



MODULE 7

# CHAMPIONS OF CHANGE

BEING ECONOMICALLY EMPOWERED

**CHAMPIONS  
OF CHANGE**



**Champions of Change for Girls' Rights and Gender Equality** is Plan International's community wide strategy for promoting gender equality and social norm change through youth engagement and peer-to-peer mobilisation. The Girls Champions of Change curriculum is Plan's comprehensive global curriculum for girls' empowerment. The curriculum includes engaging, adaptable activities that encourage girls to build knowledge, attitudes and skills based on their own lived experience. The program is the sister curriculum to the Boys Champions of Change curriculum.

**Overall concept and guidance:**

Alex Munive, Head of Gender Equality and Inclusion  
Lucero Quiroga, Gender Equality

**Specialist Content specialist for this module:**

Carolina Zuñiga, Economic Empowerment Specialist

**Edited by**

Natasha Brownlee, Gender Equality Specialist

**Special thanks for their inputs to this module to:**

John Barret Trew, Marcela Henao, Daniel Molina, Henry Salas, John Schiller, Anja Stuckert, and Marcela Werutski.

**Diseño e ilustración:**

Tripl3salto, [www.triplesalto.es](http://www.triplesalto.es)

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Plan International (2018) *Being Economically Empowered*. In *Girls Champions of Change: Curriculum for Gender Equality and Girls Rights*. Woking, UK: Plan International

ISBN: 978-92-9250-025-2

# SNAPSHOT: BEING ECONOMICALLY EMPOWERED

This module explores the barriers and opportunities girls have for economic success and offers three tools for ensuring their own economic empowerment: savings, role models and support programs and institutions. All activities in this module are for all ages. Some activities apply only to girls with access to cash savings or income from allowance, paid work, or gifts.

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# WHAT IS ECONOMIC EMPOWERMENT?

## SETTING THE STAGE

Economic empowerment has several definitions that range from ensuring access to income to challenging traditional and cultural rules. For the aim of this module, a good start would be to consider *economic empowerment as the ability to succeed and advance economically and the power to make economic decisions and act on them.*

In order to become economically empowered, a girl needs both of these elements. If she has the *ability* to succeed, including rights, skills and access to income, without the *power* to make and act on economic decisions, then she is barred from economic empowerment. Similarly, if a girl has the *power*, thanks to a supportive family and community and laws that affirm her rights, but not the *ability*, because her family is too poor or she doesn't have access to financial institutions, then she is also being held back from being economically empowered. For these reasons, this module addresses both girls' economic

ability and economic power through a variety of activities and take-home assignments.

This module contains a series of activities aimed at starting a conversation on the economic aspect of gender equality. It seeks to provoke a personal, intimate reflection among girls on the role they play in their household and community. The desired outcome of such reflection is for participants to gain a greater awareness of their role as economic actors and to provide them with the tools for making more and better-informed economic decisions that will have an impact on their lives.

At its core, this module seeks to:

- **Support girls in gaining awareness of themselves as economic actors.** Through a language that strengthens self-esteem, the module seeks to help girls become aware of their role in the production/reproduction system, their economic rights, where they stand financially, their goals and skills and their potential to make a contribution to their community so they can be more in control of their economic destiny.

## BEE BOX 1: ELEMENTS OF ECONOMIC EMPOWERMENT

**ECONOMIC EMPOWERMENT = THE ABILITY TO DECISIONS SUCCEED + THE POWER TO MAKE ECONOMIC**

### ABILITY TO SUCCEED

- Economic rights
- Financial skills
- Determination
- Access to income

### POWER TO MAKE ECONOMIC DECISIONS

- Self-confidenc
- Supportive family
- Non-discriminatory institutions
- Equitable society



- **Promote girls' autonomy in decision-making with regards to their own capital.**

The goal is for girls to know which tools are at their disposal, how to use them and how to formulate a strategy for gaining support for gender equality in their family, community and institutional setting at large.

## HOW ARE ECONOMIC AND GENDER INEQUALITY RELATED?

**Economic inequality** is the unequal distribution of income and opportunity between different groups in society. Economic inequality comes from intentional economic models that require some people to stay poor in order for others to become rich. At the global level, countries economically dominate others when they control their resources, the prices paid for their products, the technology that is being transferred, or when they form groups that set very high standards that poorer countries cannot meet, thus being excluded and prone to greater domination. This dynamic is inherent to the main economic system in place – and all patriarchal systems - and reproduces itself at all levels: among countries, within countries, among regions (such as urban and rural), within regions, among social classes, within classes, among families and within families. It is exacerbated by gender inequality because it depends on the gendered division of labour and on women and girls (half of society) having less access to wealth and opportunity than males. Not only is gendered economic inequality unfair, it is expensive: oppressing women, for instance, excludes an important segment of the population from making a significant economic contribution in terms of productivity, income generation, employment, and more.

## HOW DOES GENDER PLAY A ROLE IN ECONOMIC EMPOWERMENT?

In most parts of the world, work has been traditionally divided according to sex and the roles attributed to either gender. More often than not, societies expect men to be in charge of **productive labour**, or formal paid work in the public sphere. Due to several reasons, including but not limited to patriarchal structures, women have traditionally been kept away from the paid labour market and have always been mainly responsible for reproductive labour. **Reproductive labour** is the day-to-day work that needs to be done in the household in order to sustain its members, and includes child rearing, cleaning and cooking as well as informal economic activities – shopping, selling goods at market, tending crops or gardens for household consumption, etc. Although such responsibility relies mainly on the mother, older daughters and daughters in law are expected to participate, too, sometimes at the expense of other tasks such as studying and income generating activities. Traditionally, sons do not share this burden and are therefore able to enjoy more freedom to pursue academic and money earning opportunities.

**Activity BEE1: A Girl's Life.**  
A Girl's Rights will introduce the gendered division of productive/ reproductive labour and provoke a reflection on its fairness.



Confining women to the private sphere or reproductive labour not only invisibilises their work and limits the range of activities they can do, but also limits their possibilities to earn an income, gain financial independence, develop professionally and decide which investments to make. When women do enter the formal paid labour market (where available jobs are often still feminized and they normally get less pay for the same work as their male counterparts), their domestic tasks do not cease or get redistributed to men in the household. Instead, working women perform double duty with productive and reproductive labour and/or they get replaced by other women and girls (often of a lower socioeconomic status) hired for domestic work, perpetuating the gendered labour division imbalance. Early and forced marriage, in which girls are sent to live and work in their in-law's home also keep girls from continuing their education and have the time and ability to pursue income generating activities

### WHAT DOES A RIGHTS-BASED APPROACH TO ECONOMIC EMPOWERMENT LOOK LIKE?

Economic and social rights are a set of human rights guaranteed by the International Covenant on Economic, Social and Cultural Rights and

other legally binding international and regional human rights treaties. Although nearly every country in the world is party to at least one treaty that guarantees these rights, there are still several loopholes in their application and practice. While it is the responsibility and obligation of duty bearers (institutions or other actors in charge of enabling the exercise of rights) to respect, promote, protect and fulfil these rights, it is widely considered that making people aware of their rights - even if they are not fully realised by their duty bearers - is itself empowering, since people will have a clearer objective to pursue in their quest for a fully-lived citizenship. However, the ability to pursue the realisation of one's rights requires education, participation, and financial resources, among others.

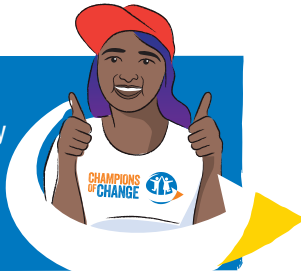
In line with Plan International's rights-based approach and child protection strategies, this module also seeks to help girls recognize their economic rights, identify safe money sources and learn how to avoid risky situations. A rights-based approach to economic empowerment allows girls to know what their rights are and who is accountable for supporting them in their path, while emphasising safe money sources and smart choices paves the way for girls to empower themselves in the pursuit of their rights.



## WHAT IS THE CYCLE OF POVERTY?

The **cycle of poverty** can be described as a set of circumstances that are caused by and cause or reinforce several manifestations of poverty, thus making it difficult to overcome status of economic destitution. Although there are several external factors that cause a girl to be born into or fall into poverty – and most of them cannot be altered by a girl alone – the cycle of poverty for girls poses a couple of entry points where individual decisions could be determinant for perpetuating/deepening poverty or initiating a path for lifting oneself out of it. Although not all cases are the same and the ability and responsibility to break this cycle do not rely solely on a girl, it is important to communicate that girls are not only victims or passive actors in their own life and that there is always something that they can try to do.

