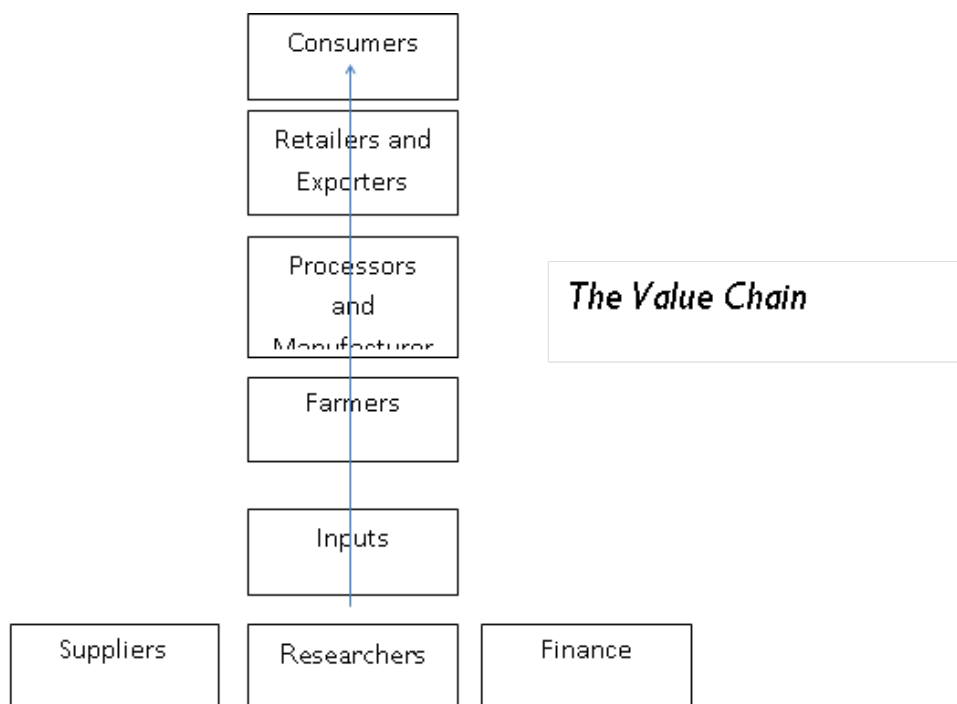
- ▶ To define/describe value chain

Duration: 1 hour

Materials and preparation: Flip chart paper, markers, coloured paper, pencils, product that was packaged and produced in Uganda, drawing of the sample diagram of the agricultural value chain on flip chart paper

Steps:

1. Recap the last session. (For example: *We learned about the importance of doing market research. We learned how to ask good research questions and to look at our findings to help us make a good decision regarding an agribusiness that we are thinking about starting or getting involved in.*)
2. Introduce the objective of this activity.
3. Bring in a product (e.g. dried pineapples) that was packaged and produced in Uganda (from the North or East would be best, but if not possible, from any area in Uganda).
4. Divide participants into 3 or 4 groups.
5. Ask them to write down all of the steps that they think it took to produce or make the final product (e.g. farmer bought the seeds and planted crop, crop was harvested, crop was processed, etc.).
6. Ask for a volunteer from each group to present the steps and note them.
7. Explain that the steps they described are part of what is called the “value chain.”
8. Explain: *The “value chain” refers to all the activities needed to bring a product from production to delivery (**producing, processing, storing, marketing, trading, selling, and exporting**).*
9. Post this sample diagram of the **agricultural value chain** on a flip chart.



10. Review the vocabulary in the chart with participants.

Note to Facilitator: You should use the *Key Definitions for Facilitators* if you are not clear on simple definitions for the value chain words before sharing with participants.

11. Ask for volunteers to take the steps (to produce a final product) that they noted earlier and to place them along the value chain in the right or logical place.
12. Facilitate a discussion with participants about why each step belongs in that place. Note: There may be more than one answer or place in the value chain for a particular step.
13. Summarize the key points: *Understanding the value chain for the product you choose for your agribusiness is very important. It allows you to recognize all the key players and jobs needed to produce and sell your product.*

Literacy and Numeracy Practice

Writing: Ask participants to use each of the seven value chain activities in sentences: *producing, processing, storing, marketing, trading, selling, and exporting.*

Calculating: Ask participants to make simple calculation using the examples below

No	Item	Description	Unit cost	Units sold	Total Amount
1.	Maize	sacks	120,000 Ush	3	xx
2.	Juice	bottles	3,500 Ush	2	xx
3.	Seeds	packets	4,000 Ush	4	xx
4.					
5.					
Total Amount					

Activity 2: What happens along the value chain?

Objectives:

- ▶ To identify the various job opportunities along the value chain

Duration: 1 hour

Materials and preparation: Flip chart paper, markers, coloured paper, pencils, product that was packaged and produced in Uganda

Steps:

1. Recap the last activity. For example: Ask a participant to read his/her sentences of the key activities in the value chain. Make sure all participants understand the meanings of all seven words. Then ask participants to tell you some of the key people involved in the value chain (customers, farmers, manufacturers, etc.)
2. Introduce the objective of this activity.
3. Ask participants to consider the value chain of the product from the last activity. Tell them that in this activity, they will need to think about the tasks involved at three different stages of production and the kind of jobs needed at each of these stages.
4. Divide participants into three groups:
 - a. Farmers
 - b. Processors/Manufacturers
 - c. Retailers
5. Ask each group to use the example product and to list all of the activities that should happen at that stage and all of the jobs they can think of that are associated with that stage. Give them 15 minutes to complete this task.
6. Once the groups have finished, ask the groups to present, fill in any gaps, and discuss. Explain and clarify the differences at each stage (using the examples that were generated in the groups) of “on-farm” and “off-farm” activities:
 - a. **On-farm: improved production; seed multiplication/germination; value addition**
 - b. **Off-farm: post-harvest handling/storage; transportation; collective marketing; sales of improved seeds; fertilizers; marketing; storage**
7. Define and explain any terms in **bold** that are unfamiliar to participants.
8. Summarize the key points.

Activity 3: What can I do along the value chain?

Objective:

- ▶ To encourage participants to think about the jobs or activities they may like to get involved in along the value chain.

Duration: 1 hour

Materials and preparation: Flip chart paper, markers, coloured paper, pencils

Steps:

1. Recap the last activity.
2. Introduce the objective of this activity.
3. Ask participants: *Think about the last activity where we discussed different activities and tasks along the value chain. What activities would **you** like to be involved in along the value chain?*
4. Ask each participant to select an on-farm **or** off-farm activity that the participant thinks he/she would be interested in (using the crop of their choice).
5. Ask each participant to think about and write down answers to the following questions about their activity:
 - a. *What skills are needed?*
 - b. *What assets are needed (land, money, etc.)?*
 - c. *What investments are needed (time, resources, training, tools)?*
 - d. *What supports are needed?*
6. Discuss the participants' answers. Fill in any gaps in terms of the appropriate skills, resources or assets, investments, and supports needed to enter a specific value chain activity.
7. Summarize the key points.

Literacy and Numeracy Practice

Invite participants to conduct their own 'informal research' to see what is needed to enter a particular value chain activity. For example, they can ask storekeepers, farmers, farmer's groups, and any other resource persons who might be able to help. They should be sure to ask the four key questions about skills, assets, investments and supports needed.

Session 9: Asset-based mapping and local resources

This session has three activities, literacy and numeracy practice, a short field visit, and a review and check for understanding of the key concepts of the value chain. It will help participants to understand what assets and resources are available in their communities, as well as to think about what kind of resources are needed to start and maintain a successful business.

Activity 1: Assessing individual, family, and community assets

Objectives:

- ▶ To define “asset”
- ▶ To identify local individual, family, and community assets

Duration: 2 hours

Materials and preparation: Flip chart paper, markers, coloured paper, pencils

Steps:

1. Recap the last session. For example, ask participants questions about value chains. What are some of the key activities in the value chain? What kind of jobs can you get involved in at the various points in the value chain?
2. Introduce the objective of this activity.
3. Ask participants to brainstorm what they understand of the term “**asset**.” Note down their answers and discuss.
4. Explain: *Assets are useful or valuable things, people, or qualities. Assets are not only financial.*
5. Divide participants into groups of 4 or 5 (by people who live in the same area) and explain that they will investigate the assets that are in their communities.
6. Write on a flipchart the five different categories of assets (natural, physical, human, social and financial) and describe examples of each category to participants.

Note to Facilitator: Be sure to give participants an example of each kind of asset (natural, physical, human, social, financial).

No	Asset Type	Examples
1.	Physical	Land, buildings
2.	Human	Supportive family, skilled man power, community resource persons
3.	Financial	Savings, marketable securities
4.	Natural	Proximity to a river (as water source), fertile soil
5.	Social	SACCO, VSLA

7. Ask the groups to complete the following task:
 - a. List and group the assets in your community. Use the five categories and note those to which:
 - i. You have access

- ii. You do not have access
 - a. Create a map of your community, mapping out accessible services. Consider features that are strengths (e.g. physical capital such as rivers, good roads, community centres, schools, markets, health centres) as well as weaknesses (e.g. many low-skilled people, no recreation places).
8. Once groups are finished, ask for volunteers to discuss their maps and facilitate a discussion with participants about what they can build on and where the gaps are.
9. Rank the top ten services or assets that the participants or their communities have access to. Tick the assets that you think would be helpful for starting and maintaining an agribusiness. Explain why.
10. Summarize the key points.

Activity 2: Agribusiness resource persons and organizations

Objectives:

- ▶ To identify local resources and assets

Duration: 1 hour (plus 4 hours of field work)

Materials and preparation: Flip chart paper, markers, coloured paper, pencils

Steps:

1. Recap the last activity. For example: *We started to think about the many kinds of assets we have in our communities. What are some of the key assets that you identified in your communities that would help you in starting an agribusiness?*
2. Identify the objective of this activity.
3. Ask participants to pair up. Ideally, the two participants in a pair should be from the same area. Have each pair choose one person or organization in their community that specifically has knowledge about agriculture or agribusiness that they can approach and ask questions. This person is a 'resource person.'

Some examples might include the following:

- a. Farmers' forum
 - b. NAADS officers
 - c. Model/lead farmers
 - d. Traders/sellers
 - e. Agricultural extension workers
 - f. Agribusinesses in the sub-county
4. Ask each pair to think about what they have learned so far (e.g. value chains, assets, entrepreneurial opportunities) and to develop a list of questions to ask a resource person about agribusiness.
5. Pairs should plan to interview these resource persons outside of class. (**Note:** If more than one pair identified the same resource person in the same area, the pairs can group together so that the resource person does not have multiple visits.)
6. Explain to participants that they will present their results at the next meeting.
7. Summarize key points.

Field visit: Interviewing a local resource person

Note to Facilitator: Before participants go to the field, make sure each pair has identified a resource person and has prepared a short list of questions to ask this person. Also, make sure participants know that they should organize their findings (responses from the resource person) before the next session. Participants should be prepared to present their findings to their peers.

Activity 3: Group presentations and discussion

Objectives:

- ▶ To discuss local resources and assets found

Duration: 1 hour

Materials and preparation: Flip chart paper (if participants choose to use it during their presentations)

Steps:

1. Give the pairs a few minutes to organize and finalize their presentations.
2. Ask participants to present their findings from their interviews with their resource persons. Each pair should present for no more than 5 minutes.
3. Facilitate a group discussion about what the participants have learned and how they can use these same resources if they choose to start a small business.
4. Summarize the key points. (The main points will come from the participants' findings that they present. However, be sure to emphasize that it is important to interact with resource persons in their community before starting a business.)

Review and check for understanding: Agribusiness, market research, and value chains

Objectives:

- ▶ To review the key literacy and numeracy concepts of agribusiness, market research, and value chains and to check participants' understanding of these topics
- ▶ To enhance participants' literacy and numeracy skills related to agribusiness

Duration: 1 hour and 30 minutes

Materials: Flip chart paper, markers

Steps:

I. Use the checklist below to engage participants in a simple review about agribusiness and market research.

So far you have....

MODULE 1: Introduction to entrepreneurship and agribusiness

- *Engaged in activities to learn about agribusiness. You used mapping as a tool to better understand the types and locations of agribusinesses in your area.*
- Facilitator: Check for understanding by asking participants, *Why is mapping important or how does it help me?*
 - Look for answers that include the following points: to help us understand what agribusiness opportunities exist; to make sure we are not trying to start a business that many others are already doing; etc.
- *Conducted a field visit to both observe and interact with people involved in agribusiness.*
- Facilitator: Encourage participants to reflect on their Farmer Field School visit and ask them to share specific things that they learned from their visit (e.g. what they liked about it, what surprised them, what new thing they learned, etc.). While you may already have done this sort of reflection with them right after their field visit, some participants may not have been ready to share what they learned at that time, and so this gives them another opportunity to reflect on their hands-on experience.
- *Learned the meaning of four important marketing concepts and six key marketing factors to think about before starting a business.*
- Facilitator: Ask participants to state the “Four Ps” and make sure that participants understand the meaning of these concepts. Also, ask participants to think about their ‘crop analysis’ and to recall what six factors they should examine.
- *Learned about market research and important questions to ask while conducting market research. You also developed a market research plan.*
- Facilitator: Ask participants to state some of the key questions to ask when conducting market research. Ask them to describe which questions or pieces of information they found most helpful to them during their market research field visit.

2. Read the following story with participants. Highlight and review the key vocabulary.

Agriculture as a business: *Many people have been talking about undertaking agriculture as a business. I have learned that this is called agribusiness. In my village, several people have taken on agriculture as their full-time jobs. There are very many agribusiness opportunities; many people are involved in production, distribution, and marketing of agricultural produce. All of these stages together produce what is called the value chain. Agribusiness is very profitable whenever there is value addition to any produce. There are very many actors along the value chain, and all of these perform different responsibilities (e.g. the farmer who tills the land; the input dealer who distributes the seeds, fertilizers; the broker/dealer who buys directly from the farmers and sells to wholesalers; and the wholesalers who sell to retailers and/or to agro-based factories that process it to the final product). I encourage everyone to start thinking about engaging in agribusiness, because there are various opportunities along the value chain.*

3. Review and practice numeracy skills with participants by engaging them in calculating exercises about agribusiness.

Exercise #1: Requirements for starting an agribusiness (a farm)

- Think about all of the requirements needed to start a farm.
- List them down and attach a cost to all of them.

No	Item	Unit Cost	Number of Units	Total Amount
1				
2				
3				

- Now, prioritize items you need to start with (start small).

No	Item/resource	Unit Cost	Number of Units	Total Amount
1				
2				
3				

Exercise #2: Calculate profit for an agribusiness

Total Yield Cost — Cost of Investment = Profit

Mr. Kafuko wanted to start an agribusiness. He used 30,000 UGX to rent and clear the land; 81,200 UGX to buy fertilisers and other seed to plant in the garden; and 20,000 UGX per month to pay a person who took care of his farm for 6 months. He has sold off his produce to a dealer in bulk at 400,000 UGX.

What is his profit? _____

Answer:

No	Item	Unit Cost	Number of Units	Total Amount
1	Rent and clearing land	30,000 UGX	1	30,000 UGX
2	Fertilizers	81,200 UGX	1	81,200 UGX
3	Farm caretaker	20,000 UGX	6	120,000 UGX
	Total (cost of investment)			231,200 UGX

To find the profit, subtract the sales from the total cost of investment.

$$400,000 - 231,200 = 168,800.$$

Transition to Module 2 by concluding: *In this first module, we started thinking about what it takes to become an entrepreneur or to start and maintain our own business! We focused on learning some key concepts and terms and participating in activities that will help us to make better decisions about the kinds of businesses we want to get involved in. The next module focuses on helping you gain more knowledge and skills that you will need to handle the financial (or money) parts of starting/running a business.*

Module 2: Financial Literacy

Rationale

Financial literacy education can provide youth with the knowledge and skills that they need to successfully set financial goals, plan for and manage their money, and build their assets. These skills will help them manage their day-to-day expenses, expand their employment opportunities, and reduce their overall vulnerability. This module aims to equip AYEDI youth with the skills necessary to become informed financial decision-makers. It focuses on introducing key concepts in financial literacy such as spending, budgeting, saving and borrowing, earning, and investing. It also focuses on providing youth with the skills necessary to successfully access financial services and to start small businesses.

Overall module learning outcomes

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

- Understand how to prioritize when spending money.
- Describe how planning for spending and saving can help them stay in control of their money.
- Identify the different forms of savings.
- Explain the costs, risks, and obligations of borrowing.
- Describe the various types of financial services available.
- List the various forms of investments.
- Understand the concept of insurance.
- Have the skills and knowledge needed to set-up a small business.

Module session content

1. Choices about spending
2. Personal budgeting and planning
3. Savings
4. Borrowing
5. Financial services
6. Investing
7. Risk and responsibilities (insurance)
8. Business planning / setting up a small and informal business

Key definitions for facilitators

This is a list of the key terms that you will introduce to participants in **Module 2**. Before you engage participants in activities in this module, make sure you become familiar with the meaning of these words, so that you can help participants learn them.