In **Activity 2: Breaking the Cycle**, girls will explore the cycle of poverty for girls and its common pitfalls, as well as opportunities to break the cycle.

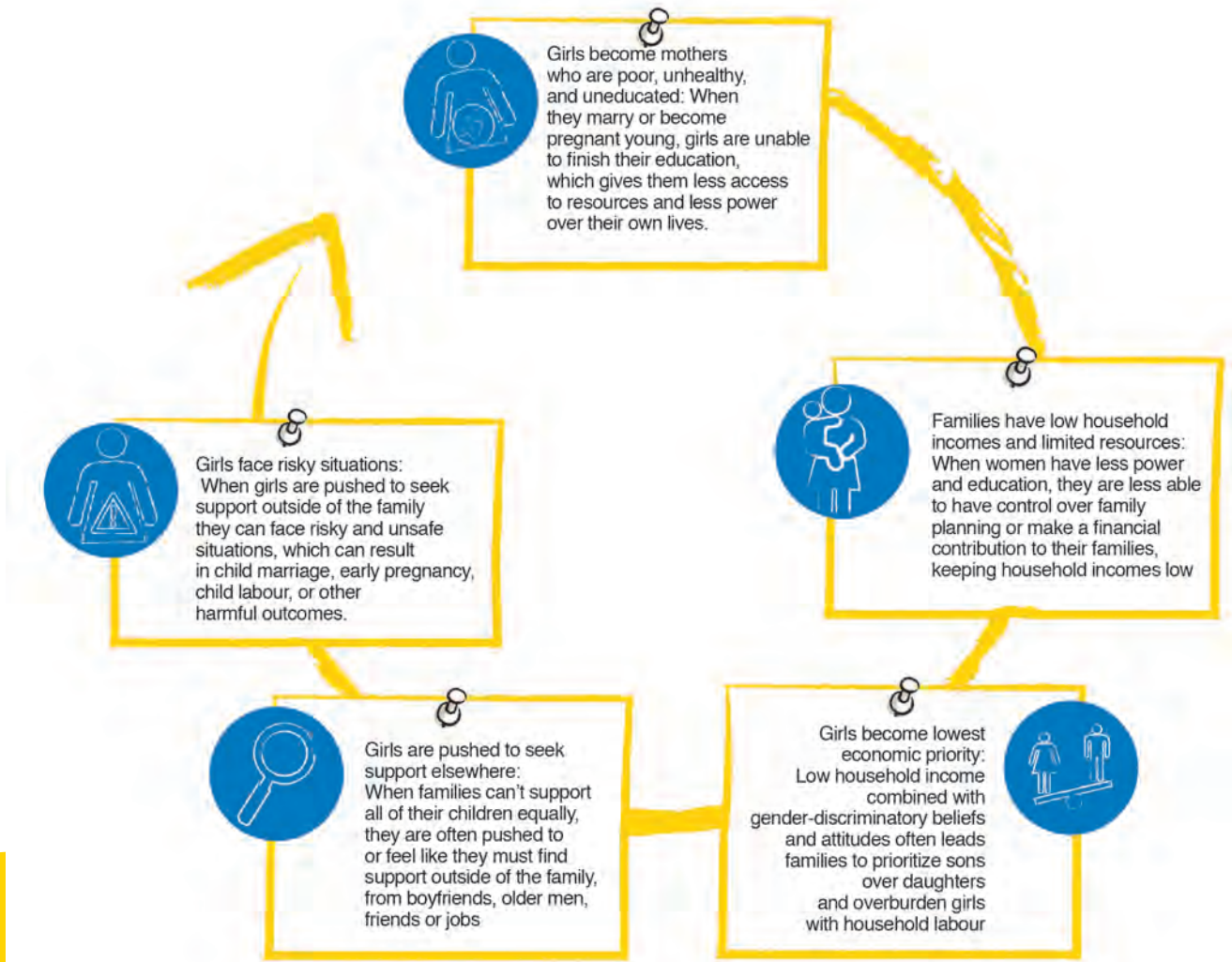


## WHAT BARRIERS DO GIRLS FACE TO ECONOMIC EMPOWERMENT?

In the case of impoverished adolescent girls, social, economic, family, territorial, ethnic and cultural issues tightly limit the two elements of economic empowerment, ability and power. In a context of limited social mobility, lack of access to and/or inadequate education, forced marriage, human trafficking, youth unemployment, teen pregnancy and gender-based discrimination, it becomes even more urgent to support them in walking the path towards economic empowerment.

As teenagers move into adulthood, they test their independence and explore their own limits. At the same time, their brain is still maturing and will not attain full impulse control until their mid-20s. In addition, teens face extraordinary pressure in terms of peer pressure. Due to financial, cultural, territorial and other factors, some girls may also feel pressured because of the demand to make an economic contribution to their household, become mothers while still young, get married and move out of the family, etc.

## BEE BOX 2: THE CYCLE OF POVERTY FOR GIRLS





**Risky situations** are unsafe or uncertain conditions girls face where actions may be taken willingly or unwillingly, consciously or unconsciously, individually or collectively and may lead to undesirable consequences, including, for the case of young, vulnerable girls, dropping out of school, illness, abuse, early pregnancy and the deepening of poverty and vulnerability. When addressing the issue, emphasis should be made on the fact that the responsibility for engaging or not engaging in a risky behaviour does not rely solely on the girl but also on the people in charge of taking care of her, her surrounding environment, etc.

### LINK TO OTHER MODULES

For a more detailed description of how to approach risky or dangerous situations with girls, refer to the Setting the Stage and Tips for Facilitators sections of **Living Free from Gender-Based Violence**.



### WHAT ASSETS DO GIRLS HAVE FOR ECONOMIC EMPOWERMENT?

As the module progresses, it will become more apparent that economic empowerment for adolescent girls encompasses several aspects of a girl's life that are not exclusively monetary and which we will call "**assets**." Assets are useful or valuable things, persons or qualities that can support someone in reaching their goal. For instance, a girl with a close-knit group of friends will feel more confident about spending a little more money today because she knows her friends could lend her some money or even pay for her tomorrow. She may also feel more capable of becoming an entrepreneur if she attends school, can rely

In Activity BEE1: A Girl's Life, A Girl's Rights, girls will explore the asset chart to determine which assets they already have and which they would like to develop.



### BEE BOX 3:ASSETS FOR GIRLS' ECONOMIC EMPOWERMENT



on a mentor and/or gains numeracy skills. These aspects are at least as important as economic factors and need to be addressed in detail when working on the empowerment of girls. The following image describes such assets and the obstacles for their accumulation. Several of them will be addressed throughout this manual.

## WHAT DO GIRLS NEED FOR ECONOMIC EMPOWERMENT?

Projects that seek to guide girls towards economic empowerment typically focus on one or several of the following aspects: 1) employment (vocational training, business development, entrepreneurship), 2) financial services (youth savings, financial literacy, microcredit) and 3) building life-skills and support networks (mentorship, girls' empowerment clubs, role models).

This module will mostly address the second two aspects: financial services and building life-skill and support networks, with an emphasis on budgeting, saving, finding allies and accessing resources. At an individual level, financial skill refer to the ability to manage one's own money. It may include creating a budget, defining an pursuing a savings goal or controlling expenses. Financial skills can be developed by any individual regardless of their economic status, age or gender, given that we all are economic actors of one or another sort. For instance, although girls may not get money in exchange of their labour, they may get an allowance, a gift in cash or any other type of money with which she will be able to make an economic transaction. Financial skills go hand in hand with discipline and determination, two other skills that can be developed. Showing girls how to set financial goals and budget for them is an idea entry point for achieving change in their immediate environment and, to a large extent, it may be the only aspect that depends mostly on the girl's own decisions, hence having a most empowering effect.

**Activity BEE3: Taking Over: Building Financial Skills** will invite girls to think of their role as economic actors, with an emphasis on budgeting and savings and a quick guide to start doing it.



Employment strategies, such as vocational training or market relevant skills training, are crucial when girls are transitioning from school to the labour market, and business development and entrepreneurial skills are most effective if directed to a group of girls that have been self-selected or pre-selected, given that not all girls are interested in becoming entrepreneurs. Institutional financial services are mostly outside of the reach of this curriculum, however girls will have opportunities to supplement this activities depending on the capacity of the facilitators.

**Activity BEE6: Roadmaps for Our Economic Future** will showcase potential financial services as well as employment opportunities girls can access in their own communities.



## WHAT TYPES OF SUPPORT GIRLS CAN RELY ON FOR THEIR ECONOMIC EMPOWERMENT?

The activities and objectives have been designed to depict the current gender imbalances that girls face in terms of division of labour and access and control of resources, initiating a reflection on whether such imbalances are just and fixed, or if they are rather a convention based on social norms that discriminate against women and girls and can be modified. It then moves to show how these and other factors intermingle to prevent girls from escaping the trap of poverty. Girls are introduced to three tools that can help them break away from poverty and vulnerability: savings, role models and support programs and institutions.

In her journey to economic empowerment, a girl does not travel alone. There are two main types of support that can increase her chances of success: role models and support networks. A **role model** is a person whose experiences, skills, attitudes and actions result in inspiration to another. Due to the messages sent out by the media, people tend to set actresses, singers and other superstars as their role models. This module will demonstrate that a good role model could be an individual in the girls' immediate environment, such as a mother, a teacher or a neighbour who has successfully overcome barriers of her own, and whose experiences and circumstances are more comparable for girls.

1. Plan International's State of World Girls Report, 2009

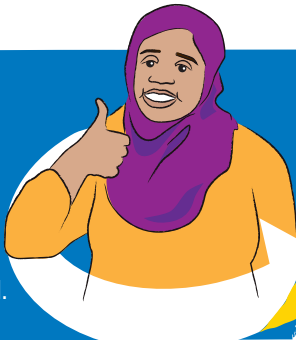


**Social support networks** are a form of social capital and act as both a trampoline to help individuals move ahead in life and a buffer to ensure difficulties and crises don't stop a girl in her tracks. These support networks are not only valuable for individual hardships but are also an important aspect of resilience in times of economic shock, political unrest or natural disasters when people may need to rely on each other. For girls, examples of social support networks could be allies in their core and extended family, churches, peers, study groups, outreach programs, NGOs, etc.

**Activity BEE4: Finding Allies, Building a Network** will emphasise how to initiate a dialogue about economic empowerment in the family and community, focusing on finding allies to support a girl's economic empowerment.

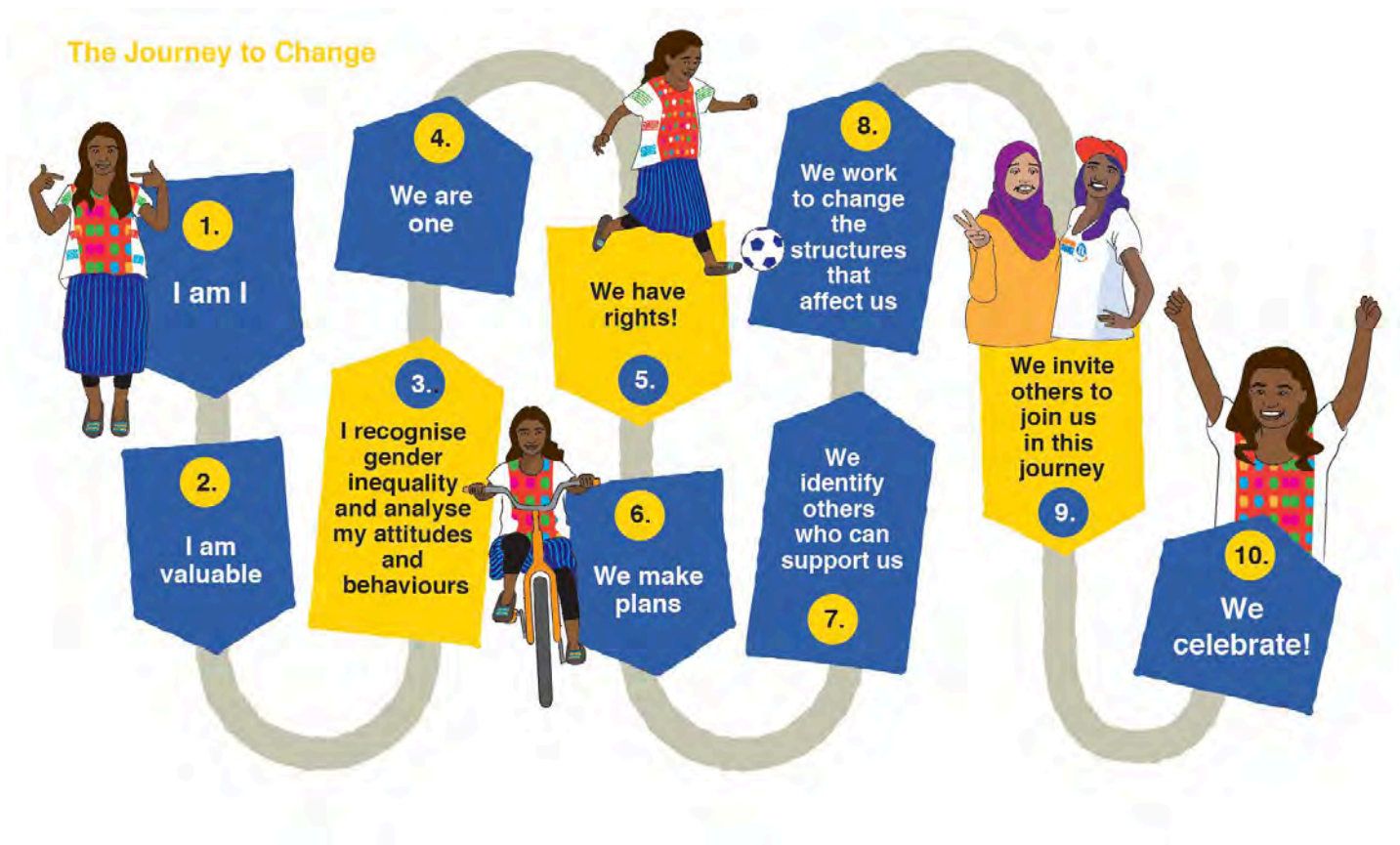


**Activity BEE5: Roles Models Like Me** will stimulate girls to look for female role models in their immediate environment, identifying their attitudes and skills that helped them succeed.



# CONNECTING TO THE JOURNEY

The activities in the **Being Economically Empowered** module contribute to several steps of the girls' journey to empowerment. First, **girls recognize gender inequality in the way labour is distributed in their own homes and communities (3)** and that the work they do already, even if it is unpaid, is valuable and should not be only girls' and women's responsibility (2). **They assert that they have as many rights (5)** and abilities as boys to pursue economic independence. **They learn financial tools and make plans (6)** to reach a short-term savings goal. In determining a future for themselves, **they identify others who can support them (7)**, including allies and role models in their families and community. **They recognize that they are stronger as a group (4)** and commit to working to change the structures that threaten to keep them in a cycle of poverty (8). Finally, **they celebrate their progress (10)**!



1. Plan International's State of World Girls Report, 2009

# GLOSSARY

<b>Assets</b>	Useful or valuable things, persons or qualities that can support someone in reaching their goal.
<b>Economic inequality</b>	The unequal distribution of income and opportunity between different groups in society.
<b>Economic empowerment</b>	The ability to succeed and advance economically and the power to make economic decisions and act on the
<b>Productive labour</b>	Formal paid work in the public sphere.
<b>Reproductive labour</b>	Day-to-day work that needs to be done in the household in order to sustain its members, and includes child rearing, cleaning and cooking as well as informal economic activities – shopping, selling goods at market, tending crops or gardens for household consumption, etc.
<b>Risky situations</b>	Unsafe or uncertain conditions girls face where actions may be taken willingly or unwillingly, consciously or unconsciously, individually or collectively and may lead to undesirable consequences.
<b>Role model</b>	A person whose experiences, skills, attitudes and actions result in inspiration to another.
<b>Social support network</b>	A form of social capital that acts as both a trampoline to help individuals move ahead in life and a buffer to ensure difficulties and crises don't stop a girl in her tracks.