Session 10

Key Words	Definitions	Example Sentence
Needs	What is necessary to maintain a level of physical well-being	My <u>needs</u> are food, clothing, and a place to live for my basic personal well-being.
Wants	Anything additional that I desire for pleasure, entertainment, or another benefit (This is not a necessity for my well-being.)	I <u>want</u> to go out with friends for my pleasure and entertainment.
Prioritizing	Giving attention to the most important	I need to <u>prioritize</u> spending

MODULE 2: Financial literacy

	tasks first to achieve a goal	money only on those things included in my personal budget.
Income	Money that I receive from work or services	My <u>income</u> from my job is enough to support my whole family.
Expenditure	The amount of money I spend on items that I need for personal or business use	Do I have enough money for all of my business <u>expenditures</u> this month?
Budget	A recorded estimate of income and expenditure for a set period of time (often 1 month or 1 year)	I keep a <u>budget</u> for my business, so I always know that my finances are in order.
Financial Literacy	The understanding of financial matters, including how to manage financial resources for personal or business use	I should improve my <u>financial literacy</u> so that I can make good decisions with my money.

Session 11

Key Words	Definitions	Example Sentence
Personal Budgeting	Planning and tracking how I spend money for personal use	Making and keeping a <u>personal budget</u> will help me save more money.
Record Keeping	The process of closely and accurately monitoring personal or business financial activity	Can I track my expenses and profits through accurate <u>record keeping</u> ?
Finance(s)	The management of an amount of money	I need to know about my <u>finances</u> to keep my savings and support my family.

Session 12

Key Words	Definitions	Example Sentence
Financial Goals	How I want to spend my money in the future, like starting a business or buying a house	My <u>financial goal</u> is to save enough money to buy a small farm for myself.
Savings	Money I put aside to use for a future purpose	My <u>savings</u> can help me start a small business or buy a house.

Session 13

Key Words	Definitions	Example Sentence
Borrowing Money	To take money that is not mine, usually with the agreement to repay with an additional small fee (interest)	If I <u>borrow money</u> now, will I be able to repay it in the future?
Interest	Money I pay at a particular set rate for the use of loaned money or to repay a debt	What is the <u>interest</u> rate on this loan from the bank?
Credit	The ability of a customer to obtain goods or services before payment, based on the trust that payment will be made in the future	I bought this fabric on <u>credit</u> , and now I have to repay the supplier, and pay him interest every month.
Repayment	The action of paying back a loan to an individual, a group, or institution (e.g. a bank)	What is the <u>repayment</u> plan for this loan?

Session 14

Key Words	Definitions	Example Sentence
Financial Services	Economic services provided by the financial industry such as like loans, savings accounts, etc.	What kinds of <u>financial services</u> are available in my community?

MODULE 2: Financial literacy

Bank	A formal place where I can exchange money, take loans, and hold money deposited into a savings account	The <u>bank</u> seems like a secure place to keep the money I have saved.
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Session 15

Key Words	Definitions	Example Sentence
Investing	Spending money on something (business, education, product) with the expectation that I will achieve benefits from it in the future	<u>Investing</u> my money well can help me expand my business or my income later.
Assertive	Having or showing a confident and/or forceful personality to achieve a goal	I need to be <u>assertive</u> to make sure I get what I need/want with my finances.
Retirement	Deciding to stop the act of working and earning an income, usually done at an older age	It is important to plan for my <u>retirement</u> , so that I can stop working when I get older.

Session 16

Key Words	Definitions	Example Sentence
Risk	The potential I have of losing something of value (e.g. the uncertainty of a return, the potential for financial loss)	Investing money in my friend's business is a <u>risk</u> , but if he succeeds, I will gain a lot.
Insurance	A practice or arrangement by which a company or government agency provides a guarantee of payment for specified loss, damage, illness, or death in return for payment of a premium.	<u>Insurance</u> may protect my investment in case of an emergency, but it can be costly so I should know how much it costs every year.

Session 17

Key Words	Definitions	Example Sentence
Business	An organization involved in the trade of goods and/or services to a consumer	I want to open a tailoring <u>business</u> , because I know how to sew dresses.
Profit	The difference between amount earned (income) and amount spent (expenditure)	Many people want to buy my product, and it's very high quality, so I will earn a large <u>profit</u> .
Marketing	Promoting, advertising, and selling products or services	<u>Marketing</u> my product in the community is important, so people will know about the quality and availability of my product.
Capital	Money or assets owned by a person or organization that are available for use	When I have saved a large amount of money, I can use it as <u>capital</u> to start my small business.

Session 18

Key Words	Definitions	Example Sentence
Course	A series of classes on a particular subject	I am taking a business <u>course</u> to improve my skills.

Session 10: Choices about spending

This session has two activities as well as literacy and numeracy practice. It will help participants to think about the difference between needing something and wanting something, how to prioritize when spending money, and the outside influences that affect someone when spending money.

Activity 1: The things I buy with my money

Objectives:

- ▶ To understand the difference between needing something and wanting something

Duration: 2 hours

Materials and preparation: Flip chart paper; markers; paper; pencils; magazine or newspaper pictures of various items including things like food, water, housing, sweets, umbrella, fashionable clothes, cell phone, and shoes

Steps:

Part 1 (1 hour)

1. Introduce the objectives of the activity.
2. Explain that understanding how one spends money can help somebody learn how to save money.
3. Ask participants to create three columns on a piece of paper. These columns will be filled with the things that they buy with their money. Column one should be labelled, “needs,” column two labelled as “wants,” and column three labelled, “not sure.”
4. Ask participants to reflect on some of the things that they spend their money on and to each thing in the most appropriate column.
5. After completing the exercise, divide participants into small groups and ask them to discuss their lists and how they decided which items to place in which columns.
6. Ask for a few volunteers to share about what they spend their money on.

The things I buy with my money		
Needs	Wants	Not sure

6. Show the entire class the magazine/newspaper pictures and explain what they are. You can leave them on a table so that each group can reference them. Still in their groups, ask participants to look at the pictures of things that people buy and to decide together which ones are ‘needs’ and which are ‘wants.’ They can record their answers in their charts.
7. Ask the groups to share their answers and facilitate a discussion around ‘needs’ versus ‘wants.’

Part 2 (1 hour)

1. Divide participants into two groups (depending on group size). Ask each group to take 20 minutes to prepare a role play to demonstrate the sorts of problems that might arise if someone in the family bought something that he/she **wants**, without setting aside enough money for the things that the family needs.
2. Ask each group to present its role play and facilitate a discussion that explores what happens when people spend money on things that they want before first considering what they need.
3. Summarize the key points: *Needs and wants can be different for different people. However, whatever your age, you should try to set aside money to first buy the things that you need.*

Literacy and Numeracy Practice

Writing and calculating: Does my family want it or need it?

1. Each participant should ask her family members what they would identify as their most significant needs and wants.
2. Tell participants to prepare a simple table of their families' top 5 wants and top 5 needs. Ask them to include the average cost of each want or need. Give participants a simple template to follow:

Item	Need ✓	Want ✓	Average cost

Activity 2: Prioritizing how I spend my money

Objectives:

- ▶ To understand how to prioritize when spending money
- ▶ To explain why it is important to prioritize needs over wants
- ▶ To describe the outside influences that affect you when you spend money

Duration: 1 hour

Materials and preparation: Flip chart paper, markers, paper, pencils

Steps:

Part 1 (30 minutes)

1. Introduce the objectives of this activity.
2. Ask for volunteers to share their findings from the last activity on family spending.
3. Explain to participants that some things are more important than others. The most important things are called **priorities**. Explain that families have to prioritize some purchases over others, such as food and rent.
4. Using their family spending lists, ask the entire group to together draw up one group list of things that a family **needs** to buy.

MODULE 2: Financial literacy

5. Ask for one or two volunteers to write these needs down on a flip chart. Then, ask them to divide them into two categories: things to buy every week and things to buy less frequently.
6. Next, ask them to identify the things that are most important to a family and the reason why each one is important. Circle the top three most important purchases that are agreed upon by the group.
7. Facilitate a discussion with participants about which things they identified as priorities. Ask: *What did you consider when choosing that/those needs as a top priority?*
8. Explain that if **income (the money coming into the house)** doesn't meet **expenditure (the money going out of the house)**, it can cause problems. The family could be forced to forego the purchase of something important, they could get into debt (when you owe people money), they could be tempted to steal, this could cause arguments, etc.
9. Facilitate a discussion with participants about the problems that arise if income does not meet expenditures.
10. Summarize key points: *We all need to prioritize our needs. We also need to think about our income and our expenditures in order to do our best to make sure that we do not spend more money than we actually have.*

Part 2 (30 minutes)

11. Read the following scenario to participants: *It is a market day, and you are going out with your friends. They try to convince you to buy something very fashionable or something that you have wanted for some time. The problem is, you cannot afford it, or it is not one of your priorities right now.*
12. Ask for two to four volunteers to role play this scenario for the entire group. In the role play, a few friends are trying to persuade one person to spend his/her money unwisely. Give the volunteers 10 minutes to prepare the role play and 5 – 10 minutes to act it out.
13. Once the role play has been completed, discuss the scenario with the entire group. Ask them to discuss:
 - a. *What are the main points that came up when the group tried to convince the other person to spend money unwisely?*
 - b. *How did the person being pressured respond?*
 - c. *How did the group respond?*
 - d. *What can you do in this case to avoid spending money unwisely?*
14. Explain to participants that people are **influenced** to spend money by many different things. These influencers include radio, newspapers, TV advertisements, family members, and friends.
15. Explain that sometimes, those influences are not always good and that people should spend money according to their **budgets** (a plan used to decide the amount of money that can be spent and how it will be spent).
16. Summarize key points.

Session 11: Personal budgeting and planning

This session has three activities as well as literacy and numeracy practice. It will help participants understand the importance of personal planning for spending and how to develop a personal budget.

Activity 1: The importance of personal planning

Objectives:

- ▶ To understand how planning for spending and saving can help you stay in control of your money
- ▶ To identify the different ways in which people use money
- ▶ To explore the benefits of saving money regularly (as an expenditure)

Duration: 1 hour

Materials and preparation: Flip chart paper, markers, paper, pencils

Steps:

1. Introduce the objectives of the activity.
2. Ask participants to think about what they would do if they were each given 100,000 UGX to spend.
3. Ask them to decide how they would spend the money and to write down the things that they would spend it on. Ask them to think about the cost of each thing that they would spend the money on. Give them 5 minutes to quickly write down their lists.
4. Ask them to look at their list: *Do all these things add up to 100,000 UGX? Or have you under- or over-spent?*
5. Ask for volunteers to present their lists and to discuss how they chose the items.
6. Explain to participants: *If you knew you would receive 100,000 UGX every month, you might want to plan how you would use it. You would want to be in control of it. Taking control of your money is called **budgeting**. It is a way of tracking the money that comes in (**income**) and the money that goes out (**expenditure**). Making a budget (a plan of how to use your money) helps you like a map or an instruction manual would.*
7. Ask participants to now imagine that they are receiving 25,000 UGX each week.
8. Ask them to think about their monthly expenses and to write down how they would spend their income using the following format (explain or draw on flip chart/chalk board):

Monthly income	100,000 UGX (25,000/week)
Monthly savings	
Monthly expenses	
-Food	
-Airtime	
- _____	
- _____	
Investment	
Total spent	
Amount remaining (income minus saving minus expenses)	
I would like to save up for _____. It will take me _____ months	

MODULE 2: Financial literacy

9. At the end of the activity, ask volunteers to share answers to the following questions and discuss with the larger group:
 - a. *Does your income equal your expenditure?*
 - b. *Have you overspent on your income? If so, what will you do?*
 - c. *Would you try to save up for something? If so, how much money would you need to put away?*
10. Summarize key points.

Literacy and Numeracy Practice

Writing: How does my family budget?

Ask participants to interview their family members and find out about their family budgets. Remember that family budgets are personal, so you are not asking them to report back on their actual family budgets.

Instead, they should find out: *Does your family have a budget? If so, which categories do you budget for most? Does your family try to save money? Does your family produce weekly or monthly budgets? How does your family prioritize spending?*

Activity 2: Where does money come from?

Objectives:

- ▶ To identify some of the sources for money
- ▶ To appreciate that income may be irregular and unpredictable

Duration: 1 hour

Materials and preparation: Flip chart paper, markers, paper, pencils

Steps:

1. Recap the last activity: Ask participants to share information about how their families budget their money.
2. Introduce the objectives of this activity.
3. Ask participants to think about and then write down all the sources of their own money.
4. Next, ask them to answer two questions:
 - a. *Would you like to get more money?*
 - b. *How could you get more money?*
5. Ask for volunteers to share their answers and discuss.
6. Divide participants into four groups. Give each group two blank pieces of paper and ask them to come up with a story about an imaginary person that has 1.) three sources of income, 2.) three key expenses, and 3.) one savings goal.
7. Ask participants to write the story on one piece of paper and then to create an accurate budget for that imaginary person on the other piece of paper.
8. Once they have finished, ask participants to exchange the stories and budgets among groups: read the stories, study the budgets, and answer the following questions:
 - a. *Explain how having this budget would help the imaginary person to stay out of debt.*
 - b. *How long will it take this imaginary person to reach their savings goal?*

MODULE 2: Financial literacy

9. Facilitate a discussion with the groups around the answers to the questions.
10. Summarize key points: *Budgeting is important to keep you out of debt and to help you reach your savings goals.*

Activity 3: Developing a personal budget

Objectives:

- ▶ To develop a personal budget
- ▶ To understand how to keep a budget on track (record keeping)
- ▶ To understand how to plan for an emergency

Duration: 1 hour

Materials and preparation: Flip chart paper, markers, paper, pencils,

Steps:

1. Recap the last activity.
2. Introduce the objectives of this activity.
3. Explain to participants that most families have children, and there are many different items that an **income** must cover. It is sometimes hard to make ends meet. Families sometimes go without things to try to avoid **debt**. Families usually decide to go without **luxuries** before they go without **necessities**. **Budgeting** helps families to control their **expenditures**.
4. Review the key words in bold with participants to ensure that they understand their meanings.
5. Explain to participants that they will be making their own budgets. Ask them to list their expenditures and their sources of income to draw up complete budgets for themselves:

My Personal Budget	
Sources of income	
a)	
b)	
c)	
Total income	
Savings	
Monthly expenses	
Food	
Rent	
School fees	
Clothes	
Transport	
Airtime	
Investments	
Luxuries	
Total spent	
Amount remaining (income minus savings minus expenses)	
The family would like to save up for _____. It would take them _____ months.	

MODULE 2: Financial literacy

6. Once participants are finished, ask for a few volunteers to share their budgets with the group. Discuss the budgets in detail. Make sure to note whether or not they are realistic.
7. Ask participants: *What would happen if you had an emergency? Where would the money come from?* Ask them if they think that they should set aside money each month for an **emergency fund**.
8. In light of this discussion, give participants time to make any changes to their personal budgets.
9. Next, explain that people do not just draw up a **budget** and then leave it. The point of having a budget is to keep your **finances on track**. People check it and alter things, adding in more or less income and logging everything that they spend. This is called **monitoring**.
10. Explain to participants that they will monitor their budgets for 2 weeks and think about how it helps them to keep on track with their money. They should also be ready to answer questions about how easy or difficult they found this exercise to be.

Note: In two sessions, the facilitator should take 20 minutes to follow up with participants about how they have been monitoring their budgets. At the start of a session, ask participants to pair up and ask each other the following questions.

Using the budget you have been working on at home, compare your results with your neighbour. Consider the following points together.

1. Was it easy or difficult to do?
2. Did things happen which threw you and your budget off track? List some of the things that endangered your budget.
3. If you were tempted to move away from the budget, what helped you to get back on track?
4. Did you have to borrow any money during the period? How much? Have you paid it back yet?
5. What do you think is the benefit of creating a budget and monitoring it?

Session 12: Savings

This session has three activities as well as literacy and numeracy practice. It will help participants to understand why it is important to think ahead about money and to save money for future life events.

Activity 1: Setting goals for money

Objectives:

- ▶ To describe the meaning, reasons, and benefits of savings

Duration: 1 hour

Materials and preparation: Flip chart paper, markers, paper, pencils

Steps:

1. Introduce the objectives of the activity.
2. Ask participants to explain why they think it is important to think ahead with money. Write their answers down on flip chart paper.
3. Next, ask participants to brainstorm a list of some of the key life events that people look forward to (e.g. university, marriage, having children, etc.).
4. Divide participants into four groups. Assign one life event per group and ask each group to work together to determine how much they think that the event will cost. Write down the following:
 - a. *Costs for the things involved in the event (such as food, clothes, presents, invitations for a wedding, book costs for university, etc.)*
 - b. *Where the money might come from for such an event (parents, savings, fundraising, jobs, etc.)*
 - c. *How long it might take to save for such an event*
5. Give groups 15 minutes to discuss and write down the answers for the three questions. Once groups have finished, invite each group to present its assigned event and the answers to the three questions.
6. Explain that people tend to have both short-term and long-term goals, and that they usually need to set **financial goals** and make plans to achieve them.
7. Explain that there are many reasons why people save money. Most of the reasons fall into one of three categories:
 - a. Individual needs: clothing, food, entertainment, etc.
 - b. Emergencies: medicine, fire, floods, accidents, etc.
 - c. Future opportunities: education; training; investment in businesses; or assets like buying property, motorcycles, etc.
8. Discuss the various ways that people can save a little bit of money each week to cover these sorts of costs.
9. Summarize key points.