# GENERAL NOTES FOR FACILITATION

**On contextualization.** Always contextualize for the community you're working in and the girls you're working with. We suggest many different examples in the activities, but also be sure to read through the activity first and adjust to ensure the activity and examples are applicable to your girls' club, based on where girls are at in their ability to succeed economically and the power to make economic decisions. Notably, you can begin by gaining a clear understanding of the economic right that girls are guaranteed by their country and whether there are any laws discriminating against women and girls by visiting this website: <http://wbl.worldbank.org/>

**On safety:** In the context of adolescent girls, dealing with money can come with some risks. Be sure to make the Champions of Change clubs a safe space for girls to share concerns or questions regarding their safety and always refer to the Plan International child protection strategy if anything comes out that is beyond your control. Some things to keep reminding girls throughout the module:

- **To keep their money in a safe place.** The money you save is yours and yours alone. Hide it in a safe place and only share its location with those that you trust. If possible, open a bank account and keep your savings there!
- **To never accept money from unsafe sources.** If anyone (even a relative or your boyfriend) offers you money or gifts in exchange for you touching them or doing sexual or uncomfortable acts, DO NOT ACCEPT IT! Move away and tell someone you trust. Remember that it is important to save some money but being safe and having control over your own body and choices is always much more important.

- **To never let a job take priority over school.** Your education will allow you to advance your own economic empowerment much more than a small job now ever will. Always ensure you have enough time to do your schoolwork, necessary chores, and have some free time to relax and have fun before taking on another job.

**On attitudes:** Conveying the message of economic empowerment requires also a certain set of attitudes, such as:

- **Focusing on hope rather than on hopelessness.** Without a doubt, girls have to grow in a hostile world and face many an obstacle, some of which appear insurmountable. Although this fact may breed rage and resentment, a strategic way to approach it is to focus on what girls need and should have as opposed to how much they currently face. There is hope in every situation and inspiring changes are happening every day. That is the message we would like to convey.
- **Covering the whole array of assets that lead to economic empowerment.** Although savings are the main tool of this module, there are several other aspects that help girls walk the path to economic empowerment. Please refer constantly to the BIIAG's framework of assets and obstacles (page 4) and try to identify examples and opportunities in your own community. If possible, focus on the assets girls have collectively, which are varied and plentiful, particularly in rural and indigenous communities.



# KNOWLEDGE, ATTITUDES, PRACTICES AND SKILLS

	KNOWLEDGE	ATTITUDES	PRACTICE AND SKILLS
<b>Individual</b>	<ul style="list-style-type: none"> <li>• Understands that reproductive and productive work are equally important if not equally valued. (BEE1)</li> <li>• Understands the vicious cycle of poverty for girls. (BEE2)</li> <li>• Knows how to use tools for economic empowerment. (BEE 3)</li> </ul>	<ul style="list-style-type: none"> <li>• Believes the division of labour between boys and girls is unfair. (BEE1)</li> <li>• Believes she has options for breaking the cycle of poverty. (BEE2)</li> <li>• Acknowledges her potential as an economic actor and a saver. (BEE3)</li> </ul>	<ul style="list-style-type: none"> <li>• Can formulate economic goals and a safe plan to achieve them. (BEE3)</li> </ul>
<b>Community/ Family</b>	<ul style="list-style-type: none"> <li>• Can identify who can support or hinder their economic development. (BEE4)</li> <li>• Can identify role models and successful cases of economic empowerment in her immediate environment. (BEE5)</li> </ul>	<ul style="list-style-type: none"> <li>• Feels more confident to negotiate economic decisions and opportunities with her family. (BEE4)</li> <li>• Realises the potential for achieving economic security even amidst hardship. (BEE5)</li> <li>• Recognises herself as totally capable of making an economic/productive contribution to her community. (BEE5)</li> </ul>	<ul style="list-style-type: none"> <li>• Can formulate economic goals and a safe plan to achieve them. (BEE3)</li> <li>• Can develop strategies to approach the people with the most influence in her economic life. (BEE4)</li> </ul>
<b>Institutional</b>	<ul style="list-style-type: none"> <li>• Understands that gender-based discrimination is reflected in institutions, the labour market and economics. (BEE2)</li> <li>• Knows about organisations and mechanisms that could support her economic empowerment. (BEE6)</li> </ul>	<ul style="list-style-type: none"> <li>• Is committed to building skills to support her financial independence. (BEE6)</li> </ul>	<ul style="list-style-type: none"> <li>• Can identify and access resources in her path to economic empowerment. (BEE6)</li> </ul>



# OUTLINE OF ACTIVITIES

NAME	LENGTH	KAPS	KEY MESSAGES	DESCRIPTION / KEY STEPS
<b>Activity BEE1: A girl's life. A girl's rights.</b>	50 minutes	<ul style="list-style-type: none"> <li>Understands that reproductive and productive work are equally important if not equally valued.</li> <li>Believes the division of labour between boys and girls is unfair.</li> </ul>	<p><b>Girls have the same right and ability as boys to work and earn money.</b> It is the system, and not the fact of being male or female, that limits what girls can achieve economically – and systems can change!</p> <p><b>Economic empowerment is comprised of the ability to succeed economically and the power to make economic decisions.</b> Girls, their families, their communities, and institutions have a variety of influence over these factors.</p>	Girls begin by reflecting on how work and income are distributed between genders in daily life in their community. Then they will play a game to judge whether a story of a girls' economic experience is fair or unfair. Based on these discussions, girls will begin to identify what they need in order to be more economically empowered.
<b>Activity BEE2: Breaking the cycle.</b>	45 minutes + take-home assignment	<ul style="list-style-type: none"> <li>Understands the vicious cycle of poverty for girls.</li> <li>Knows she has options for breaking the cycle of poverty.</li> <li>Understands that gender-based discrimination is reflected in institutions, the labour market and economics</li> </ul>	<p><b>There is a cycle that keeps girls in poverty, which is an outcome of gender inequality.</b> It's related not just to girls' economic situations, but also social and political dynamics including beliefs, education, health, sexual and reproductive rights, power dynamics, and more.</p> <p><b>Girls have options for breaking the cycle of poverty.</b> With the right support, girls can and must take steps to escape the cycle and change their future.</p>	Girls begin with a game to demonstrate barriers and opportunities girls face in their economic journey. Then they will explore the multiple factors at play in the cycle of poverty for girls. Finally, they will practice breaking the cycle by role-playing conversations with family and community members. As a take-home assignment, they think about how the cycle of poverty applies to their own life and what opportunities they have to break it. .
<b>Activity BEE3: Taking over: Building financial skills.</b>	1 hour and 5 minutes + take-home assignment	<ul style="list-style-type: none"> <li>Acknowledges her potential as an economic actor and a saver.</li> <li>Knows how to use tools for economic empowerment.</li> <li>Can formulate economic goals and a safe plan to achieve them..</li> </ul>	<p><b>Girls will have economic options and opportunities in their future.</b> To be able to take advantage of them, it is crucial to start developing certain skills and attitudes now.</p> <p><b>Setting goals and saving money are important tools for economic empowerment.</b> Getting into the habit of savings is a good way to enforce the discipline, economic advancement and decision-making skills that girls need to succeed economically.</p>	This activity will introduce girls to tools to help them increase their own economic empowerment. First, they will consider their potential as economic actors. They will define SMART short-term savings goal for themselves and create a plan to achieve it. Finally, they will decorate piggy banks to keep their savings in and decide on a safe space to keep it. As a take-home assignment, girls will fill out a monthl budget and come up with ideas to increase their income and decrease their spending habits.