MODULE 2: Financial literacy

Literacy and Numeracy Practice

Writing and calculating: My short-term and long-term savings goals

Briefly, describe one short-term and one long-term savings goal that you have. Calculate the amount of money that you would need to save for each goal.

Activity 2: Identifying savings options

Objectives:

- ▶ To identify the different forms of savings

Duration: 1 hour

Materials and preparation: Flip chart paper, markers, paper, pencils,

Steps:

1. Recap the last activity. Ask volunteers to share their written short-term and long-term savings goals.
2. Introduce the objective of this activity.
3. Brainstorm with participants by asking the following:
 - a. What are the ways that people save in your community?
 - b. Where do young women and men keep their savings? Why?Encourage the participants to mention all of different ways in which people save, including things like “at home,” “in jewelry,” “in livestock,” “with savings groups,” “with microfinance institutions,” with “savings and credit cooperatives,” or “with banks.” Record their answers on a flip chart.
4. Review all of the different ways to save that have been recorded on the flip chart. For each category, ask participants to raise their hands if they have used that way of saving. Ensure that participants understand each of the different saving options before moving to the next part of the activity.
5. Divide the participants into four small groups:
 - a. Group 1 discusses advantages and disadvantages of saving with a **bank or microfinance bank/institution**.
 - b. Group 2 discusses advantages and disadvantages of saving with a **savings and credit cooperative**.
 - c. Group 3 discusses advantages and disadvantages of saving with a **savings group**.
 - d. Group 4 discusses advantages and disadvantages of saving **at home or in-kind**.
6. Ask each group to write its answers down on a flip chart or a piece of paper.
7. Give each group 20 minutes. Once they have finished, ask each group to very briefly present and discuss its answers. Each group’s presentation should be less than 5 minutes. Add any points that you feel are missing.
8. Next, ask participants to explain what they feel is important to consider when selecting a savings service. Write their answers down on a flip chart. If all of the following features are not named, add the missing items to the list.

Characteristics to consider when choosing a savings service:

- a. Access
 - b. Convenience and ease of use
 - c. Opening deposit requirements
 - d. Safety
 - e. Interest earned on savings
9. Discuss with participants the features to consider when selecting savings services.
 10. Summarize key points.

Activity 3: Making a savings plan

Objectives:

- ▶ To make a savings plan

Duration: 1 hour

Materials and preparation: Flip chart paper, markers, paper, pencils

Steps:

1. Recap the last activity. For example, remind participants that you just examined many savings options and that people choose different savings options and services for different reasons.
2. Introduce the objective of this activity.
3. Ask participants the following questions and have 3 or 4 volunteers share their answers with the entire group:
 - a. *Have you ever wanted something very much, but your parents or guardians could not buy it for you? Describe the situation.*
 - b. *What happened? Did you ever achieve your goal? Why or why not?*
4. Discuss the participants' answers and explain that when you want to meet a goal, you have to have a plan. A **savings plan** is a guide for how to get and save money and for how much time it will take to meet a savings goal.
5. Divide participants into 4 groups and assign each group one of the following items: radio, sewing machine, school supplies, cell phone.
6. Ask each group to answer the following questions:
 - a. *How much money do you need in order to achieve the goal of purchasing this item?*
 - b. *How many weeks will it take to save that amount?*
 - c. *Where can you get the money to save?*
 - d. *How much do you need to save each week?*
 - e. *Why is having a savings plan important?*

Tip: To decide the amount to save every week, divide the total amount of money you need by the number of weeks between now and when you want to reach your savings goal. Amount to Save ÷ Number of Weeks = Amount to Save Each day/week/month in order to meet a savings goal

MODULE 2: Financial literacy

7. Once the groups have finished, ask each group to present its savings plan. Facilitate a discussion with the group around each presentation by asking the groups following:
 - a. *Do you agree with the price? Why or why not?*
 - b. *Is it possible to save that amount each week?*
 - c. *What advice can you give your friends to help them make a good plan?*

Literacy and Numeracy Practice

Writing and calculating:

Ask each participant to identify one thing that he/she would like to save for in the next 3 – 6 months and to create a written **savings plan** for that item. They should think about the areas discussed in the group exercise. They can then share their savings plans in the next session and receive feedback from the group.

Session 13: Borrowing

This session has three activities. It will help participants understand the reasons why people borrow and the risks, costs, and benefits of borrowing.

Activity 1: Your own money or borrowed money?

Objectives:

- ▶ To understand the difference between your own money and borrowed money
- ▶ To determine suitable reasons for borrowing money

Duration: 1 hour

Materials and preparation: Flip chart paper, markers, paper, pencils

Steps:

1. Recap the last activity. For example, review the personal savings plans that participants prepared as follow-up to the last activity and discuss any questions.
2. Explain to participants that they will be discussing the differences between money that belongs to them and money that belongs to someone else.
3. Divide the group into pairs. Explain to the participants that you will read out a few statements and that they should decide in their pairs if the sentence refers to their own money or borrowed money. They should write down on a piece of paper “O” or “B” depending on what they answer:
 - a. *Your mother gives you 1,000 shillings for transport. (Own)*
 - b. *Your sister loans you 10,000 shillings to buy body lotion. (Borrowed)*
 - c. *You sell your mobile phone for 150,000 shillings to a friend. (Own)*
 - d. *You wash your neighbour’s clothes for 10,000 shillings. (Own)*
 - e. *At the kiosk, milk costs 2,750 shillings, and you buy it on credit. (Borrowed)*
 - f. *Your boyfriend gives you 20,000 shillings. (Own)*
 - g. *You go to see a movie with a friend, and she lends you money for the ticket. (Borrowed)*
 - h. *For a trip, your aunt gives you a gift of 50,000 shillings. (Own)*
 - i. *You take 5,000 shillings from your home bank under your bed to buy sanitary pads. (Own)*
4. Once they have finished, review the answers and facilitate a discussion on why people borrow money and the difference between money that is borrowed and money that is owned.
5. Next, divide participants into four groups and ask them to answer the following questions:
 - a. *What is **interest** (when borrowing money)?*
 - b. *What is an example of a good reason to borrow money?*
 - c. *What are the three responsibilities of borrowing money?*
 - d. *Think of an adult that you know who has borrowed money or taken a loan. What questions can you ask that person about borrowing money?*
6. Once the groups have finished, ask them to present their answers and facilitate a discussion around the questions. Clarify that:

MODULE 2: Financial literacy

- a. **Interest** is money that a borrower pays to a lender (in addition to the loan amount) for the use of the borrower's money. You can also earn interest on your money in the bank.
 - b. Just as there are important rules for saving money, there are important rules for borrowing money. The **3 Responsibilities of Borrowing Money** are as follows:
 - i. Pay it back.
 - ii. Pay it back on time.
 - iii. Pay it back with any interest.
7. Summarize the key points.

Activity 2: Borrowing money

Objectives:

- ▶ To understand the costs of borrowing
- ▶ To understand the risks of borrowing
- ▶ To understand how to meet the obligations of borrowing

Duration: 1 hour

Materials and preparation: Flip chart paper, markers, paper, pencils

Steps:

1. Recap the last activity.
2. Introduce the objectives of this activity.
3. Explain to participants that borrowing money usually involves using "credit." **Credit** is the opportunity to receive goods or services in return for a promise to pay later. This is just one of many ways to borrow money.
4. Divide participants into 4 groups and give each a flip chart or piece of paper. Explain that they should make a chart of 3 columns with the following headings:
 - a. Ways to borrow money
 - b. Benefits
 - c. Drawbacks or risksThey should then brainstorm the various ways to borrow money and write down in the respective columns the advantages (benefits) and disadvantages (drawbacks or risks) for each way that money can be borrowed.
6. Once they have finished, ask each group to present and review/discuss their answers. Some examples might include:

Ways to borrow money	Benefits	Drawbacks/Risks
From a friend	Knows and trusts you	Could cause conflict if you do not pay him or her back
From a money lender	Can get the money right away/quickly	Charges high interest
From a bank	Money is safe and secure	Charges high interest, and you have to be approved
ASCA/VSLA	Members know and trust you and you can easily access money	Charges very small h interest and could cause some conflict if you do not pay in time

MODULE 2: Financial literacy

SACCO	Money is safe and secure	Charges high interest and you have to be recommended/approved
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7. Discuss with participants when and where it might be appropriate to borrow and when it may not be sensible to borrow money. Also, discuss the main options for borrowing money, including informal and formal places as well as the terms and conditions and risks associated with each place.
8. Summarize the key points.

Note to the facilitator: Emphasize that it is better for adolescent youth to save and utilize their own money rather than using other people's money (borrowed). Youth below 18 years of age are not eligible to borrow money from any form of financial institution.

Activity 3: Repaying money

Objectives:

- ▶ To understand how to meet the obligations of borrowing money

Duration: 1 hour

Materials and preparation: Flip chart paper; markers; paper; pencils; case study written down on 2-3 pieces of flip chart paper, so participants can read it; 2 blank repayment charts on flip chart paper with headings included (but not with the amounts); 2 flip chart papers (1 per group) with Ronnie's expenses, so that groups can refer to it

Steps:

1. Recap the last activity and introduce the objective of this activity. For example: *Borrowing money, receiving 'credit,' or taking a loan may be necessary at times in your lives. As we just discussed, it is very important to think carefully about how and from whom you borrow money. It is also important to understand and have a solid plan on how you will repay the money, as we will discuss in this next activity.*
2. Review the following key terms with participants to make sure that they understand the meaning of each term before you introduce the task for this activity.
 - Income
 - Debt
 - Expenses
 - Profit
 - Balance owed on a loan
 - Savings
3. Read the following case study to the group:

Ronnie is a friendly sixteen year-old boy living in Gulu. He helps his parents with growing crops and going to the market. He receives 150,000 UGX for this help once every three months. He realizes that he is very good at poultry farming and could sell more eggs if he had more money to invest. Ronnie decides that he will borrow 200,000 UGX by participating in a village savings and loans group. He knows that he will have to repay the 200,000 UGX and pay the 20,000 UGX in fees.

MODULE 2: Financial literacy

After borrowing, Ronnie begins to make at least 75,000 UGX per month through poultry farming. He must repay the loan 6 months after he receives his loan, but he can repay earlier as well.

4. Divide participants into two groups. Put the flip chart up with the case study or have it written on the chalk board so that the groups can refer to it.
5. Give each group a blank repayment chart and ask each group to show how Ronnie can repay the loan in 6 months. Share with group that Ronnie also has the following expenses during the 6 months (You may want to write this down on flip chart paper, so groups can refer to it.):

During month #1, he will need to spend **20,000 UGX on food**; during month #2, he will need to spend **40,000 UGX on airtime**; during month #3, he needs to spend **100,000 UGX on personal hygiene and supplies**; during month #4, he will spend **50,000 UGX on clothes**; during month #5, he must spend **50,000 UGX to reinvest in the business**; and during month #6, he will spend another **100,000 UGX on the business**.

A sample chart for a six-month repayment plan

MONTH	INCOME (UGX)	DEBT (UGX)	EXPENSES (UGX)	PROFIT (UGX)	BALANCE OWED ON LOAN (UGX)	SAVINGS (UGX)
	<i>How much money Ronnie makes from his business + the money he receives from parents every 3 months</i>	<i>How much money Ronnie repays on his loan of 220,000 UGX</i>	<i>Ronnie's other expenses</i>	<i>How much money Ronnie has left</i>	<i>How much Ronnie still owes</i>	<i>How much Ronnie saves</i>
1	75,000	35,000	20,000	20,000	185,000	20,000
2	75,000	40,000	40,000	-5,000	145,000	15,000
3	75,000 + 150,000 = 225,000	40,000	100,000	85,000	105,000	100,000
4	75,000	40,000	50,000	-15,000	65,000	85,000
5	75,000	40,000	50,000	-15,000	25,000	70,000
6	75,000 + 150,000 = 225,000	25,000	100,000	100,000	0	170,000

6. As the groups fill out their charts, circulate around the room to support them.
7. Once the groups have finished, have them present their charts and discuss how they planned to repay the loan. Explain to participants that using financial services involves having the right information and then knowing how to use it.
8. Review any questions they may have.
9. Summarize the key points: *When borrowing money, having a repayment plan is critical. To develop a repayment plan, you must first understand your own personal budget.*

Session 14: Financial services

This session has two activities as well as literacy and numeracy practice. It will help participants to understand the different financial services available in their communities and the benefits and disadvantages of each of these services.

Activity 1: Where do I put my money?

Objectives:

- ▶ To understand how to keep money safely

Duration: 30 minutes

Materials and preparation: Flip chart paper, markers, paper, pencils

Steps:

1. Recap the last session. For example: *In the last two sessions, we discussed the importance and need to save money. We also discussed borrowing money and learned how to develop a repayment plan for money that you borrow. In this session, we will talk about different financial services available to you to help you save your money safely.*
2. Introduce the objective of this activity.
3. Ask for two volunteers from the group to do a very simple and quick acting role.
4. Give each volunteer a role to read silently. And (away from the rest of the participants) explain to the volunteers that they will act out (without speaking) that they are hiding their money. One of them is hiding it some place in his/her home, and the other is hiding it on his/her person.

Volunteer 1: *Act out that you are hiding your savings some place in your home. You do not want anyone to know you have money in that place!*

Volunteer 2: *Act out that you are hiding your money somewhere on your body (down your shirt, in your hat or sock... You do not want anyone to know you have your money on you!)*

5. Tell the other participants that they need to guess what each volunteer is doing.
6. After participants guess correctly what the volunteers are doing, lead a discussion on these hiding places for money. Invite participants to share other options for keeping their money safe.

Some guiding questions:

- a. *Is it a good idea to hide your savings in your home or on your person? Why? Why not?*
- b. *Where do you choose to save your money? Why?*
- c. *If you are saving money to start a business someday (a long-term goal), is it better to save at home or in a bank? Why?*
- d. *If you are putting money aside for everyday expenses and short-term goals, like food or transportation, is it better to keep that money at home or in a bank? Why?*
7. Summarize key points.

Activity 2: Understanding banks and other financial institutions

Objectives

- ▶ To describe the various types of financial services available
- ▶ To understand how to select the right financial lender

Duration: 2 hours

Materials and preparation: Flip chart paper; markers; paper; pencils; signs for the statements, “Strongly Agree,” “I Don’t Know,” and “Strongly Disagree.”

Steps:

Part I (1 hour)

1. Recap the last activity.
2. Introduce the objectives of this activity.
3. Explain to participants that there is an imaginary line across the room and ask them to stand anywhere along the line. Tell them that one end of the line is labelled as “Strongly Agree,” the middle as “I Don’t Know,” and the other end as “Strongly Disagree.” Mark each end with a sign to remind participants which end is which.
4. Read the first statement and allow time for participants to move along the imaginary agree/disagree line.
5. After each statement, ask a few volunteers to explain their positions, allowing 1–2 minutes for the discussion.
6. You may want to quickly add some information for each statement, before moving to the next one.
 - a. *You must be rich to use a bank.*
 - **Your comments:** Even though many banks do require a minimum amount of money to open an account, it is often possible for people who do not have much money to open an account and benefit from banking services.
 - b. *Banks are a safe place to keep your money.*
 - **Your comments:** Banks are often the most secure place to keep money. Many have secure premises and insurance to cover losses due to robbery.
 - c. *Going to the bank to deposit or withdraw money takes a lot of time.*
 - **Your comments:** Sometimes the queues inside banks can be very long.
 - d. *Banks lend you money so that they can take your TV when you fail to pay.*
 - **Your comments:** Banks do make loans and sometimes the borrower may offer something of value to guarantee the loan in the case that he is unable to repay. But banks do not want the hassle of taking their clients’ valuable things. They much prefer that their clients repay their loans.
 - e. *If a bank is robbed, you will lose your money.*
 - **Your comments:** Banks usually have insurance to cover losses of this kind.
8. Brainstorm with participants the names of the banks that they are familiar with and write them down.
9. Ask participants what they think they will need to do to open a bank account and write it down.
10. Explain that each bank will have its own procedures and fees, but in general, to open a bank account, you will need the following:
 - a. A valid identification document (such as your work ID, passport, voter card, or driving permit)

MODULE 2: Financial literacy

- b. Two passport-size photos (small photos of your head/face)
 - c. Letter of recommendation (from employer, school, LC)
11. Explain that there is usually a minimum balance or amount of money that you need to keep in the account (e.g. UGX 10,000) and that a bank usually charges a small monthly fee for keeping the account at their bank.
 12. Next, explain to participants that banks are in the business of making money. To do this, they lend individuals and organizations money and charge **interest**.
 13. Define the key term **interest** and/or **interest rate** for all participants.

Interest is the money that you need to pay for the use of loaned money or to repay a debt. It is set at a particular of fixed rate (amount).

14. To have money to lend, banks pay people to deposit their money. Banks make their money because the interest rate that they charge to people who borrow money is higher than the rate at which they pay many to depositors. Interest rates are usually calculated as a yearly rate.
15. Do an example of calculating interest with participants:

Calculating interest to be paid

Let us say that the lending rate in Uganda now is 27%. This is the interest rate that a bank will charge you to borrow money. You want to borrow UGX 200,000 to set up a small market stall business. How much simple interest will you need to repay the bank in...