# OUTLINE OF ACTIVITIES

NAME	LENGTH	KAPS	KEY MESSAGES	DESCRIPTION / KEY STEPS
<b>Activity BEE4: Finding allies, building a network.</b>	45 minutes + take-home assignment	<ul style="list-style-type: none"> <li>• Can identify who can support or hinder their economic development.</li> <li>• Feels more confident to negotiate economic decisions and opportunities with her family.</li> <li>• Can develop strategies to approach the people with the most influence in her economic life.</li> </ul>	<p><b>Girls have allies who can support them in their economic empowerment journey.</b> A good first step is to identify those who can be influential and supportive and to start a conversation about economic empowerment.</p> <p><b>Assertive communication skills are key in discussing economic empowerment and rights.</b> Girls can practice having conversations with more supportive allies first and then build their way up to more challenging ones.</p>	Girls begin by working to identify those who have influence on their economic lives and who will be allies in their journeys to economic empowerment. Then they will create skits to practice having conversations with their allies and other stakeholders about the importance of economic empowerment for girls. As a take-home assignment, girls will have a conversation with a potential ally in their lives.
<b>Activity BEE5: Role models like me.</b>	55 minutes + take-home assignment	<ul style="list-style-type: none"> <li>• Can identify role models and successful cases of economic empowerment in her immediate environment.</li> <li>• Realises the potential for achieving economic security even amidst hardship.</li> <li>• Recognises herself as totally capable of making an economic/ productive contribution to her community.</li> </ul>	<p><b>Every girl and woman has the potential to make a productive economic contribution to society.</b> Finding and sharing examples of those who are succeeding and seeing them as role models can help show the path forward.</p> <p><b>Economic security and advancement can be realised even in difficult circumstances.</b> Personal traits, skills, and support networks can help overcome barriers and resistance and provide the opportunity for success.</p>	In this activity, girls will hear from a female role model and example of economic success in their own community and have a chance to ask questions. Then, they will identify which traits and skills allowed this woman to be successful as well as the challenges she faced and contributions she makes to the larger community. Finally, they will think about the traits and skills in themselves that will help them be successful economically. As a take-home assignment, girls will talk about the role model with a friend or ally.
<b>Activity BEE6: Roadmaps for our economic future.</b>	50 minutes	<ul style="list-style-type: none"> <li>• Knows about organisations and mechanisms that could support her economic empowerment.</li> <li>• Can identify and access resources in her path to economic empowerment.</li> <li>• Is committed to building skills to support her financial independence.</li> </ul>	<p><b>Even in a setting of economic domination, there are organisations and resources that can support a girl's economic empowerment.</b> First girls must learn where they are, then they must act to utilize them.</p> <p><b>Through building assets, girls can walk their own journey towards economic empowerment.</b> Assets girls can build include support systems, financial skills, education, health and personal traits.</p>	Girls begin by checking in on their savings progress from third week. Next, girls will explore local institutions and organizations with the potential to support their economic empowerment. Then they will fill out their economic empowerment map and commit to following it. Finally, they celebrate!

# ACTIVITY BEE1: A GIRL'S LIFE. A GIRL'S RIGHTS.

Girls begin by reflecting on how work and income are distributed between genders in daily life in their community. Then they will play a game to judge whether a story of a girls' economic experience is fair or unfair. Based on these discussions, girls will begin to identify what they need in order to be more economically empowered

## OBJECTIVES

- To be aware of the dynamics of economic domination and gendered division of labour.
- To know girls have economic rights and understand the obstacles to realising them.
- To acknowledge that boys and girls are equally able to make a contribution to the household, earn an income and manage money.



ALL AGES



50  
MINUTES

## WHAT YOU NEED

- Flipchart
- Markers
- **Facilitation Sheet BEE1: Is this fair for girls?**
- **Handout BEE-A: Asset Chart**



## LINKS TO KAPS

- Understands that reproductive and productive work are equally important if not equally valued.
- Believes the division of labour between boys and girls is unfair.



## KEY MESSAGES

- **Girls have the same right and ability as boys to work and earn money.** It is the system, and not the fact of being male or female, that limits what girls can achieve economically – and systems can change!
- **Economic empowerment is comprised of the ability to succeed economically and the power to make economic decisions.** Girls, their families, their communities, and institutions have a variety of influence over these factors

TIPS!

## TIPS FOR FACILITATORS

- While facilitating, make sure you post the flipcharts next to one another as you'll come back later to them.
- At the end of the activity, you'll ask girls if there's anything else they would like from this module. Be sure to record these for yourself and spend some time afterwards to see if these are attainable measures. Contact your Plan office if you need help adding activities or programs to achieve the girls' goals.



## BEFORE YOU BEGIN

- Before beginning the activity, observe the girls in the community where you'll be working. Pay attention to their features and their attire and try to draw an image based on your observations. You do not want to homogenise girls, just to create an image to which participating girls can relate. Alternatively, you can have the girls draw one at the beginning of the session – just allow 5-10 extra minutes for this.
- Prepare a flipchart with an economic empowerment table on it – divide the chart in two and write "Ability to succeed" at the top of one side, a plus sign (+) in the centre and "Power to make decisions" on the other side.
- Review the list of assets on **Handout BEE-A** and be prepared to classify each as adding to economic ability or decision-making power.
- Prepare separate flipcharts with the **Key Messages** written on them.

## STEPS TO FOLLOW:

### In Plenary: A quick look into division of labour (15 minutes)

1. Begin by welcoming girls to the first activity of this module
2. To start, post the flipchart with your drawing of a girl from the community. With the help of all participants, quickly give the girl a name. Ask the girls to imagine that the girl is the same age as the participants, is unmarried and lives with her family and is in school.

#### NOTE

This flipchart should remain in the room as a reference point for the remainder of the module.

3. Explain that the girl has a brother that is 1 year older and lives in the same household and that you will all compare how a normal day would go for both of them, based on what participants have seen and experienced in their own lives.
4. Now ask the girls to imagine a typical day of this girl by asking the following questions:
  - “On a typical day, what time will (NAME) wake up at? What time will her older brother wake up at?”
  - “In (NAME)’s home, which of them will cook / help cook?”
  - “In (NAME)’s home, who will clean around the house?”
  - “If money problems arise and one of them needs to be taken out of school, who would that be?”
  - “Who will take care of the younger children?”
  - “Who will go out and play more?”
  - “Who will spend more time with their friends?”
  - “Who will watch the most TV?”
  - “If (NAME) gets sent out for an errand, will she get a tip? If it were her brother that gets sent out, would he get a tip? Would the tips be the same?”
5. Now tell them that (NAME)’s brother started carrying boxes at the corner shop. He makes a little money and spends most of it with his friends. (NAME) is too busy with her chores to get a job, so has no spending money. Ask the girls the following questions, and record their answers on a flipchart
  - ✓ •What do you think about (NAME)? How much work do you think she does? Why doesn’t she make money?
  - ✓ •Why it is so different for (NAME) and her brother? How much work do you think he does? Why does he make money for that work when (NAME) doesn’t make money for hers?
  - ✓ •Why do you think it is different for boys and girls? Who decides that? Is it fair? Can it change?
  - ✓ •Are girls and boys just as able to earn money? Are girls and boys just as able to manage money?

#### NOTE

Watch for girls speaking negatively of the girl in their story. Ask questions to help them understand that girls and boys have the same rights and ability to earn money and that the work they both do is equally valuable and important.

6. Thank all participants and summarise by sharing the first **Key Message** with the group and talk through any questions the girls have. Emphasise that non-paid work is just as important and requires as much effort as paid work, but the difference is that in a patriarchal world, it’s preferred for males to retain control over money and resources. This is why reproductive work, which is traditionally done by women, is undervalued. There are exceptions to this and every day a greater number of women finish school, go to work and achieve professional success. In many places, there is a struggle for equal pay with important progresses and even some countries register reproductive work as part of their economic performance. Even if girls carry a greater burden of the non-paid work than paid work, that doesn’t mean they don’t do anything or that they are not worth anything.

### In Plenary: The judging game- Social and economic justice for girls (10 minutes)

7. Explain that now they are going to play a game. You will read out the situations of some girls and they will raise their hand to vote if it's fair or unfair.
8. Reach out the statements from **Facilitation Sheet BEE1: Is this fair for girls?** For each statement, ask girls to explain why they consider every situation is fair or unfair. Clarify any doubts.
9. Ask girls, "What would need to happen for this girl to succeed? How could things be fairer in her family or community? Who is responsible for making things fairer?" Ask a volunteer to record answers on a flipchart. Discuss with the girls before moving on to the next statement
10. Once all situations have been read, share the second **Key Message** with the girls. Explain that, although everyone may have the same human rights under international law, a lack of power keeps girls from realising their rights and the non-realisation of rights keeps girls from gaining greater power. This is a viscous cycle but with the right support it is possible to break it. Answer any questions girls have.

#### NOTE

This can also be a good place to acknowledge any rights that are not guaranteed in their specific context or country. Just make sure to frame this as unfair and discriminatory rather than based on any truth about girls or women.