- a. one year's time? [UGX 254,000]
- b. six months' time?

16. Ask for volunteers to calculate the interest and discuss the benefits and disadvantages of borrowing money from banks.
17. Summarize the key points.

Part 2 (1 hour)

1. Explain to participants that in addition to banks, there are several other types of **informal and formal financial services** available. Ask participants to brainstorm what other financial services they are aware of and write their answers down.
2. After they have listed their answers, explain the differences between the following services:
 - a. **Informal:** Village Savings and Loan Association (VSLA), Accumulated Savings and Credit Association (ASCA), Rotating Savings and Credits Association (ROSCA), other savings clubs
 - b. **Non-bank formal:** Savings and Credit Cooperative Societies (SACCOs), Mobile Money, Microfinance Institutions (MFIs)
 - c. **Formal:** Commercial banks
3. Explain to participants that each of these players (places or institutions) has its own advantages (benefits) and disadvantages and that it is important to gather more information about each option's specific products and services to know more about how each works.
4. Divide participants into four groups and assign each group a financial service provider (e.g. ASCA/VSLA, SACCO, MFI, commercial bank).
5. Ask each group to develop a list of questions that they could ask the provider about how they work and what services they provide. Sample questions for a bank might include:
 - a. *How old does someone have to be to open up an account?*
 - b. *What are the monthly fees charged on the account?*

MODULE 2: Financial literacy

- c. *Is there any way to avoid paying fees?*
 - d. *What is the minimum amount I can deposit?*
 - e. *What rate of interest does the bank pay on a savings account?*
 - f. *What happens if I lose my passbook?*
 - g. *What advantages are there to opening an account at your bank?*
 - h. *What are the advantages of taking out a loan at your bank?*
 - i. *What ID pieces would I need to take out a loan?*
 - j. *What can you do for me if I take a loan and it gets stolen from me?*
 - k. *What do I need to do to open an account with your bank?*
 - l. *How long does it take to open an account?*
 - m. *Do I get my bank book the same day as I open my account?*
 - n. *If your bank is robbed, how will you give me my money?*
6. Once groups have finished, review their questions, making adjustments as necessary. Explain that as a follow-up activity, each group should identify at least one service provider to whom the group members can ask the questions they have developed. **If they require a mentor to accompany them, the facilitator can advise on how that will be decided.** Each group can then report back during the next sessions.
7. Explain that learning about financial options provides an opportunity to have more choices in the future and will help them select the right lender.
8. Summarize the key points.

Session 15: Investing/growing your money

This session has two activities. It will help participants understand the concept of investment and the reasons why people invest.

Activity 1: Understanding investment

Objectives

- ▶ To define investment
- ▶ To list the various forms of investment

Duration: 2 hours

Materials and preparation: Flip chart paper, markers, paper, pencils

Steps:

1. Introduce the objectives of the activity and recap the last activity.
2. Brainstorm with participants what they understand of the word “investment.” Write their answers down.
3. Explain that an investment can be time, energy, or money spent in the hope of future benefits within a specified date or time frame.
4. Ask participants to share any investments that they have made in their lives – either current or in the past. Be sure to clarify that investments are not only financial, but that they can also include education, time, money, etc.
5. Divide the participants into 4 teams.
6. Explain to teams they will have 30 minutes to decide on a business that they think would be profitable. They should consider and write down the following:
 - a. a business idea and name
 - b. a business location
 - c. how much money that they think they will need to start up the business
 - d. why the business is a good idea
7. Explain to the teams that once they have prepared their plans, each team will have 15 minutes to present and persuade (convince or get people to want) other people in the room to invest financially in their business plan. They should be clear, persuasive, and concise.
8. At the end of each presentation, other participants may ask questions. Participants who are not in the group presenting should debate (10–15 minutes) about the presentation and decide if they would be willing to invest into the business plan if they had the money. Each participant in the room will cast a vote on a scale from 1 to 4:
 - a. Would never invest in such a project = 1
 - b. Would consider investing in such a project = 2
 - c. Would likely invest in such a project = 3
 - d. Would definitely invest in a such a project = 4
9. After each team has presented, the votes are tallied. The team with the most votes wins! (Note: give a prize of candy or some recognition to the team that wins.)
10. Discuss with the larger group which businesses were the best to invest in and **why**. Identify with the group the things that make a business a good investment.
11. Summarize the key points.

Activity 2: Understanding retirement/old age

Objectives

- ▶ To understand the concept of paying oneself
- ▶ To understand that long-term savings provide for retirement

Duration: 1 hour

Materials and preparation: Flip chart paper, markers, paper, pencils, picture of an elderly person on a flip chart

Steps:

1. Introduce the objectives of the activity and recap the last activity.
2. Draw a picture of an older adult on the chalkboard or flip chart. Ask participants how an older adult like this could get money when he/she is too old to work.
3. Explain to participants that:
 - a. *Saving money now not only pays for things immediately but will also pay for life later.*
 - b. *Long-term savings can provide for retirement.*
 - c. *Saving for a pension is just another way to save money.*
4. Discuss different pension options as well as each option's costs and benefits.
5. Ask participants to divide into pairs and to write a story about an older adult and the difficulties this person faces without a pension to fall back on.
6. Ask for volunteers to share their stories. Discuss with the group the importance of saving for retirement and the different ways youth can start to think about investing in retirement now.
7. Summarize the key points.

Session 16: Risks and responsibilities (insurance)

This session will help participants to understand the concepts of risks, risk management, and insurance so that they can learn how to cope with risks that occur in their life.

Activity 1: Understanding risks and risk management

Objectives

- ▶ To define risk
- ▶ To list possible risks
- ▶ To identify how to manage risks

Duration: 1 hour

Materials and preparation: Flip chart paper, markers, paper, pencils

Steps:

Part I (30 minutes)

1. Introduce the objectives of the activity and recap the last activity.
2. Ask for two participants who can volunteer to role play two short situations (without speaking). Away from the group, explain the situations to the two volunteer participants.
 - a. One person is driving his/her motorbike and has an accident.
 - b. One person is stung by a mosquito while sleeping and becomes ill with malaria a few days later.
3. Ask the first volunteer to come to the centre and act the short situation. When finished, ask participants:
 - a. What happened to this person?
4. Ask the second volunteer to act and repeat the activity. Ask the participants:
 - a. What is risk?
5. Note their answers on a flip chart or chalkboard and discuss.
6. Explain that a risk is the possibility of an event that will cause damage or loss.
7. Brainstorm with participants by asking them:
 - a. What types of risk do you know?
 - b. Why are these risks?
8. Note their answers on a flip chart or chalkboard and discuss. Ask participants to sort the identified risks into categories. The board should look like the following:
 - a. Type of risks
 - i. **Personal risk:** Illness, permanent disability (loss or damage of part of one's body), accident, death of a family member
 - ii. **Property or liability risk:** Theft, fire, cattle death, natural calamities
 - iii. Etc.
9. Explain that risks are numerous and that they can have a terrible impact on our lives, families, property, business, and livelihoods if they are not managed and discussed.
10. Summarize the key points.

Part 2 (30 minutes)

1. Ask participants: *What steps can young women and men take to protect ourselves against risks?* Note answers on the flip chart or chalk board. Answers would probably include:
 - a. Save for emergencies
 - b. Use precautions (like using a helmet, mosquito net, have regular medical check-ups)
 - c. Take up an insurance
2. Next, ask participants to explain why is it important to take measures of protection. Note answers on a board and discuss.
3. Explain that that protection measures help us to minimize the financial losses that could result from a risk. They also help us to have security and a certain peace of mind. Various protection measures help us to better manage risks in our daily lives.

Activity 2: Understanding insurance

Objectives

- ▶ To understand the concept of insurance

Duration: 1 hour

Materials and preparation: Flip chart paper, markers, paper, pencils

Steps:

Part I (30 minutes)

1. Introduce the objectives of the activity and recap the last activity.
2. Ask for a volunteer to read the following story:

Last year, Okello opened a small shop. His business was going well, and he planned to expand it. Last month Okello borrowed 500,000 UGX from a moneylender in his village to buy more goods and expand his business. The interest rate on his loan was very high. However, Okello was confident that his business would bring enough profit to repay the loan quickly. Last week, something terrible happened. A fire started near Okello's shop, and the shop was reduced to ashes in a few minutes. Okello lost everything in his shop. He's very worried, as he no longer has an income and has to start everything from scratch again. The money lender from whom he borrowed money came yesterday to request repayments. Okello thinks that the only solution he has is to sell his parents' land to repay his debts.

3. Ask participants:
 - a. What is the story about?
 - b. What happened to Okello?
 - c. What is the impact of the risks on Okello's family?
 - d. Have you heard about insurance? What do you understand about insurance?
4. Discuss with participants the benefits of insurance and how it could have helped Okello in this situation.
5. Explain that **insurance** is a protection in the form of monetary compensation for a loss that is linked to an unpredictable event or risk.
6. Explain that an insurance company collects payment from customers for their insurance coverage. These payments are put together to create a fund that can pay

MODULE 2: Financial literacy

benefits to the unlucky customers who suffer a loss. Insurance is usually provided by a commercial company that works across the whole country. Insurance can be sold directly by insurance companies or by microfinance development banks and savings and credit cooperatives that act as agents of the insurance companies or sometimes even as insurers.

Part 2 (30 minutes)

1. Ask participants to brainstorm what insurance products are available in their communities. Make sure the participants list only the insurance products that are available to them. Note their answers on the flip chart or chalkboard. Answers might include:
 - a. Loan insurance
 - b. Theft insurance
 - c. Accident insurance
 - d. Fire insurance
 - e. Health insurance
 - f. Life insurance
2. Discuss and explain each insurance product briefly. Explain to participants the benefits of each insurance product.

As a follow-up activity, ask participants to go home and ask their families if they have any insurance, and if so, what kind. Participants should come back to the next session prepared to discuss any insurance products that their families may have.

Key words for the day:

- ▶ Choose four to six key words from the activity.
- ▶ Clarify the definitions of any words that participants may not know.
- ▶ Ask participants to practice sentences using these words or to tell a story that includes these words.

Session 17: Small business planning/setting up a small and informal business

This session will help participants understand how all of the previous concepts – spending, budgeting, saving, borrowing, investing, financial services – are also used in starting and managing small businesses.

Activity 1: Introduction to business planning⁶

Objectives:

- ▶ To understand the small business management flow chart
- ▶ To describe each concept and how it relates to managing a business

Duration: 1 hour

Materials and preparation: Flip chart paper, markers, paper, pencils, flip chart with small business management flow chart

Steps

Part 1: Introduction

1. Introduce the objectives of the activity.
2. Explain to participants that all of the previous sessions will be helpful for them as they consider whether or not they want to start small businesses.
3. Brainstorm with participants the various topics they have covered in the last eight sessions and note their answers down on the board or flip chart. Some answers might include:
 - a. Choices about spending
 - b. Personal budgeting and planning
 - c. Making a savings plan
 - d. Borrowing money
 - e. Using financial services
 - f. Using insurance
4. Ask participants to explain how these topics/this content might be helpful for them if they were to start small businesses. Write down their answers.
5. Explain to participants that many of the same concepts that they learned about their personal spending and saving can be used in business planning.

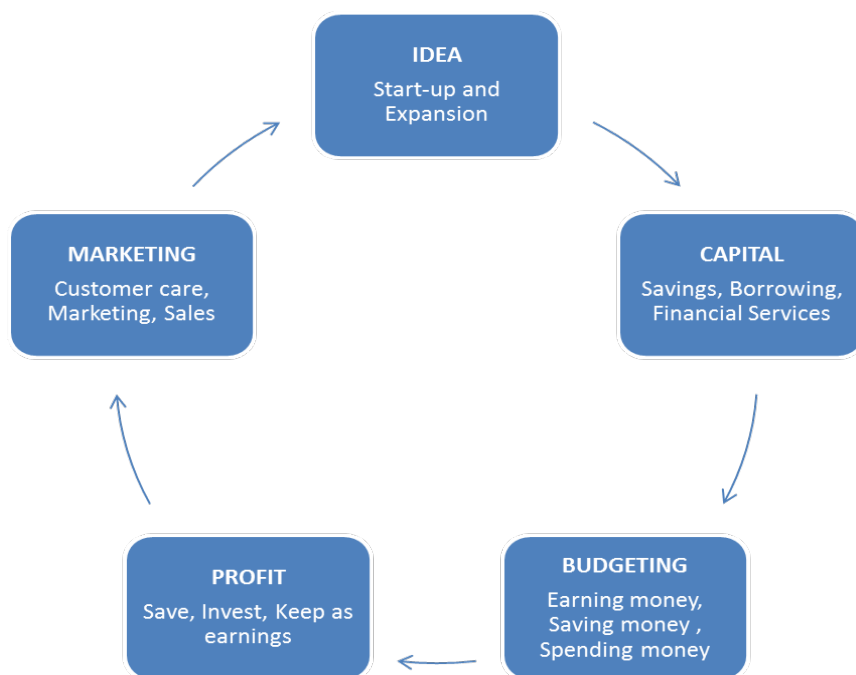
Part 2: Small business management

1. Divide participants into 5 groups and explain to them that they will be in these groups for the rest of the session's activities and that each group will represent a small business.
2. Explain that there are five key concepts around business management. These concepts should be understood and practiced in order for a small business to succeed.
3. Present the flip chart with the small business management flow chart:

Small Business Management Flow Chart (BRAC Uganda)

⁶ Adapted from "Financial Literacy Training Manual" Barclays Bank, BRAC Uganda & UNICEF 2013.

MODULE 2: Financial literacy



4. Assign each group a step in the flow chart, (e.g. idea, capital, budgeting, profit, marketing) and give each a flip chart and marker. Explain to the groups that they should reflect on what they covered in previous sessions and brainstorm the meaning and definition of their steps, along with examples. For example, under “capital” step, participants can list the various forms of savings and borrowing that they have learned about. Each group should write down what the understanding of that step by group’s participants.
5. Once the groups have finished, have each one present their steps and review the answers.
6. Explain the following: Every business starts with an **idea**. Once you have researched your idea and have determined that it’s a good idea, you then need **capital**. Capital can come from your savings or from borrowing money. Once you have the capital for your idea, you will need to develop a budget. **Budgeting** includes concepts that you already know, such as earning money (income), spending money (expenses), and managing your money. The goal of good money management is for a business to earn a **profit**. Once you have a profit, then you have to decide how to use it. Do you save it? Invest it? Keep it as personal income? Then, to maintain or increase your profit, you must know your customers, market your business, and attract new sales. This is called **marketing**. If your marketing is successful, you can come up with new ideas or make changes, and then start the cycle all over again. Finally, in the middle of the flow chart, the most important concept is found: **review** and **revise**. Each business must review its ideas and revise them to make improvements and changes.
7. Summarize the key points.

Key words for the day:

- ▶ Choose four to six key words from the activity.
- ▶ Clarify the definitions of any words that participants may not know.
- ▶ Ask participants to practice sentences using these words or to tell a story that includes these words.

Activity 2: Generating a small business idea

Objectives:

- ▶ To develop a small business idea

Duration: 2 hours

Materials and preparation: Flip chart paper, markers, paper, pencils, small business management flow chart, flip chart written with questions (a-e) below

Steps:

1. Introduce the objectives and recap the last activity.
2. Brainstorm with participants about what they think they need to consider if they want to start a business. Write their answers down on the board or flip chart.
3. Remind learners that in the second and third sessions, they discussed their personal skills and interests as well as the skills and qualities needed to be an entrepreneur. Ask them to reflect on their skills and interests. Explain that as a small business owner, one needs to think about what he is good at, what his interests are, and then do some research.
4. Ask participants to sit with their groups and to think about a group business idea. They have 45 minutes to do this. The idea that each group chooses will be the business idea that group will work on for the remainder of the activities. Write the following questions down on a flip chart or board. Ask each group to consider these questions as they think about a business idea:
 - a. *What are your interests and what you are good at?*
 - b. *Which businesses are succeeding and which businesses are failing in your area?*
 - c. *What products or services are people interested in?*
 - d. *What are other businesses doing that you could do better or more uniquely?*
 - e. *What business ideas are possible and realistic? For example, does your business need power and if so, do you have access to a reliable power source?*

Each group should also identify one person in the group to present the group's idea to all of the participants once they have finished.

5. Ask each group to present its idea to the larger group in 10 minutes. The presenting member of each group should explain the idea and why they chose that idea. Have participants ask questions about the idea and facilitate a discussion around each group's answers.

Note: The important lesson is the thought process used to select the business ideas. For example, a group should not say that they selected tailoring because they know tailors or because one of the group members is a tailor. Instead, they might say they chose the business of tailoring because they know how to make dresses (**skill**), they can easily find clients (**customer knowledge**), and there are few tailors in their neighbourhood (**market research, competition, etc.**).

6. Summarize the key points.

Key words for the day:

- ▶ Choose four to six key words from the activity.
- ▶ Clarify the definitions of any words that participants may not know.
- ▶ Ask participants to practice sentences using these words or to tell a story that includes these words.

MODULE 2: Financial literacy

Activity 3: Finding capital

Objectives:

- ▶ To understand how much capital is needed for a small business
- ▶ To understand how to find capital for a small business

Duration: 1 hour

Materials and preparation: Flip chart paper, markers, paper, pencils, small business management flow chart, flip chart written with questions (a-d) below.

Steps:

1. Introduce the objectives and recap the last activity.
2. Explain to each of the groups that now that they have a business idea, the group members will have to find capital for that business idea.
3. Ask participants to sit with their groups and to think about how much capital they will need to launch their businesses. Instruct them to write down strategies to get that capital. Remind participants to reflect on their notes on budgeting, savings, borrowing, and financial services from Sessions 12-15. Write the following questions down on a flip chart or board and ask each group to consider these questions as they think about a business idea:
 - a. *How much capital will you need to launch this business idea and how will you obtain it?*
 - b. *What materials and tools will you need? How much do these cost?*
 - c. *Will you hire employees? How will you pay them?*
 - d. *Do you need to rent a space?*

A group may not think of every expense, but the goal is to think through what the business needs in order to calculate the capital requirements. Each group should also identify one person to present their idea to the larger group once they have finished.
4. Ask each group to present its idea to the larger group in 10 minutes. The presenting group member should present the group's financial strategy and explain why the group choose the strategy that they did. Ask questions such as:
 - a. *Why did you choose a loan instead of borrowing from a family member?*
 - b. *What bank are you borrowing from, and why did you choose that bank?*
 - c. *What costs might have you forgotten to include in your strategy?*
5. Have participants also ask questions about each group's strategy. Facilitate a discussion around each group's answers and the key things that small businesses need to consider when they think about capital.
6. Summarize the key points.

Key words for the day:

- ▶ Choose four to six key words from the activity.
- ▶ Clarify the definitions of any words that participants may not know.
- ▶ Ask participants to practice sentences using these words or to tell a story that includes these words.

Activity 4: Budgeting for your small business

Objectives:

- ▶ To define income and expenses
- ▶ To prepare a budget for a small business

Duration: 2 hours

Materials and preparation: Flip chart paper, markers, paper, pencils, small business management flow chart, flip chart written with questions (a-b and a-c) below, budget worksheet template

Steps:

1. Introduce the objectives and recap the last activity.
2. Ask participants to reflect on the personal budgets that they created in Session 11. Explain that creating a budget for a small business is very similar. The main difference is that there may be more sources of income and more expenses, so it may be more complicated. Explain to participants that since they have already learned how to create personal budgets, they can use those same skills to create budgets for small businesses.
3. Ask participants to sit with their groups and to estimate each business's **income** for the first month of business. They should think about the following:
 - a. *What are your sources of income and how much will you earn from each?*
 - b. *What is your income for each day? (Remember, it will not be the same for every day – for example, if you don't work on Sundays, you will have no income).*
4. Next, ask participants to estimate their **expenses** for the first month of business. They should think about the following:
 - a. *What are the expenses that you will have and how much will you spend on each?*
 - b. *What are your expenses for each day? (Remember, it will not be the same for every day. For example, if they plan to go to the market every Monday to buy supplies, they may have more expenses on Monday and none on Tuesday.)*
 - c. *Will you pay rent or salaries once month? If so, on what day will that happen?*
5. Walk around the room and ask participants whether or not they are thinking about business expenses such as rent, electricity, salaries, payments to suppliers, taxes, etc. If a business has used a loan, are the repayments and repayment schedule included in the expenses?
6. Encourage the groups to talk to one another. If there are similar businesses, ask them whether or not they can buy their materials together in bulk, so that they can reduce their costs from their suppliers.
7. When the groups are finished estimating their income and expenses for one month, have the groups fill out the small business budget worksheets. Since each sheet represents 7 days (one week), each group will have to fill out one for each week (4 in total).
 - a. Ask each group to calculate the bottom line for each day.
 - b. Did the business earn a profit or make a loss in their first month?
8. Once the groups are finished, have each group present its bottom line. Review the budgeting process with each group. Ask, *Was it difficult? Was it different from doing it as an individual?* Explain that a business is much more complex than a household and therefore requires more monitoring and reviewing. For example, a family budget

MODULE 2: Financial literacy

may be reviewed every week or every month but **a small business budget should be reviewed every day.**

9. After the discussion, review each group's worksheet to make sure that it was completed correctly.
10. Summarize the key points.

Key words for the day:

- ▶ Choose four to six key words from the activity.
- ▶ Clarify the definitions of any words that participants may not know.
- ▶ Ask participants to practice sentences using these words or to tell a story that includes these words.

Small Business Worksheet sample

Budget Items	Amount (per day)	Amount (per day)	Amount (per day)	Amount (per day)	Amount (per day)	Amount (per day)	Amount (per day)
Income							
Total Income							
Expenses							
Total Expenses							
Bottom Line (income minus expenses)							

Activity 5: Profit

Objectives:

- ▶ To explain what profit is
- ▶ To describe why a profit is important for a business

Duration: 2 hours

Materials and preparation: Flip chart paper, markers, paper, pencils, small business management flow chart, flip chart written with questions (a-b and a-c) below, budget worksheet template

Steps

Part 1: Brainstorm (45 minutes)

1. Introduce the objectives and recap the last activity.
2. Brainstorm with participants by asking them to define the concept of a **profit**. Note their answers down on the board or flipchart.
3. Explain that when the difference between your income and expenses is positive, then your business has earned a profit. Explain that most businesses will not earn a profit immediately. However, assure them that in the beginning of operating a business, that is okay. But, remind them that week after week, a business owner should check to make sure her negative balance is shrinking (getting closer to zero). If it isn't, she may need to review and revise the business strategy.
4. Brainstorm with participants by asking them to explain **why a profit is important**. Note their answers down on the board or flipchart.
5. Explain that a profit is important because it...
 - a. *Keeps the business going. Without a profit, the business cannot succeed.*
 - b. *Allows the business to expand and improve.*
 - c. *Provides income for the business owner(s).*

Part 2: What to do with the profit (1 hour and 15 minutes)

1. Ask the participants to sit with their groups and explain that they will decide how to use their profits depending on their business needs.
2. Ask the groups whether or not they think they can save their profits, invest their profits, and keep their profits as earnings (income) at the same time. Give the groups a chance to respond.
3. Explain that it is possible to do all three by dividing the profit into different categories. One month, they may put more profit into savings and less into personal earning. The next month, they may decide to invest a large portion of their profits. Explain that is always important to review business needs and make decisions about profit based on those needs.
4. Ask each group to review their profits and to decide how to use it. Give them 30 minutes to complete this task. Each group can assume that for this month, they have a profit of 500,000 UGX. Will they save it? Invest it in their business? Keep it as personal earnings? Each group will present its decision in 5 minutes and explain the reasoning of the group members.
5. After each group presents, ask the group questions based on the presentation. Examples include:
 - a. *Why did you choose to keep the money as personal earnings when your business is so new and needs support?*

MODULE 2: Financial literacy

- b. Why did you choose to invest your profits when you have big expenses coming that you need to save for?*
6. Once all of the groups have presented, facilitate a discussion with the larger group about the positives and negatives of each option (investing, saving, keep as earnings). Emphasize the importance of tracking and thinking about business money as separate from personal money. For example, your sister's school fees is not a business expense. Explain that business income should not be used to pay for personal expenses.
7. Summarize the key points.

Key words for the day:

- ▶ Choose four to six key words from the activity.
- ▶ Clarify the definitions of any words that participants may not know.
- ▶ Ask participants to practice sentences using these words or to tell a story that includes these words.

Activity 6: Marketing

Objectives:

- ▶ To describe the importance of marketing and customer care for the success of a business
- ▶ To develop a marketing plan

Duration: 2 hours

Materials and preparation: Flip chart paper, markers, paper, pencils, flip chart written with questions (a-d) below

Steps

Part I: Refresher (25 minutes)

1. Introduce the objectives of the activity and recap the last activity.
2. Remind participants that in Session 7, they learned about how to **assess local markets** and about the **4 Ps in market research**.
3. Remind participants of the **4 Ps** and review the concepts. These are:

P roduct or service	Who will buy your product or service
P rice	How often will they buy and in what amounts
P romotion	What sizes or specifications are needed
P lace	Where are the customers

4. Explain to participants that even though market research is done before you start your business, you must continue to focus on marketing and customer care while you are running your business in order to increase your profit.

Part I: Developing a marketing plan (1 hour and 35 minutes)

5. Ask participants to sit with their groups. Explain that each group will develop a marketing plan. They have 45 minutes to prepare these. They should focus on/include the following topics in their plan:
 - a. Describe your customers*

MODULE 2: Financial literacy

- b. *How do you plan to reach your customers?*
 - c. *How do you plan to keep your customers?*
 - d. *How do you plan to advertise your business?*
6. Ask each group to present their plan in 10 minutes. After each group's presentation, ask the group members questions about their plans, so that they are challenged to really think through the topics and improve their understanding:
 - a. *Why should I choose your business and not another one?*
 - b. *As a customer, will you treat me well?*
 - c. *Is the price you are charging worth the product or service? Why?*
 - d. *How do you know what the right price is to charge?*
7. Once all the groups have finished, facilitate a group discussion about the differences in the plans and what the participants learned or still need help understanding.
8. Summarize the key points.

Key words for the day:

- ▶ Choose four to six key words from the activity.
- ▶ Clarify the definitions of any words that participants may not know.
- ▶ Ask participants to practice sentences using these words or to tell a story that includes these words.

Activity 7: Business presentations

Objectives:

- ▶ To explain the purpose of reviewing and revising business ideas, budgets, plans, profit decisions, and marketing strategies
- ▶ To prepare a presentation of each business idea that includes all five small business management principles

Duration: 2 hours and 30 minutes

Materials and preparation: Flip chart paper, markers, paper, pencils, flip chart written with questions (a-d) below

Steps

Part 1: Refresher (15 minutes)

1. Introduce the objectives of the activity and recap the last activity.
2. Remind participants about the middle box in the small business management flow chart: "**review and revise.**"
3. Explain to participants that as they develop, start, and then manage small businesses, they will constantly have to review and revise their strategies. Small business owners should be prepared to...
 - a. *Review finances (income, expenses, budgets, profits/loss).*
 - b. *Think about the competition. Are the competitors doing better than you and why?*
 - c. *Think about your customers. Why are they not coming? Can you change that?*
 - d. *Think about your personal finances. If you are not making a profit, can you afford to keep earning little to no money?*
4. Keep these points visible (on a flip chart or the board) for participants to consider as they prepare their presentations.

Part 2: Prepare business presentations (2 hours and 15 minutes)

MODULE 2: Financial literacy

1. Ask participants to sit with their groups. Explain that they will be combining all of the work that they have done to create a business presentation. The presentation should include all 5 elements of the small business management flow chart. Explain that they can present the information any way they like, as long as they cover all of the areas.
2. Explain to participants that they should also look at the “review and revise” questions to think about the work they have done and to make any changes to their strategies as they prepare their presentations.
3. Give the participants an hour to prepare their presentations and 15 minutes for each group to present its entire business presentation for the class.
4. After each presentation, encourage the larger group to ask questions about the presentations and the businesses so that they can learn from one another.
5. Summarize the key points and wrap up the session.

Review and check for understanding: Financial literacy

1. Vocabulary Review: What is financial literacy and why is it important?

Financial literacy is a skill you learn over a long period of time. Many people do not consider it a skill, though. Financial literacy requires discipline. In financial literacy, people learn to budget, save and plan with their money. Personally, I have come up with my budget and saving plan. I now spend less on “wants” and only use my money to buy things that I really need. I have found out about the available financial institutions in the area where I can save and also borrow some money for my investments. I have a loan from one bank that I have to pay back with a small amount of interest. I have already created a monthly repayment plan, and I believe I will be able to deposit back all the money in the given time.

2. Financial literacy: Key terms review and reflection

1. How do I manage my money?
2. What are my needs?
3. Which financial services are available in my community?
4. Where should I keep my savings?
5. Where can I borrow from?
6. What is my retirement plan?
7. Why should I plan for old age?
8. What do I need to do to open up a bank account?
9. What are the monthly fees charged on the account?
10. What is the minimum amount that I can deposit?
11. What rate of interest does the bank pay on a savings account?

3. Calculating Practice:

My income (Where does my money come from?)

No.	Item	Monthly income (UGX)
1	Bricks	200,000
2	Eggs/poultry	30,000
3	Casual work	60,000
	Total	290,000

My monthly expenses

No	Item	Monthly income (UGX)
1	Food	100,000
2	Transport	10,000
3	Water bill	5,000

MODULE 2: Financial literacy

4	Electricity bill	10,000
5	House rent	60,000
	Total	185,000

My saving plan

No	Saving goal	Amount needed (UGX)	By when	How much to save per month
1	Bicycle	180,000	18 months	10,000
2	Shirt	30,000	2 months	15,000
3	Tool kit	60,000	4 months	15,000
	Total	270,000		40,000

Three-month repayment plan

Loan amount: 250,000 UGX

Interest rate: 20%

Total amount of interest: $(20/100) \times 250,000 \text{ UGX} = 50,000 \text{ UGX}$

Total amount to repay: $250,000 \text{ UGX} + 50,000 \text{ UGX} = 300,000 \text{ UGX}$

Amount to repay each month: $300,000 \text{ UGX} / 3 = 100,000 \text{ UGX per month}$

Module 3: Work Readiness Skills

Rationale

Work readiness includes specific work-related and life skills that youth and adults need to enter and stay in the work force. A 'work-ready' person cannot only have the specific knowledge and skills to do one job correctly, but he/she also must understand the personal characteristics and behavioural skills needed to interact well with others and to be successful in any job.

Overall Module Learning Outcomes

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

- Identify a trade certificate course
- Identify and define different leadership styles
- Identify the characteristics and skills of an effective leader
- Identify how to build strong and productive professional relationships
- Describe interpersonal communication skills and their role in work settings
- Describe values and attitudes that will help them succeed in the work place
- Distinguish between conduct that is appropriate and that which is inappropriate for their work place environments

Module Session Content

1. Guide to NFE Trade Courses
2. Leadership
3. Social Skills
4. Values and attitudes
5. Work habits and conduct

Key Definitions for Facilitators

Session 19: Leadership

Key Words	Definitions	Example Sentence
Leadership	The action of leading a group of people towards a common goal or acting as a positive role model	Some <u>leadership</u> qualities include honesty, communication, and confidence.
Quality	A distinctive trait or characteristic of a person	What leadership <u>qualities</u> do you have, and what <u>qualities</u> do you want to develop?
Decision making	The process of weighing the different potential outcomes of a decision to make an educated conclusion	The <u>decision-making</u> process before starting a small business is very important thing to do.
Time management	The ability to use time efficiently and be productive, especially at work	I can get more work done if I use good <u>time management</u> and don't do unnecessary things.

Session 20

Key Words	Definitions	Example Sentence
Body language	Non-verbal gestures, movements, or mannerisms by which we communicate with others	<u>Body language</u> is an important way to show what you think and feel.

MODULE 3: Work readiness skills

Constructive criticism	Opinions given by a supervisor about ways I can improve my work	Receiving <u>constructive criticism</u> from your supervisor can help you do your job better.
Teamwork	Working together with other people in an efficient way to complete something faster and better	When I have my own farm and work in agribusiness, I will make sure there is good <u>teamwork</u> with my employees.
Social skills	Verbal (speaking) and non-verbal (gestures, body language, etc.) skills that we use to communicate and interact with other people	Good <u>social skills</u> can help you find a good job or start a successful business.

Session 21

Key Words	Definitions	Example Sentence
Values	A person's principles or standards of behaviour; one's judgment about what is important in life. Personal values can be different from social/cultural values	What are your <u>values</u> about finances?
Attitudes	The way I feel about someone or something that affects the way I act	My <u>attitude</u> towards work can affect the way I do my job.
Ethics	Values or principles that influence how I act	My good <u>ethics</u> mean that I treat my employees very well.
Integrity	The quality of being honest and having strong values	I respect the people in my community who have <u>integrity</u> .
Professional	Engaged in a specified activity as one's main paid occupation rather than as a pastime; having or showing the skills and competencies appropriate to that activity	An entrepreneur who runs his or her own business is a <u>professional</u> .
Professionalism	The skill, good judgment, and polite behaviour that is expected from a person who is trained to do a job well. This means different things for different jobs.	I show <u>professionalism</u> when I have good hygiene, dress nicely, and am on time to a job interview.

Session 22

Key Words	Definitions	Example Sentence
Job	A task or piece of work, especially one that is paid	My <u>job</u> is as a farmer.
Work	Mental or physical activity that I do to achieve a result or to earn an income	I <u>work</u> every day to earn enough money for my needs, savings, and wants.
Workplace	The place where I work, such as an office, factory, or farm	It's important to show professionalism in the <u>workplace</u> , but that can mean different things depending on where I work.