### In small groups: How to achieve greater empowerment (20 minutes)

11. Next, explain that in order to achieve greater fairness and rights for girls, girls themselves need to gain greater economic empowerment.
12. Post the flipchart you prepared with the empowerment table on it, and ask girls, "What do you think economic empowerment means?" When girls have shared their thoughts, share the following definition

*Economic empowerment = the ability to succeed economically + the power to make economic decisions*

13. Explain that there are assets that girls can have, do, or receive in order to have a greater ability to succeed economically and have more power to make economic decisions. Some of these are things she can affect, while others she may not have much control over.
14. Ask the group to break into 3 smaller groups. Bring back the drawing of the girl from the community. Ask each group to list 10 things (NAME) would need to have, do, or receive in order to be more economically empowered.

#### TIP!

If girls are having a hard time, give them a few examples of assets from **Handout BEE-A: Asset Chart** to get them started.

15. Allow 8-10 minutes for small group discussions. Once all have around 10 assets listed, ask one member of each group to present their answers in front of the larger group. As a group, classify each answer into one of the two columns in the economic empowerment table.
16. Pass out **Handout BEE-A: Asset Chart** and ask girls to look through it on their own. Ask, "Are there any assets on here we'd like to add to our list?" Thank them for sharing.

#### NOTE

Some assets might fit in both columns. To encourage understanding, ask girls to think about why it would fit in each. For example, staying in school may help them have more economic *ability* because they will have skills to get a job, and it also may help them have more decision-making *power* because their education could help them gain respect in their family and community.

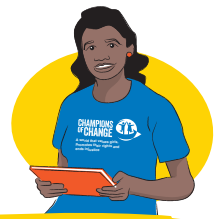


17. Tell the girls that this module will address economic empowerment for girls. Together, they will explore why girls face unequal economic opportunities, what their own economic dreams and goals are, and discover a set of tools for making them happen. Ask if there's anything else girls would like to get from this module in their journey to economic empowerment and write these down for yourself to come back to later.

**In plenary: Wrap It Up! (5 minutes)**

18. Present the flipchart with the **Key Messages** and address any further questions from participants.
19. Before dismissing, ask girls to stand up, hold hands and say: "I recognize my rights and the value of my work. I commit to do all I can to advance economically and get involved in more decisions related to my economic rights".

# FACILITATION SHEET BEE1: IS THIS FAIR FOR GIRLS?



## SCENARIO

1



Sarah is 14. She comes from the countryside, but she was sent to the city to complete school, for which she'd need to stay with her cousin. In order to stay there, she has to work for her cousin in the market. She doesn't get paid but works long hours and by the time she gets home she is too tired and it is too dark for her to do her homework.

## SCENARIO

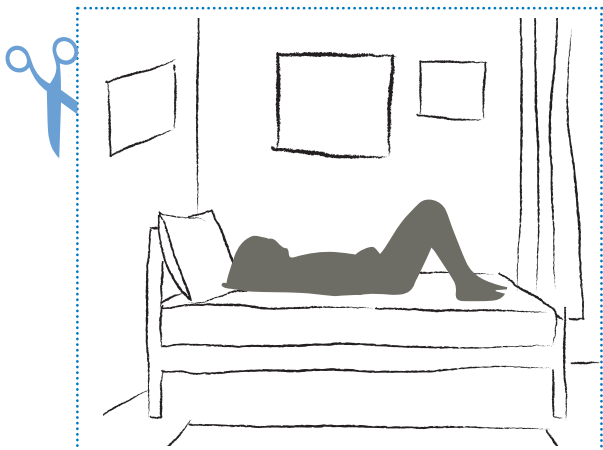
2



María is 10. She lives with her family in the outskirts of town. There are no roads, power or water in her area. There are no schools either and to get to the closest one, she'd need to walk for at least 2 hours each way. Her parents prefer to keep her at home so she can stay safe and nothing happens to her.

## SCENARIO

3



Giselle is the middle sibling in her home. Now her older sister is sick, she has had to help more with household chores. Her mom has told her she won't get paid but that there will be food on her plate. Every evening, though, she gets the smallest portions because her sick sister needs to get strong and her younger brother is growing up. She goes hungry to bed pretty often.

## SCENARIO

4



Rehana lives in a city. Both her parents work but her mother cleans houses for wealthier families and doesn't get paid much. Her mother wants a better life for Rehana but her father is in charge of the family finances and doesn't think school is important for girls. He thinks it's more important for her to find a husband who can support her so she doesn't have to work like her mother.

# HANDOUT BEE-A: ASSET CHART



Assets are useful or valuable things, persons or qualities that can support someone in reaching their goal. Where are you on this chart? Which of these assets do you already have? Which can you gain or build?

ASSETS



ASSETS I ALREADY HAVE: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

ASSETS I'D LIKE TO GAIN OR BUILD: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

OTHER ASSETS I HAVE THAT AREN'T ON THIS CHART: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

# ACTIVITY BEE2: BREAKING THE CYCLE.

Girls begin with a game to demonstrate barriers and opportunities girls face in their economic journey. Then they will explore the multiple factors at play in the cycle of poverty for girls. Finally, they will practice breaking the cycle by role-playing conversations with family and community members. As a **take-home assignment**, they think about how the cycle of poverty applies to their own life and what opportunities they have to break it.

## OBJECTIVE

- To explain the dynamics that keep girls from breaking away from the poverty cycle.
- To guide girls to foresee the consequences of their current decisions for their longer term economic well-being.
- To promote a stance that allows participants and other girls to opt out from this cycle.



ALL AGES



45  
MINUTES

## WHAT YOU NEED

- Flipchart
- Markers
- **Facilitation Sheet BEE2-A: Snakes and Ladders?**
- **Facilitation Sheet BEE2-B: How to Break the Cycle**
- **Handout BEE-B: The Cycle of Poverty for Girlse**



## LINKS TO KAPS

- Understands the vicious cycle of poverty for girls.
- Knows she has options for breaking the cycle of poverty.
- Understands that gender-based discrimination is reflected in institutions, the labour market and economics.



## KEY MESSAGES

- **There is a cycle that keeps girls in poverty, which is an outcome of gender inequality.** It's related not just to girls' economic situations, but also social and political dynamics including beliefs, education, health, sexual and reproductive rights, power dynamics, and more.
- **Girls have options for breaking the cycle of poverty.** With the right support, girls can and must take steps to escape the cycle and change their future.



## BEFORE YOU BEGIN

- Copy the cycle of poverty from **Handout BEE-B** onto a flipchart and keep covered.
- Read through **Facilitation Sheet BEE2-B: How to Break the Cycle** and think about common ways girls or families might respond to such advice in the context of the girls' community. What kinds of common beliefs, myths and prejudices might they push back with? Remember these for the role-playing activity.
- Read through the story on **Facilitation Sheet BEE2-A: Snakes and Ladders** and make adjustments for the story to be realistic for the context where the girls live. Be sure to include both examples or circumstances girls don't have control over, such as a family member getting sick, and those they do, such as choosing to stay out late with friends instead of doing homework.
- Mark two opposing sides of the room as "Start" and "Finish", ensuring at least 10 steps between them.

## STEPS TO FOLLOW:

### In Plenary: Snakes and Ladders Game (15 minutes)

1. Welcome the girls to the activity. Introduce the game of snake and ladders, explaining that “snakes” are negative circumstances that don’t let you advance in the game, whereas “ladders” are opportunities that help you move faster.
2. Ask two volunteers to come forward to the starting line and assign one to play Gurjeet and one to play Sanghita. Explain that they will be competing to get to the finish line first. Then, read the first statement of the game from **Facilitation Sheet BEE2-A: Snakes and Ladders**.
3. Discuss with the group if the statement is a snake (barrier) or a ladder (opportunity) for each girl. If it’s a ladder, the volunteer should take two steps forward. If it’s a snake, she should stay in place. Continue the game until all the statements have been read.
4. Ask the two volunteers to stay in place where they end, and spend a few minutes discussing the game with the group. Ask:
  - ✓ •What did they think of the game? Was it fair or unfair?
  - ✓ •Who is closer to the finish line? What are some reasons why
  - ✓ •What are some examples of snakes that the girls did not have control over?
  - ✓ •What are some examples of snakes that the girls did have control over? What could they have done differently in these cases?
  - ✓ •What are some ladders that the girls did or did not have control over?
  - ✓ •Can Sanghita still make it to the finish line? What would have to happen for her to be able to do so?