Session 18: Guide to NFE trade courses

Objectives:

1. To interest learners to apprenticeship opportunities offered by the Directorate of Industrial training
2. To discuss with the learners the requirements needed to pursue non-formal competence based skills available in their community

Examples of Non-formal Education (NFE) Skills

Course Title	Course Content
Beekeeper	Harvest beehive products; process beehive products, set up an apiary with locally made hives (pg. 26); perform management of an apiary
Bead Artist	Perform bead making (with paper, seeds, sea-shells); perform bead stringing; perform bead assembly
Horticulture Farmer	Establish horticulture gardens; raise seedlings; manage a horticulture garden; harvest horticulture products
Poultry Farmer	Breed local birds; facilitate natural breeding; feed birds; control parasites and diseases in birds; construct poultry structure
Cottage Knitter	Hand-knit flat products; machine knit flat stocking stitch products; finish plain knitted products
Potter	Process basic pottery materials; make hand-formed pottery products of regular shapes; perform basic decoration on hand-formed pottery; fire green ware in a semi-permanent kiln
Hotel Room Attendance	Communicate in the work place; observe safety, accuracy and hygiene; clean different surfaces; service guests' rooms; attend to guests' needs; carry out laundry and linen operations; decorate functions and arrange flowers; prepare salads
Cook	Prepare stocks, sauces and soups; prepare snacks; prepare backed products and dessert; prepare cold and hot beverages; prepare basic specialty cuisines; prepare basic meat dishes; prepare fish and seafood dishes
Baker	Observe safety precautions and personal hygiene in a bakery; make plain cakes and biscuits; make basic pastry products; make basic yeast products; make snack desserts; carry out basic entrepreneurship
Hair Dresser	Communicate with client; treat and maintain hair; plait and bond hair; relax and perm hair; cut hair; perform thermal hair styling; colour hair; style hair; manage a salon
Tour Guide	Introduction to tour guide; observe basic health, safety, and security practices; introduction to languages; carry out customer care; conduct general hour activities
Carpenter and Joiner	Draw and interpret sketches; use and maintain hand tools, power tools, and woodworking machines; apply basic mathematical and scientific principles; season and preserve timber; make furniture; make furniture; construct parallel doors and windows; erect and dismantle scaffolding
Bricklayer	Construct rectangular sub-structure; construct super structure of a single-storey building not more than 10m long; carry out basic bridging works; carry out basic finishing works on a rectangular structure; carry out basic entrepreneurship
Laundry and Linen Attendant	Perform basic communication tasks of a laundry and linen attendant; observe basic health, safety, and security practices in a laundry room; hand wash linen and garment; dry linen and garment; straighten linen and garment; perform basic entrepreneurship tasks
Tailor	Provide customer care; use and maintain tailoring machines, tools, and equipment

Session 19: Leadership

This session has two activities. It will help participants identify and demonstrate the characteristics and skills of an effective leader and recognize different leadership styles as they consider their own careers.

Activity 1: Foundations of leadership

Objectives:

- ▶ To define the characteristics of an effective leader
- ▶ To describe different leadership styles

Duration: 1 hour

Materials and preparation: Flip chart paper, markers, paper, pencils

Steps:

Part 1: Introduction (1 hour)

1. Introduce the objectives of the activity.
2. Explain to participants that developing leadership skills is an important part of preparing for work and life. There are different types of leadership styles and leadership skills.
3. Brainstorm with participants by asking them: *What is leadership?*
4. Note their answers down and discuss.
5. Next, ask participants: *What qualities, abilities, and skills are necessary to be a good leader?*
6. Note their answers down and discuss.
7. Discuss the following characteristics, qualities and skills and add them to the list if they are not already there:
 - a. *Confidence: the ability to believe in yourself and your abilities*
 - b. *Courage: the ability and willingness to do something in spite of fear*
 - c. *Creativity: the ability to use your imagination to solve problems or to come up with original or innovative ideas*
 - d. *Decision-making: the ability to examine a situation and to make a decision, judgment, or take action*
 - e. *Honesty: the ability to tell the truth and live with integrity*
 - f. *Perseverance: the ability to continue doing something even when you face disappointment or hardship*
 - g. *Problem solving: the ability to find solutions to difficult or complicated situations*
 - h. *Systematic thinking: the ability to think logically and rationally about something*
 - i. *Self-discipline: the ability to control one's actions and behaviour appropriately*

Note to Facilitator: You may want to take the time to allow all participants to write down these key words and the definitions in their notebooks. Also, make sure they understand the meanings of these words before continuing on.

MODULE 3: Work readiness skills

8. Ask participants to each write down three leadership qualities/abilities from the list that they think they have already. And ask them to include examples of when they have shown those leadership qualities or used those skills. Give them 5-10 minutes to complete this task.
9. Next, ask participants to write down three leadership qualities that they would like to improve on or develop.
10. Ask for a few volunteers to share their lists and examples. Allow for questions and answers among participants.
11. Explain: *No one is born with all of these qualities and abilities, but anyone can develop them over time.*
12. Summarize key points.

Activity 2: Time management

Objectives:

- ▶ Describe the importance of time management.
- ▶ Identify steps to overcome barriers to effective time management

Duration: 1 hour

Materials and preparation: Flip chart paper, markers, paper, pencils, the two scenarios as handouts or on flipchart paper

Steps:

1. Recap the last activity. For example: *We talked about the various qualities and skills of being a good leader. You identified some of the leadership qualities you already have, and you also thought about the qualities you want to develop.*
2. Introduce the objectives of this activity.
3. Explain: *Another part of being a good leader is to be good at 'time management.' Time management involves how well you schedule your time in a day or a week. Time management helps you to set goals and priorities. One question you should always ask yourself is, "What is the best use of my time?"*
4. Divide participants into two groups and provide each group with both scenarios (either have them on one piece of paper or write them on the flip chart/board where everyone can see).
5. Read both scenarios aloud:
 - a. **Scenario #1:** *It is 9pm and Julian still has not finished her work presentation which is due tomorrow morning at 8am. She is searching around her house for her notes so she can type them into her computer. She then has to make a presentation from the notes. But before she does that, she has to go back to her work e-mail to see what topic she was supposed to cover in her presentation. She just remembered that she forgot to buy folders for the presentation copies that she has to hand out. It is going to be a long night for Julian.*
 - b. **Scenario #2:** *It is 9pm and Victor is preparing for bed. As the leader of the group of apprentices working at the farm, his group's job was to prepare a nursery bed for inspection tomorrow. Victor reviews his notes one last time of the work that has been completed over the past few weeks. He has been preparing for this for many weeks now. Victor's notes will help him explain to the instructor all the work the group has done and includes all of the steps that were taken, the date they were*

MODULE 3: Work readiness skills

taken, and what team members were involved. He even has the notes backed up on his phone. After reviewing the notes, Victor decides to go to sleep. He wants to get to bed early so that he will be well-rested for his presentation tomorrow.

6. Ask each group to read through both scenarios and discuss and answer the following questions:
 - a. What is the difference between Julian and Victor?
 - b. What time management tips do you think helped Victor complete his project in plenty of time? What would you recommend for Julian to do in the future to avoid this last-minute stress?
 - c. Who do you want to be more like, Julian or Victor?
 - d. Is this a reasonable goal for you? Why or why not?
7. Once groups have finished, ask a volunteer from each group to share her group's answers and discuss.
8. Review the following time management principles and tips with the participants:
 - a. Why should we learn to manage our time?
Effective time management will help us...
 - i. **Get more done:** Once you have established a list of tasks and prioritized them, you will find that you can get much more accomplished.
 - ii. **Gain control over your life:** It might seem like your never-ending list of "things to do" runs your entire life. Until you create your list and prioritize your tasks, it will likely continue to feel this way.
 - iii. **Add time to your daily life:** By getting more done and gaining control over your life, you are without a doubt able to add time to your life. When you have prioritized and completed tasks, you have more time for things that you want to do.
 - iv. **Reduce stress:** Procrastination and constant chaos leads to stress. Stress leads to long-term health problems. Why put yourself through this?
 - b. Key time management principles
 - i. Effective people make right decisions **EARLY** and then manage them daily.
 - ii. The secret to your success is determined by your daily **AGENDA**.
 - iii. When the opportunity arises, it is too late to **PREPARE** for it.
 - iv. You never change your life until you change something you do **DAILY**.
 - v. Decisions help us **START**. Discipline helps us **FINISH**.
 - c. Key time management tips
 - i. **Keep a time log for a week** where you log your activities each half hour. This will help you understand how you spend your time and make adjustments, if necessary.
 - ii. **Create a daily to-do list** so that you have written down all the things you must accomplish each day.
 - iii. **Set priorities** of the things you have to do each day by identifying what tasks are most important, what tasks have consequences and deadlines, what tasks will take the most time, what tasks require the help of others, etc.
 - iv. **Identify distractions and interruptions** and eliminate them. Decide which tasks you are mostly likely to procrastinate on, so you can figure out how to start and finish them.

MODULE 3: Work readiness skills

- v. **Start long-term projects early** so that you can figure out how much time you will need to finish and review each task well in advance of the due date. This will help you avoid last minute stress.
9. Summarize key points.

Literacy and Numeracy Practice

Writing: Improving my time management

Ask learners to write down 5-6 key steps they will take to improve their time management. Ask them to think about how they will use these in their daily lives.

Session 20: Social skills

This session has three activities as well as literacy and numeracy practice. It will help participants to build strong interpersonal communication skills with an emphasis on teamwork, managing conflict, and building productive and professional relationships with colleagues.

Activity 1: Communicating with body language

Objectives:

- ▶ To define nonverbal communication
- ▶ To describe how nonverbal communication can affect relationships

Duration: 2 hours

Materials and preparation: Flip chart paper, markers, paper, pencils, index card or paper with adjectives written down

Prior to the activity, write one of the following adjectives down on each index card: angry, disappointed, shy, afraid, happy, sad, nervous, bored.

Steps

Part 1: Role-playing body language (1 hour)

1. Introduce the objectives of the activity.
2. Explain to participants that interpersonal communication skills and social skills are an important part of both personal and professional (working) life.
3. Brainstorm with participants what is meant by the term ‘**interpersonal communication**.’ Note their answers down and discuss.
4. Explain that interpersonal communication is simply the *exchange of information, feelings, and meaning between people through verbal and non-verbal messages*.
5. Clarify that verbal messages are “what” is said. Non-verbal messages are “how” something is said through tone of voice, facial expressions, gestures and body language.
6. Ask participants to explain what they understand by the term “body language.” Note their answers down and discuss.
7. Clarify that body language means *expressing feelings through body movement and facial expressions*.
8. Ask the group for several examples or give a couple of your own, such as smiling, shrugging shoulders, and rolling of the eyes.
9. Explain to participants that the next activity will give the group a chance to practice communicating through body language.
10. On the blackboard or flip chart paper, write two columns, one for feeling and one for behaviour.
11. Ask for 8 volunteers (or one for each index card you have prepared). Each volunteer will pick a card and act out the feeling/emotion on the card without using words. The rest of the group should try to guess what feeling is being portrayed. Once someone correctly guesses the feeling, the next volunteer in line will draw a card and act out what is written on it, again without words. The game will continue until

MODULE 3: Work readiness skills

there are no more cards or until time is up. If the volunteers are having trouble role-playing the feelings, give suggestions or assistance.

12. As each feeling is correctly identified, write it in the column marked, “feelings” and ask the group to list the behaviours that helped them identify that feeling. Write those in the other column. For example, if the feeling is “disappointed,” behaviours might include shrugging the shoulders, sighing, and/or hanging the head.
13. When all the feelings have been role-played, discuss the following questions with participants:
 - a. *Can you give examples of when someone's body language communicated a different message from what he/she actually said?*
 - b. *When you are trying to send a message, which is more effective: body language or verbal communication? Why?*
 - c. *Sometimes one person is offended by another's body language. How can you work to keep that from happening?*
(Answers may include, but are not limited to: be honest and direct if you want to communicate something to someone; match your nonverbal messages to your verbal ones so the receiver can clearly understand what message you are sending; be aware of cultural attitudes toward various kinds of body language.)
 - d. *What are some nonverbal body language messages that are particularly positive? Negative?*
14. Summarize key points.

Part 2: Interpersonal communication at work (1 hour)

1. Explain to participants that both verbal and non-verbal communication skills are also important at work.
2. Ask for two volunteers to act out the following role play. Allow them 5 minutes to prepare and 5 minutes to act the scene out:

Priscilla has started a new job and arrives late to her work on most days. Today, when she enters the door, she sees her boss and quickly puts her head down without speaking to or greeting anyone. She rushes to the back room, places her belongings down and gets to work. While she works, she doesn't smile or make eye contact with anyone. Her boss doesn't know what to think.

3. Once the role play is finished, discuss with participants (in 20 minutes) the following questions:
 - a. *What messages has Priscilla communicated through her body language?*
 - b. *How could these messages affect her relationship with her boss?*
 - c. *In a work setting, was this behaviour/body language appropriate?*
 - d. *Even though she was late to work, what might have Priscilla done differently when she walked into work?*
4. Ask for two more volunteers to act out the following role play. Allow them 5 minutes to prepare and 5 minutes to act out the scene:

Ronnie has worked at his job on a farm for two years. He likes his job and arrives on time every day and even stays late some days. He is usually upbeat and positive when he arrives at the farm. He talks to everyone and greets them all with a smile. But almost every day when his supervisor looks in his direction, she has a scowl on her face and she stands with

MODULE 3: Work readiness skills

her arms crossed. She doesn't say anything to Ronnie, but Ronnie feels uncomfortable, as though she doesn't like him.

5. Once the role play is finished, discuss with participants (in 20 minutes) the following questions:
 - a. *What messages does Ronnie communicate through his body language when he arrives at work?*
 - b. *What messages does Ronnie's boss communicate through her body language when Ronnie arrives at work?*
 - c. *How might Ronnie interpret his boss' behaviour?*
 - d. *How might this affect how Ronnie interacts with his boss?*
 - e. *What can Ronnie do to address his discomfort?*
6. Summarize and conclude the activity by explaining to participants:
 - *Communication is very important in a work setting. It is important to check in with yourself and with others if there are any communication problems.*
 - *It is important to be aware (mindful) of how your verbal and non-verbal communication is interpreted by others. It is also important to check in with colleagues if you misunderstand any of their behaviours.*

Literacy Practice

Writing: Think about how you use non-verbal communication and body language to communicate. Do you shrug your shoulders if you are angry? Do you put your head down if you are sad or angry? What do you do if you are nervous? What kind of body language do you show if you are happy? Write a paragraph reflecting on your own non-verbal communication and body language habits.

Activity 2: Constructive criticism

Objectives:

- ▶ To define constructive criticism
- ▶ To understand how to give and receive constructive criticism

Duration: 1 hour

Materials and preparation: Flip chart paper, markers, paper, pencils

Steps:

1. Recap the last activity. For example: Ask people to share what they have written about the kinds of emotions that they show through their non-verbal communication and/or their body language.
2. Introduce the objectives of the activity.
3. Ask participants to explain what they understand by the term “**constructive criticism**.” Note their answers down and discuss.
4. Clarify by explaining that constructive criticism is *a way to offer an opinion, advice, or feedback about someone or something. It is useful and intended to help, improve, or offer possible solutions.*

MODULE 3: Work readiness skills

5. Explain to participants that giving and receiving constructive opinions and feedback is an important part of communication at work. Explain that this can also be difficult to do and may require some practice.
6. Remind participants of the two previous roleplays with Priscilla and Ronnie by reading each aloud.

Priscilla has started a new job and arrives late to her work on most days. Today, when she enters the door, she sees her boss and quickly puts her head down without speaking to or greeting anyone. She rushes to the back room, places her belongings down and gets to work. While she works, she doesn't smile or make eye contact with anyone. Her boss doesn't know what to think.

Ronnie has worked at his job on a farm for two years. He likes his job and arrives on time every day and even stays late some days. He is usually upbeat and positive when he arrives at the farm. He talks to everyone and greets them all with a smile. But almost every day when his supervisor looks in his direction, she has a scowl on her face and she stands with her arms crossed. She doesn't say anything to Ronnie, but Ronnie feels uncomfortable, as though she doesn't like him.

7. Ask for two new volunteers to roleplay an instance of constructive criticism in Priscilla's scenario:

Roleplay instructions: Ask for one volunteer to play Priscilla and one to play Priscilla's boss. It's now the end of the day, and Priscilla's boss wants to give Priscilla some constructive feedback about arriving late to work. Ask the volunteers to perform the roleplay twice. In the first case, Priscilla's boss should give constructive criticism to which Priscilla responds negatively. In the second case, Priscilla's boss should give constructive criticism to which Priscilla responds positively.

8. Discuss both scenarios with the group. Ask the following questions:
 - a. Was the feedback that Priscilla's boss gave "constructive" or helpful? If not, ask participants for examples that could have made it better. Provide them with examples, if necessary.
 - b. How did Priscilla react to the feedback in the first scenario?
 - c. How did Priscilla react to the feedback in the second scenario?
 - d. What was the difference between Priscilla's positive response and her negative response?
 - e. How should someone respond to constructive criticism? Note their answers down.
9. Ask for two new volunteers to role play giving constructive criticism in Ronnie's scenarios:

Roleplay instructions: Ask for one volunteer to play Ronnie and one to play Ronnie's boss. It's now the end of the day and Ronnie wants to check in with his boss to see if he has done something wrong. Through his feedback, Ronnie explains to his boss that her behaviour towards him makes him feel as though he has done something wrong, and he wants to find out if that is true. Ask the volunteers to perform the role play twice. In the first case, Ronnie should give constructive feedback to which his boss responds negatively. In the second case, Ronnie should give constructive criticism to which his boss responds positively.

MODULE 3: Work readiness skills

10. Discuss both scenarios with the group. Ask the following questions:
 - a. *Was the feedback that Ronnie gave his boss “constructive,” helpful, and/or appropriate? If not, ask participants for examples that could have made it better. Provide them with examples, if necessary.*
 - b. *How did Ronnie’s boss react to the feedback in the first scenario?*
 - c. *How did Ronnie’s boss react to the feedback in the second scenario?*
 - d. *What is the difference between a boss giving constructive feedback to an employee and an employee giving constructive feedback to a boss?*
 - e. *How can an employee approach a boss with constructive criticism while also still being respectful? Note their answers down.*
11. Conclude the activity by explaining the difference between giving constructive criticism and giving negative or hurtful feedback. Make sure that participants understand the difference by asking them for examples.
12. Summarize: *You can choose how to respond to constructive criticism but in most cases, responding positively can help you improve your job performance. A positive response to constructive criticism includes...*
 - i. *Listening*
 - ii. *Asking questions*
 - iii. *Accepting responsibility*
 - iv. *Using “I feel” statements*
 - v. *Being open*

Activity 3: Building together (teamwork)

Objectives:

- ▶ To define teamwork
- ▶ To identify and apply leadership skills in a team setting

Duration: 1 hour

Materials and preparation: Flip chart paper, markers, paper, pencils, tape, 4 pairs of scissors

Steps:

1. Recap the last activity.
2. Introduce the objectives of the activity.
3. Tell participants that you will read six statements out loud. If they agree with the statement, they should stand. If they disagree, they should remain seated. After each question, choose a few volunteers (some who sat, some who stood) and discuss their answers.
 - a. *I am usually more comfortable with a leader who takes charge and is in control.*
 - b. *If the leader doesn’t know what to do, the group is doomed.*
 - c. *If a group has a problem or is stuck, the members should wait quietly until the leader makes a suggestion.*
 - d. *If you have a great idea, you should tell people, whether you are the group leader or not.*
 - e. *It’s acceptable for someone who is not the leader to suggest that the group takes a vote to make a decision.*
 - f. *If you know how to do something that’s good for the group, you should ask the leader before you do it.*

MODULE 3: Work readiness skills

4. Divide participants into 4 groups. Give each group several sheets of paper, pencils or pens, a marker, tape, and one pair of scissors. Ask each group to imagine that they all work together on a farm and their supervisor has asked them to build a new storage pen for the pigs.
5. Each group must work together to build the model storage pen for their pigs and present it to the larger group. Everyone in the group must participate, and the participants have 15 minutes to complete the activity.
6. Have each group present its model and after each presentation, ask the presenting group the following:
 - a. *Was it difficult to construct the pig pen?*
 - b. *How well did your group communicate?*
 - c. *Did everyone participate?*
 - d. *How did you decide who to listen to?*
 - e. *Did leaders and followers emerge in the group?*
 - f. *What could your group have done differently?*
 - g. *What did your group do that worked well?*
7. Conclude the activity by explaining that it is important to understand that people view “leaders,” “followers,” and “team members” differently and that these roles change depending on the task. Explain that being a **valuable team member** and working well with a team does not mean you always have to be the team leader. Everyone has an important role to play in team work!
8. Summarize key points.

Literacy Practice

Writing: My teamwork reflection

Write a short paragraph on how you felt about your role while working with your group to build the pig pen. Were you satisfied with your role? Did you want to play a different role? Would you play the same role or try to take on a different role if you did this exercise again?

Session 21: Values and attitudes

This session has three activities and literacy practice. It will help participants to identify values and attitudes that will help them succeed in the work place.

Activity 1: “What’s most valuable?”

Objectives:

- ▶ To identify at least two guiding life principles
- ▶ To describe how life principles and values extend to the world of work

Duration: 45 minutes

Materials and preparation: Flip chart paper, markers, paper, pencils, index cards

Steps:

1. Introduce the objectives of the activity.
2. Ask participants: *What do you think values are, and what are some of your values?*
3. Note their answers down. Discuss a few responses and then explain how values influence our decisions. Explain:
 - *Values are the qualities and principles that guide our lives. They are the beliefs that we have about “what is good” or “how things should be” or “how things might be.”*
 - *They form the basis of our decisions and inform how we interact with other people. For example, if you value honesty, you will most likely play fair with your friends and follow the rules at school. If you value patience, you will probably remain calm when you have to wait your turn and not get upset if someone demands that you do something for them. Or if you value courage, you will be more likely to stand up for yourself when you can’t get what you need or when someone acts like a bully.*
4. Read aloud the following list of values (see list below) and ask participants to just listen and to think about which they find most important. Read the list again and ask participants to write down the five values that are most important to them (either from the list or any others they can think of from their own heads).
5. Distribute five small pieces of paper (or index cards) to each participant and ask them to write one important value on each paper. He/she should write a different value on each card/paper.
6. Challenge participants to be more thoughtful about which values are important in their lives. Read aloud:

Now, imagine that you are about to travel on a long, adventurous journey. You’ve got to make an early start, so you don’t have much time to pack and with such short notice, you can only pack one bag. There are many things you’d like to take – like all five of your values – but, unfortunately, there is only room for four of them in your bag. You will have to leave one of your values behind. Please look at the five values on your papers and choose one that you no longer need and give it to me now.
7. Collect an index card with a value from each participant. Next, say:

Thank you for giving up one of your values. I know it was difficult to make that decision, but at least you have four values left to guide you on your long journey. Unfortunately, you just had to wade across a small river because the bridge was washed out. Regrettably, one

MODULE 3: Work readiness skills

of your precious values got soaking wet. If you leave it in your bag, it will spoil other important possessions. You better take it out of your bag and leave it behind. Please look at your four papers and give me one that you think you can live without. You will no longer have this value on your journey.

8. Collect a second slip of paper with a value from each participant. Next, say:

It was really bad luck to have to give up that value! At least you still have three good, solid values that are important to you and will help you on this journey. Those values will help you make decisions about your family, friends, and work, how to use your time, how to spend your money, and many other things. It's good that you have them!

Unfortunately, this next part of your journey takes you through a parched, dry desert. Things are looking pretty bad for you in this heat with such a heavy load in your bag and very little water. Rather than run out of strength entirely, it's better for you to give up another value. I need you to look at your three remaining values and choose one that you think you can live without and leave it in the desert. Please hold it up now so I can take it.

9. Collect a third slip of paper from each participant. Say:

I know that was difficult for many of you, but the desert is very harsh! I imagine that you are feeling rather protective of the two values you have left and that you would like to hang onto them and keep them safe. For that reason, I am especially sorry to inform you that your journey has taken you to a steep mountain. In order to climb the sheer rock walls, you will need to lighten your load. So I must ask you to give me one of your two remaining values. This will be critical if you are to climb the mountain and reach your eventual destination. Please look at them and consider carefully, then give me the value that you think you can continue your travels without.

10. Collect a fourth slip of paper from the participants. Say:

Well, you certainly have all been dedicated travellers on this very difficult journey – especially since you've had to make some tough decisions. You now have one value that is very important for you. It is one that you have kept longer than any of your other values. Please take a good, long look at your last value because (pause for dramatic effect) you have reached the top of the mountain and the end of your journey so you may keep that value!

11. Engage participants in a discussion that will help them draw conclusions from the activity and enable them to see its relevance to their lives. Ask them:

- a. *How did you feel as you gradually gave up or lost your values?*
(Possible responses: angry; uncomfortable; sad; didn't want to give up a value)
- b. *What other situations is this similar to?*
(Possible responses: choosing what activities I do in my community; completing multiple work assignments; finishing my chores at home)
- c. *What are situations or times when you have had to give up one of your values?*
(Possible responses: choosing among social groups at school or in community; choosing whether to participate in risky activities; choosing whether to help a friend by providing answers for a school test; taking something that isn't yours to help a friend or family member)
- d. *What did you learn about your own values and holding values in general?*

MODULE 3: Work readiness skills

(Possible responses: When making choices, it is helpful to know which values are important or which ones are more important than others in that situation; it can be difficult to clarify what is most important to me.)

12. Summarize and conclude the activity by emphasizing to participants that it is important to consider how values affect not only your personal life, but also your work life. Explain that these will also be explored in the next activity.

Literacy Practice

My Values: How will my values help me in my career and work?

In this exercise, you thought about your most important values. Write a short paragraph about how three of your most important values will help you at work.

List of Values

Adventure	Freedom	Optimism	Assertiveness	Friendliness	Patience	Calmness	Persistence
Playfulness	Caring	Privacy	Gratitude	Cheerfulness	Unity	Quality	Hard work
Reliability	Honesty	Truth	Helpfulness	Commitment	Hope	Respect	Humour
Love	Speed	Courage	Resourceful	Confidence	Safety	Fairness	Sympathy
Self-control	Service	Justice	Individuality	Cooperation	Learning	Teamwork	Intelligence

Activity 2: What is ethical behaviour? What is integrity?

Objectives:

- ▶ To define the concepts of ethics and integrity
- ▶ To challenge participants to reflect on their own personal ethics and integrity

Duration: 45 minutes

Materials and preparation: Flip chart paper, markers, paper, pencils

Steps:

1. Recap the last activity. For example: Ask for a few volunteers to share their writing on how they think their values would help them at work.
2. Introduce the objectives of this study.
3. Explain to participants that they will take a quiz, but each person will only see his or her own answers.
4. Give each participant paper and a pen. Ask them to write down the numbers 1 through 8.
5. Explain that you will read 8 questions and that after each question, they should write: "I would (W)," "I'm not sure (NS)," or "I would not (WN)."
6. Go down the list and read each question. Then, read each question one more time so participants can review or adjust their answers:
 - a. If you were at a store and noticed before you left that the clerk forgot to charge you for one item, would you let her know?
 - b. If you were a store clerk, and a customer dropped a 100,000 UGX note, would you chase after the customer to give it back?

MODULE 3: Work readiness skills

- c. Would you destroy important financial documents at the request of your boss if you knew they were important for an upcoming financial audit?
- d. Would you return an item to a store after you broke it and claim that it was broken when you opened the package?
- e. Would you lie on behalf of a friend to help him avoid getting in trouble with his boss?
- f. If you were driving and hit a car but no one saw you, would you leave a note on the car with your contact information?
- g. Would you forge a note saying that you were ill in order to miss work so that you could go to a concert with your boyfriend or girlfriend?
- h. If your work colleague was stealing items from work, would you tell your boss?
7. Once you have finished, lead a discussion with participants about the questions.
 - a. Were the questions difficult or easy to answer?
 - b. Were any questions harder than others?
 - c. Ask for volunteers to share about experiences when they did not want to do something that they felt was wrong, even though they felt pressured by others to act against their will. Ask them how they decided to follow their values.
 - d. Is it easier to be honest in our personal lives or at work?
 - e. Remind participants that their answers to the quiz are private but if anyone wants to share their answers, they are free to.
8. Brainstorm with participants by asking them what they know of the terms “**ethics**” and “**integrity**.” Note their answers down and discuss. Ask participants to give examples of each. Explain that **ethics** are the moral principles that govern a person's or group's behaviour, while **integrity** is the quality of being honest and having strong moral principles.
9. Explain that sometimes acting with integrity and honesty is easy and sometimes it is not. That's why it's important to know your values and to know which ones are the most important to you.
10. Once again, review the eight questions with these definitions in mind and discuss how ethics or integrity might affect someone's responses.
11. Summarize key points.

Activity 3: Professionalism

Objectives:

- ▶ To define professionalism
- ▶ To understand why being professional can help at work

Duration: 1 hour

Materials and preparation: Flip chart paper, markers, paper, pencils, 5 scenarios written on index cards (one per card), questions written on flip chart or board

Steps:

1. Recap the last activity.
2. Introduce the objectives of this activity.
3. Explain to participants that being ethical and acting with integrity are a part of being professional and are very important in all work settings.
4. Brainstorm with participants what they understand by the term “**professionalism**.” Ask for specific examples, note their answers down and discuss. Explain that

MODULE 3: Work readiness skills

professionalism is the skill, good judgment, and polite behaviour that are expected from a person who is trained to do a job well. **Professionalism** means different things in different jobs. In some jobs, it is expected that employees will be outgoing, chat with customers, and make them feel warm and welcome. In other jobs, being professional may mean being quiet and listening more rather than speaking. **It is important to understand what is considered professional behaviour in your place of work and to follow that standard of behaviour.**

5. Divide participants into five groups and give each group one of the following scenarios. Each group should read through the scenario, discuss, and answer a set of questions in 15 minutes. Each group will then present its scenario to the larger group:
 - a. **Scenario 1:** Tom and Musa are at work where they work together. They are very good friends. One of their colleagues, Pamela, is always dressed appropriately for work, but she has very little money and her clothes are a bit worn. Every day, Tom and Musa gossip about how shabby Pamela's clothes look. When she walks past, they laugh at how she is dressed, and they don't care if she hears them.
 - b. **Scenario 2:** Josephine works for a local shop in town. Her supervisor (who is not the owner of the store) has told her to charge 500 UGX extra for certain items. Her supervisor says the owner won't know and that they can keep the balance and split it between them.
 - c. **Scenario 3:** Rose, Joseph, and Collin all work together on a farm. Joseph and Collin get into arguments almost every day, and they always want Rose to give her opinion, even if she doesn't have one.
 - d. **Scenario 4:** A customer walks into the store where Alan is working and asks where she can find the milk. Alan barks at her, "Find it yourself, that's why you have eyes and legs!"
 - e. **Scenario 5:** Lillian and Faith work together. They started at the same time and work in the same role. However, Lillian is older than Faith, and Faith looks up to Lillian. Lillian is lazy and is always giving Faith her work to do for her. Faith doesn't want to appear rude, so she does Lillian's work and doesn't say anything about it.
6. Give each group one scenario (which should be written on an index card) and ask the group members to answer the following questions:
 - a. Can you identify anything wrong in this scenario? If so, what is it?
 - b. Is the behaviour unprofessional? If so, why?
 - c. What other problems or consequences could result from this behaviour?
 - d. What would you do to fix this problem?
7. Ask each group to present its scenario and the answers to their questions. After each scenario, facilitate a discussion with participants about the questions and anything that they learned.
8. Ask for two volunteers to roleplay the fifth scenario by correcting the mistake. They should focus on using some of the skills that have been covered in this session and previous sessions, including constructive feedback, ethical behaviour, personal values, and professionalism.
9. After the roleplay, lead a discussion with participants on the strategy that was used to correct the mistake and invite other participants to offer solutions.
10. Conclude the activity by emphasizing the importance of professionalism and summarizing key points.

Session 22: Work habits and conduct

This session has two activities. It will help participants to identify work habits and conduct that are appropriate for their work place environments.

Activity 1: Appropriate and inappropriate work habits

Objectives:

- ▶ To distinguish between appropriate (good) and inappropriate (bad) work habits

Duration: 1 hour

Materials and preparation: Flip chart paper, markers, paper, pencils

Steps:

1. Introduce the objectives of the activity.
2. Ask participants to listen carefully while you read the following case study aloud to them:

Case Study: Farida, the receptionist

Farida has worked as a receptionist for two different food-processing companies in the past year, but she has lost both jobs. She works very well with her colleagues, is friendly to customers, always completes her work on time, and answers the phone pleasantly. She can't understand why she has lost both of her jobs when she does such a good job.

However, Farida is often late for work; dresses inappropriately for the work she is doing; and has some bad habits, like chewing gum when she is talking to people or talking on her cell phone to her friends during working hours. Farida doesn't understand that she is the first point of contact for the company and that first impressions are important.

Farida now has an interview for another receptionist job. This will be her third. Farida shows up late for the interview, she does not turn her phone on silent and so it rings during the interview, and she comes dressed in jeans and very high heels. Even though Farida has all of the "occupational" skills required to do her job well, she still may not get the job.

3. Discuss Farida's case with participants. Ask them the following questions:
 - a. What has Farida done "right" in her jobs? Why are these things right?
 - b. What had Farida done "wrong" in her jobs? Why are these things wrong or inappropriate for her job setting?
 - c. What is the difference between the things she has done right and the things she has done wrong?

Here, prompt youth to think about the difference between the knowledge and skills one needs for a specific job (e.g. typing, knowledge of plants and farm animals, knowledge of how to answer a phone) and the knowledge and skills one needs for any job (e.g. professionalism, motivation, leadership potential, appropriate dress).

4. Ask participants to explain their understanding of the difference between "**occupational skills**" and "**work readiness/soft skills**." Note their answers down and discuss. Explain that **occupational skills** are a set of knowledge and skills that youth need for a specific occupation and that are closely related to that occupation

MODULE 3: Work readiness skills

(e.g. a math teacher needs to know maths.). **Work readiness skills or soft skills** are skills that prepare youth for any job. These include leadership skills (e.g. decision making, problem solving), social skills (e.g. communication, teamwork), learning skills (e.g. pursuit of knowledge, etc.), and personal qualities (e.g. perseverance, flexibility, self-confidence, etc.).