### In plenary: The cycle of poverty for girls (10 minutes)

5. Next, post the flipchart with the poverty cycle for girls and pass a copy of **Handout BEE-B: The Cycle of Poverty for Girls** to each girl.
6. Explain that this cycle is a representation of some of the most common points and factors that prevent girls from escaping the poverty trap, and there may be others as well. These can happen at different times throughout a girls' life, and some stages can happen more than once. It is a cycle because it often repeats itself from generation to generation and can be difficult to get out of. Remind girls that they are not responsible for the perpetuation of poverty nor the existence of factors that deepen poverty and vulnerability.
7. Ask for volunteers to read out each of the five stages of the poverty cycle. For each stage, ask the group to provide an example from the story from the game they just played.

### In small groups: How break the cycle (15 minutes)

8. Next, form five groups and assign each group one of the stages of the poverty cycle. Post the flipchart of the girl from **Activity BEE1** and ask girls to imagine that (NAME) is facing the stage of the poverty cycle they have been assigned.
9. Explain that each group must prepare a set of advice for the girl and her family as they face each situation, pretending to be close relatives, neighbours or friends. Ask them to be kind when giving advice but to be prepared for resistance from the girls or her family. Give them 5 minutes to prepare.

**TIP!** Walk around the room and share some of the examples on **Facilitation Sheet BEE2-C** if girls get stuck.

10. After 5 minutes, sit in the centre of the room and pretend you are the girl or her family as each group shares their advice in turns. On occasion, after hearing advice respond, "I know, but...." and complete with one of the common beliefs and prejudices you came up with beforehand. Spend 1-2 minutes role playing with each group while the others watch.
11. Once all the groups have gone, lead a short discussion to debrief the activity. Ask:
  - ✓ How did that go?
  - ✓ Was it easy or difficult to prepare the advice
  - ✓ Was it easy or difficult to role play the conversation when there was resistance
  - ✓ Can you picture having these conversations in real life? Would it be easier to have them alone or in a group?
12. Wrap up by sharing the **Key Messages** with the group and talking through any questions. Add that even in difficult situations we preserve our ability to make decisions and keep on trying. Emphasise the importance of family and community support and the need to actively seek it out.

### In plenary: Wrap It Up! (5 minutes)

13. Introduce the **take-home assignment** to the girls and answer any questions. Remind them to keep the **Handout BEE-B** with them and refer to it for their **take-home assignment**.
14. Before dismissing, ask girls to please bring a clean, empty plastic jar to the next meeting. You will be using these for a craft activity. Alternatively, facilitators can choose to provide them for the girls.



**Write it out!** Think about a stage in the cycle of poverty that you are currently facing or might face in your own life. What are three steps you could take to break the cycle of poverty at that stage? Write them down in your journal and commit to doing all that you can to take those steps. Come back to them as needed.

## FACILITATION SHEET BEE2: SNAKES AND LADDERS: THE STORY OF GURJEET AND SANGHITA



1. Gurjeet and Sanghita are 11 years old and are neighbours in a shantytown. They both live with their parents and both go to school.

### SNAKE OR LADDER?

Gurjeet: Ladder (take two steps forward)

Sanghita: Ladder (take two steps forward)

2. Gurjeet's dad falls ill. Her family is short on money and they start eating less. Gurjeet feels weak and cannot concentrate. Gurjeet fails her school year. Sanghita eats well and feels good and continues with her schooling.

### SNAKE OR LADDER?

Gurjeet: Snake (stay in place)



Sanghita: Ladder (take two steps forward)

3. The girls turn 12. Sanghita's parents work long hours out of the home. She starts going out with friends to hang out, staying out late and sometimes drinking alcohol. She forgets about school and starts getting bad grades, and her parents don't notice. Gurjeet takes a job in the morning and is able to return to school in the afternoon.

### SNAKE OR LADDER?

Gurjeet: Ladder (take two steps forward)



Sanghita: Snake (stay in place)

4. The girls are now 14. Sanghita does not get along with her parents and falls in love with an older boy. They start having unprotected sex and she becomes pregnant. Her parents get angry and take her out of school. Gurjeet's father has regained his health and, although she still needs to work in the mornings, she can continue school and starts eating better.

### SNAKE OR LADDER?

Gurjeet: ladder  
(take two steps forward)



Sanghita: Snake (stay in place)

5. Sanghita has a baby and a husband. Keeping a baby is expensive and she cannot work because she has to care for the baby and the home. They have to make ends meet with what her husband makes. Gurjeet is doing well in school and is on track to graduate in two years.

### SNAKE OR LADDER?

Gurjeet: Ladder  
(take two steps forward)



Sanghita: Snake (stay in place)

6. With the little money her husband makes, Sanghita is not eating well and not feeding her baby properly. Gurjeet and her father start a savings account to assure she can attend a technical school once she graduates.

### SNAKE OR LADDER?

Gurjeet: Ladder  
(take two steps forward)



Sanghita: Snake (stay in place)

## FACILITATION SHEET BEE2-B: HOW TO BREAK THE CYCLE



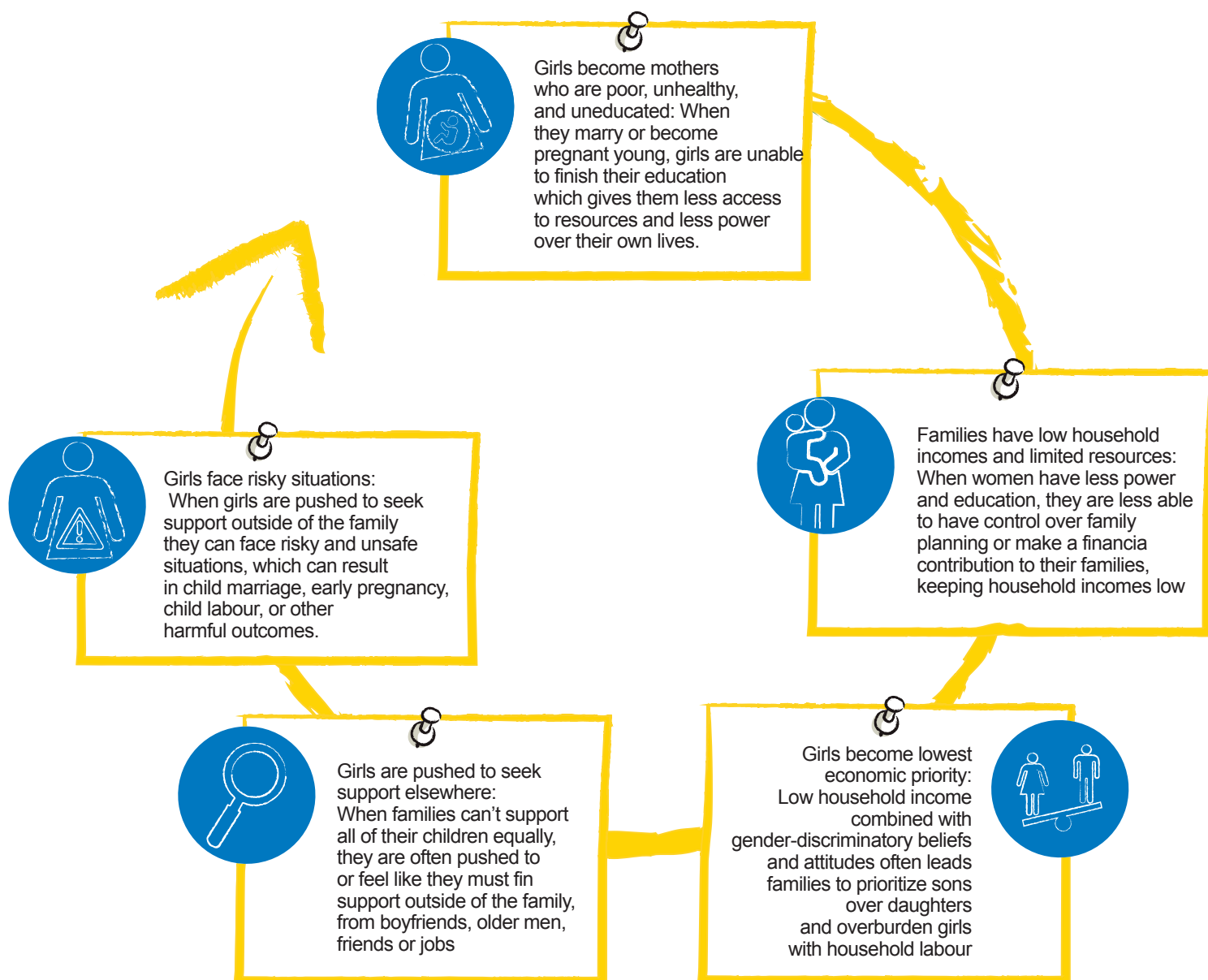
Below is some possible advice for girls and families to help break the cycle of poverty for girls at each stage. Encourage girls to come up with advice on their own and share these examples if they get stuck.