5. Explain to participants that in Farida's case, although she had strong occupational skills, she lacked certain work readiness skills. Read the following list to participants. Explain that even when youth have good occupational skills, employers may still not want to hire youth for some of the following reasons:
 - a. Inappropriate dress
 - b. Poor attitudes
 - c. Lack of self-confidence
 - d. Poor motivation
 - e. Lack of enthusiasm, drive
 - f. Little evidence of leadership potential
 - g. Lack of preparation for interview
 - h. Unrealistic salary demand
 - i. Inadequate preparation for job
6. Discuss a few of these reasons with participants and emphasize the importance of gaining work readiness skills. Ask for any volunteers to share their experiences in gaining work-readiness skills and how these skills have helped them.
7. Summarize the key points.

Literacy Practice

Writing: How am I ready for entering the workforce?

Reflect on the discussion we had about work-readiness skills. Write a short paragraph to describe which soft skills you think you already have, and which you feel you need to develop more to be better prepared for any job.

Activity 2: Preparing for the job

Objectives:

- ▶ To describe how to maintain a professional appearance for work
- ▶ To identify the key elements of a successful interview

Duration: 2 hours

Materials and preparation: Flip chart paper, markers, paper, pencils

Steps

Part 1: Personal appearance (30 minutes)

1. Recap the last activity. For example: Ask participants to share what they have written about some of their work-readiness or soft skills they already have and which ones they need to develop.
2. Introduce the objectives of this activity. Explain that over the next two hours, you will review two areas with participants that are very important for securing a job: personal appearance and interviewing skills.

MODULE 3: Work readiness skills

3. Remind participants of the case of Farida and what she wore to her third interview (jeans and high heels). Explain that there is a time and a place for all attire. Clothing that works well for the beach, yard work, dance clubs, trips to the mall, exercise sessions, and sports contests may not be appropriate for a professional appearance at work.
4. Review the following with participants: *What is personal grooming?*

Personal grooming is important for a positive self-image and every effort should be made to maintain a pleasing and attractive appearance. There are many perceptions that people can gain solely from your appearance, such as those regarding:

- i. Your professionalism
- ii. Your intelligence
- iii. Your credibility

5. Discuss personal grooming habits (10 minutes) with participants. Ask participants for their ideas before giving the answers below.

Grooming involves all the aspects of your body:

Hair

- **Males**
 - Always present a neat appearance
 - Facial hair should be neatly trimmed (moustache, sideburns)
- **Females**
 - Tie your hair in a neat hairstyle with hair pulled back from face
 - Should be well-groomed with a neat appearance at all times
 - Hair-holding devices should be plain and of natural colours

Nails

- Clip nails short and make sure they are neat.

Teeth

- Brush teeth twice a day and rinse well after every meal.
- For those who smoke, it is important you rinse your mouth after every smoke and use a mouth freshener.

Uniform

- If you wear a uniform for work, keep a neat clean and well-ironed uniform.

Make-up

- Make-up should be natural looking.
- Nail polish and lip colour should not be too bright.
- Wear mild fragrances.
- Women should stay away from extremely dark, bright reds, and fluorescent colours.

Accessories

- Jewellery should be kept minimal and conservative.
- Remove all facial piercing except earrings.
- The 5 Piece Rule: Wear only 5 accessories (earrings count as two accessories, a watch counts as one, etc.).

Attire

The following attire is inappropriate and should not be worn in the workplace:

- Midriff-baring clothing
- Miniskirts
- Excessively high heeled shoes
- Caps (headwear) indoors

MODULE 3: Work readiness skills

- Very tight clothing
 - Clothing that reveals cleavage, your back, your chest, your stomach, or your underwear is never appropriate for the workplace, even in an informal or casual setting.
6. Conclude by reminding participants that in the workplace, it is important to do the following:
- a. *Wear a neat and clean uniform at all times.*
 - b. *Keep hair neat.*
 - c. *Maintain personal hygiene (keep nails short and clean, use a mild deodorant).*
 - d. *Wear clean and washed socks with polished shoes.*

Part 2: Interview Skills (1 hour and 30 minutes)

1. Explain to participants that personal appearance is only one aspect of getting and keeping a job. Interviewing for a job is very important. An interview is an opportunity for an employer to figure out if you are right for the job *and* for you to figure out if the company or business is right for you.
2. Read the following scenario aloud and ask for two volunteers to participate in a mock (simulated) interview. One person will play the person interviewing for the job (interviewee), and the other person will play the interviewer.
 - **Interviewee:** Harriet is interviewing for a job as a seamstress at a cooperative of women who make local cotton blankets that are exported outside of the country.
 - **Interviewer:** Mrs. Kibuka will interview her.

The job description has asked for the following:

Looking for an experienced seamstress who can copy and sew existing designs for high-quality cotton blankets. Must be able to meet international standard. Must have knowledge of and experience with joining parts, using needle and thread and sewing machine, recording measurements, and providing customer service. Experience in showing, promoting, and selling products or services would be an advantage. Two or more years working as a seamstress are required.

3. Give both of the volunteers the scenario and 10 minutes to prepare. Give each volunteer the following information relevant to his/her character:

The volunteer who is roleplaying Harriet should review the scenario and prepare what she wants to say and tell Mrs. Kibuka about her background and experience. The volunteer should feel free to make up anything she wants.

The volunteer who is roleplaying the interviewer, Mrs. Kibuka, should be provided with the following questions. Mrs. Kibuka will ask these questions to Harriet (Harriet should not see them) during the roleplay:

- a. *Tell me about yourself.*
- b. *Why are you looking for a job?*
- c. *Why are you interested in working for our company?*
- d. *How has your schooling or work experience prepared you for this job?*
- e. *Why should we hire you?*
- f. *What do you think it takes to be successful in this position?*
- g. *How would you describe your ability to work in a team?*
- h. *What has been your most rewarding accomplishment?*

MODULE 3: Work readiness skills

- i. *Have you ever had difficulty with a supervisor or teacher? If so, how did you handle it?*
 - j. *What are your salary expectations?*
4. Ask the volunteers to roleplay the scenario for 10 – 15 minutes. They should roleplay the scene as an interview as best as they can, starting with greetings, which will be followed by the interviewer asking questions, etc.
5. The rest of the group should listen carefully and take notes on the interview. After the roleplay, they should be ready to share feedback for both volunteers.
6. Once the roleplay is finished, ask the rest of the group to share feedback for both volunteers. Discuss with the group how the interview went. If feedback from participants does not include the following, ask participants to also think about the following questions and provide feedback:
 - a. *Did Harriet introduce herself to Mrs. Kibuka?*
 - b. *Did Harriet answer Mrs. Kibuka's questions?*
 - c. *Was Harriet prepared for the interview (did she know anything about the cooperative)?*
 - d. *Was Harriet positive in the interview?*
 - e. *Based on Harriet's background, was she qualified for the position?*
 - f. *Did Harriet ask any questions about the organization or the work required?*
7. Review what worked well and what did not work well with the interview. If there is time, ask for two more volunteers to roleplay the interview again.
8. Conclude the activity by reviewing the **Job Interview Guidelines** and the **Top 10 Tips for a Successful Interview** handouts with participants and discussing any questions.

Note to Facilitator: If it is possible, provide participants with copies of the **Job Interview Guidelines** as a handout. Allow them time to review the guidelines in detail at home and return to the next session with their comments and questions about them.

Also review the **Top 10 Tips for a Successful Interview** and encourage participants to write these tips down and to refer to them when they are preparing for a real job interview!

Handout: Job Interview Guidelines

BEFORE THE JOB INTERVIEW

A) FIND OUT KEY INFORMATION

- Find out about the company (do some research).
- Find out more about the job.
- Find out key information about the company, its products, and its customer (either through talking to people or using the internet).

B) PREPARE FOR THE ACTUAL INTERVIEW

- Practice presenting yourself.
- Review your schooling (any relevant classes) and any job experiences.
- Prepare a list of questions to ask your interviewer.
- Prepare your interview materials beforehand.
- Prepare a checklist.
- Make multiple copies of your resume.
- Contact your references and bring their names and details to the interview.
- Prepare your professional clothes the night before the interview.

DURING THE INTERVIEW

C) SHOW YOUR WORK READINESS SKILLS

- Be on time. Time is important for both for the interviewer and you.
- Be positive and try to make others feel comfortable.
- Show openness with a handshake and a smile.
- Don't make negative comments about current or former employer.
- Don't forget to relax.
- Think of the interview as a conversation, not an interrogation. The interviewer is probably just as nervous about making a good impression as you are.

D) PRACTICE THESE LINES

The interviewer will ask you questions, but the following are examples of what you might say during the interview:

- Greet your interviewer: *Good morning*, etc.
- State your name: *I am (your name).*
- State your background in brief: *I have work experience of about a year in customer service (briefly explain the nature of your job.).*
- State your work experience, if any: *I have worked for the following companies...*
- State your academic background: *I finished secondary school at ____ and vocational training through ____.*
- State your strengths: *I have good tailoring skills (I finished first in my class) and very good communication skills.*
- State your hobbies in brief (this is optional).

AFTER THE INTERVIEW

E) SHOW APPRECIATION

- Thank the interviewer for his or her time.
- Restate your interest in the position and your qualifications.
- Ask if you can telephone in a few days to check the status of your application. If they offer to contact you, politely ask when you should expect the call.

F) FOLLOW UP!

- Send a thank you note (or email).
- Follow up with a phone call.

Top 10 tips for a successful job interview

Adapted from: <http://www.youth.gc.ca/eng/topics/jobs/interview.shtml>

1. **Dress for success.** Professional business clothes are always appropriate, regardless of the type of job you are interviewing for. Proper hygiene and a tidy appearance are important. Iron your clothes if you can, and avoid strong perfumes or colognes.
2. **Be there on time.** Try to arrive 5 or 10 minutes early to be safe. Find out ahead of time where you're going and how long it will take to get there.
3. **Let your personality shine.** If you're excited about the job, don't be afraid to show it. Employers want passionate employees, so be yourself. Just remember to always remain professional.
4. **Be confident.** Feeling nervous in an interview is perfectly normal; just don't let your nerves overpower your interview. Eye contact and a calm, clear speaking voice are excellent ways to show your confidence.
5. **Watch your body language.** During your interview, relax and sit naturally, but don't slouch in your chair or lean on the interviewer's desk. Avoid chewing gum or fidgeting with jewellery or your hair.
6. **Be professional.** This begins with a smile and a firm handshake. Remember, this is your first introduction to the organization, so be polite to everyone you meet and turn off your cell phone.
7. **Listen and ask for clarification, if you need it.** Remember to listen carefully to the interview questions so that you actually answer the question; never interrupt. If you don't understand something, don't be afraid to ask for clarification.
8. **Let them know what you have to offer.** When answering the questions, let the employer see what you have to offer their organization. Talk about your past experiences and accomplishments without bragging. Relate those experiences to how they can help you contribute to the organization.
9. **Think before you speak.** Although you want to be open and honest in your interview, avoid talking about your personal or financial problems.
10. **Don't linger.** Leave as soon as the interview is over, making sure you don't linger. Shake the interviewer's hand again, restate your interest in working for the organization, and thank them for the interview.

Review and check for understanding: Work readiness

1. Read with participants and review key vocabulary on work readiness.

Work readiness

Have you ever thought about getting a job? This has been my desire for a very long time. Last week, I attended a talk session where they talked to us about work readiness. I learned that in order to be ready for work, you need some social skills, work values and attitudes, and communication skills to be able to succeed. The guest speaker noted that successful people

MODULE 3: Work readiness skills

should be good at time management, accept constructive criticism, and act in a professional way. I have also thought about taking a trade course to help me prepare for work.

2. Ask participants to reflect on what they have learned about work readiness. Have them write down their answers to the following questions:

- a) What leadership skills do I have to offer?
- b) What are some important social skills that I need to succeed in any job?
- c) What can I do to be more professional?
- d) What kind of body language do I use that may come across as negative?
- e) How can I better receive constructive criticism?
- f) What motivates me at work?
- g) What are the top three things I need improve on to become more 'work ready'?

Annex I: Literacy and numeracy assessment

The Bantwana Initiative of World Education, Inc.

AFRICAN YOUTH EMPOWERMENT AND DEVELOPMENT INITIATIVE (AYEDI)

Functional Literacy and Numeracy Development

AYEDI shall utilize the Literacy Assessment and Monitoring Program⁷ (LAMP) to assess the functional literacy and numeracy of learners by the time of entry until completion. Upon completion, learners should be able to...

- i. Identify and write down at least 5-10 relevant key words on the topic.
- ii. Construct at least 5-10 relevant sentences.
- iii. Construct at least 5-10 numeracy exercises tied to the module and trade they are undertaking.
- iv. Construct and use numeracy values relevant to the trade they are undertaking.
- v. Write a simple composition about the topic and relate the topic to functional numeracy.

LAMP - Literacy Assessment and Monitoring Programme - “Can you read and write?”

LAMP SCALE

Level	Literacy Skill (Reading and Writing)
Level 0	Cannot read and write
Level 1	Can recognize (read) and write letters/syllables
Level 2	Can recognize (read) and write familiar words
Level 3	Can recognize (read) and write new words
Level 4	Can recognize (read) and write sentences (including processing and understanding)

The facilitator should use the LAMP scale to assess both the writing and the reading skills of learners as follows:

Measurement of writing skills

Ask participants to complete the following tasks. Based on their ability to perform the tasks, group them in the corresponding levels of LAMP as stated above. Note that you can contextualize the test below as long as you are able to identify learners' abilities and categorize them accordingly.

- *Write any letter or syllable that you are familiar with.*

⁷ Literacy Assessment and Monitoring Programme (LAMP) was developed by UNESCO to provide the diagnostic information required to monitor and improve literacy skills. It is designed to:

- Provide robust data on the distribution of reading and numeracy skills within the youth and adult populations;
- Deliver information needed to effectively plan and carry out initiatives to improve literacy skills;
- Develop a global methodological standard for measuring reading and numeracy skills in a way that can be compared across countries at different stages of development and linguistic contexts; and
- Reinforce national capacities to regularly generate and use state-of-the-art assessment data.

ANNEX I: Literacy and numeracy assessment

- Write your name.
- Write the name of another group member.
- Write the name of your village/town.
- Write a sentence about income generation.
- Write a sentence on why you have joined this group.
- Write a paragraph about what you want to achieve in one year's time.

Measurement of reading skills

Supervisors should assist facilitators to develop various reading exercises. This includes writing, on index cards, some syllables (one syllables per card), different familiar and unfamiliar words (one word per card), some sentences and some paragraphs. The paragraphs can be copied from books and resource materials. Place all of these cards in a box. Ask each participant to draw a card and read what has been drawn. Go around so that each learner gets a chance to pull out different cards. Assign each participant a LAMP level based on his/her ability to read syllables, familiar words, new words, sentences, etc.

Remember that both reading and writing measurements must be done for each group member before it can finally be determined in which LAMP level he or she falls. Record the names of all the group members and write the corresponding LAMP levels next to their names. You can add the numeracy levels next. This should be updated on a quarterly basis. The appendix section of the manual contains formats that can be adapted and used for this purpose.

Numeracy

Note that although numeracy skills are not included in the LAMP scale, it is still important to understand learners' numeracy levels in order for them to progress in their learning. Practitioners have developed a numeracy scale that serves a similar purpose; usually learners' numeracy skills are more advanced than their literacy skills. The numeracy scale below may assist facilitators to also assess learners' numeracy skills. The numeracy scale is similar to the LAMP scale, but it is specifically formatted to evaluate the progression of number and calculation levels.

Numeracy Scale

Level	Numeracy	Examples
Level 1	Can read and write numbers/count	Write/read 0 to 100
Level 2	Can read/write and perform the four main calculations	Write/read addition, subtraction, multiplication and division. Write/read basic symbols (+, -, x, =, etc.)
Level 3	Can read/write and perform the other calculations	Decimals, fractions, ratios, percentages and symbols such as %, \$ etc.
Level 4	Can use numbers and calculations in any of these areas	Area 1: units and systems of measurement Area 2: equivalences and conversions Area 3: budgets Area 4: tables, charts and graphs Area 5: basic economics

Steps to measure numeracy according to the numeracy scale

ANNEX 1: Literacy and numeracy assessment

When it comes to measurement of numeracy levels, it is possible to use simple indicators and ask participants to indicate which numeracy tasks they can perform. The facilitator can also ask participants to demonstrate what they say they are able to do. List these tasks next to the numeracy scale. By the end of the assessment the facilitator should have completed a table as the example below. Participants' abilities based on this table should allow a facilitator to accurately categorize the participants in levels on the numeracy scale.

Level	Indicators and demonstration
Level 1	Can read and the dosage of medicine on a prescription Can write own age and family members' ages Can read and write the dates on a calendar, time, etc.
Level 2	Can work out the costs of various items Can do basic calculations (e.g. addition, subtraction, division and multiplication)
Level 3	Can understand loan and interest rates Can measure and monitor a child's growth Can read and make money transfers through the bank
Level 4	Can understand symbols for units of measurement Can prepare a budget Can do basic bookkeeping