GIRLS BECOME MOTHERS WHO ARE POOR, UNHEALTHY, AND UNEDUCATED	ADVICE FOR FAMILY	ADVICE FOR GIRLS
	<ul style="list-style-type: none"> <li>• Allow pregnant girls to continue in school</li> <li>• Encourage equal power sharing between mothers and fathers in the household</li> <li>• Inform girls and boys about sexual and reproductive education</li> <li>• Look for health and nutrition information for pregnant girls and women</li> </ul>	<ul style="list-style-type: none"> <li>• Learn how to prevent pregnancies from a trustworthy source</li> <li>• Postpone having children until she finishes school, can make a living, and is healthy</li> <li>• Inform her own mother on the importance of education</li> </ul>
FAMILIES HAVE LOW HOUSEHOLD INCOMES AND LIMITED RESOURCES	ADVICE FOR FAMILY	ADVICE FOR GIRLS
	<ul style="list-style-type: none"> <li>• Make education a priority for all children</li> <li>• Look for support from public services and social programs</li> <li>• Evenly distribute household labour among girls and boys</li> <li>• Look for ways to save elsewhere, such as non-essential spending by other members of the family</li> </ul>	<ul style="list-style-type: none"> <li>• Insist that household labour be evenly distributed</li> <li>• Underscore the importance of education and food for all children</li> <li>• Look for social programs at school and in the community that can help offset school costs</li> </ul>
GIRLS BECOME LOWEST ECONOMIC PRIORITY	ADVICE FOR FAMILY	ADVICE FOR GIRLS
	<ul style="list-style-type: none"> <li>• Ensure attitudes that both girls and boys have equal rights and are of equal value</li> <li>• Encourage equal treatment for boys and girls within the family</li> </ul>	<ul style="list-style-type: none"> <li>• Demand to be treated equally to boy children in the house</li> <li>• Show parents the value of her staying at school</li> </ul>
GIRLS ARE PUSHED TO SEEK SUPPORT ELSEWHERE	ADVICE FOR FAMILY	ADVICE FOR GIRLS
	<ul style="list-style-type: none"> <li>• Promote good, open and trusting relationships between parents and daughters</li> <li>• Be available to talk openly about issues</li> <li>• Give girls a small allowance and inform her on good saving and spending habits</li> </ul>	<ul style="list-style-type: none"> <li>• Try to keep a respectful, friendly relationship with parents</li> <li>• Learn to discern between good and bad influence</li> <li>• Ask for support from trusted and close family members</li> </ul>
GIRLS FACE RISKY SITUATIONS	ADVICE FOR FAMILY	ADVICE FOR GIRLS
	<ul style="list-style-type: none"> <li>• Inform girls and boys on the risks associated to unprotected sex, early pregnancies, and how to stay safe</li> <li>• Inform boys on girls' rights and healthy relationships</li> <li>• Support girls in gaining autonomy over their bodies</li> <li>• Support girls in taking care of their health</li> </ul>	<ul style="list-style-type: none"> <li>• Think about the consequences of the choices she makes</li> <li>• Seek and access information from a trustworthy source</li> <li>• Learn to take good care of her physical and mental health</li> <li>• Gain and preserve autonomy over her body</li> </ul>

## HANDOUT BEE-B: THE CYCLE OF POVERTY FOR GIRLS



The cycle of poverty for girls is due to many factors stemming from the combination of gender inequality and poverty. It is a cycle because it often repeats itself from generation to generation and can be difficult to get out of. Being in a cycle of poverty is never a girl's fault, but with the right support and attitudes, girls do have opportunities to break the cycle!





# ACTIVITY BEE3: TAKING OVER: BUILDING FINANCIAL SKILLS.

This activity will introduce girls to tools to help them increase their own economic empowerment. First, they will consider their potential as economic actors. They will define a SMART short-term savings goal for themselves and create a plan to achieve it. Finally, they will decorate piggy banks to keep their savings in and decide on a safe space to keep it. As a **take-home assignment**, girls will fill out a monthly budget and come up with idea to increase their income and decrease their spending habits.

## OBJECTIVES

- To be aware of the options they have for an economic future.
- To have a plan to achieve an economic goal for themselves.



ALL AGES



1 HOUR  
5 MINUTES

## WHAT YOU NEED

- Flipchart
- Markers
- Clean, empty jars
- Blank stickers or masking tape
- Art supplies for decorating jars
- **Handout BEE-C: A SMART Savings Goal**
- **Handout BEE-D: My Monthly Budget**
- **Handout BEE-E: Budgeting Tips**
- **The Cycle of Poverty for Girls**



## LINKS TO KAPS



- Acknowledges her potential as an economic actor and a saver.
- Knows how to use tools for economic empowerment..
- Can formulate economic goals and a safe plan to achieve them.



## KEY MESSAGES

- **Girls will have economic options and opportunities in their future.** To be able to take advantage of them, it is crucial to start developing certain skills and attitudes now.
- **Setting goals and saving money are important tools for economic empowerment.** Getting into the habit of savings is a good way to enforce the discipline, economic advancement and decision-making skills that girls need to succeed economically.



## TIPS FOR FACILITATORS

- Bring a few extra clean, empty plastic jars for any girls who forgot or were unable to bring their own.
- Note that this activity may not apply to all ages or socio-economic settings. For this activity to work, girls must have access to small amounts of income from weekly allowance, gifts, work or tips. If the girls in your club do not have any access to or control over income or cash resources, or if it is unsafe for them to do so, please skip this activity.
- For greater effectiveness, this activity requires follow-up one month later. If the module is still being implemented, please arrange with other facilitators for a 30-minute session in which girls will be asked to share and review their experiences with savings. Make sure to bring small gifts to give to those who saved the most and/or reached their short-term goal.

## STEPS TO FOLLOW:

### In plenary/groups: The woman I will grow up to be (10 minutes)

1. Welcome girls to the activity and ask about the **take-home assignment** from the previous session. If girls have questions or thoughts or want to share their ideas, allow some time to share.
2. Next, ask girls, "What is the ideal woman you'd like to be when you're older? What would you like to be doing with your life?" Listen to a few responses without judging any of them.
3. Explain that these are their long term goals and that for most of their answers they will need money to some extent: money to pay for studies, money for starting a business, money for being self-employed, money for buying tools or seeds for farming, money for running a household and taking care of children, etc.
4. Then ask, "What could stop you from making money?" Listen to a few answers and record them on a flipchart
5. Ask girls to look at the answers and consider which of the answers are personal barriers (such as poor spending habits), which are family barriers (such as being married off or taken out of school), which are cultural or community or institutional barriers (such as access to bank accounts or loans).
6. Share the flipchart with the girls **Key Message** with the group and ask if the girls agree. Address any concerns.
7. Explain that the road to financial security is never easy, but with a little effort and a lot of determination, the tools they learn today can help them manage their lives, overcome barriers, and become the ideal women they want to be. Explain that the girl has a brother that is 1 year older and lives in the same household and that you will all compare how a normal day would go for both of them, based on what participants have seen and experienced in their own lives.

### In plenary/pairs: SMART Savings Goals (20 minutes)

8. Now tell girls that budgeting and savings will help them create the discipline and the decision-making abilities they will need for their future. If they start to develop this habit now, they will have a way of coping with difficulties when they arise. And if they learn how to save larger amounts each time or over prolonged periods, it can help them advance economically, too, one step at a time.
9. Distribute **Handout BEE-C: A SMART Savings Goal**. Explain that a good starting point for saving is having a goal in mind. Ask girls to get into pairs and read through the difference between a dream and a goal on their handouts and to think of an example of a dream and an example of a goal.
10. Ask a few pairs to share their examples of a dream versus a goal with the larger group. Be sure to correct any that don't fit the correct category, to help girls better understand the difference.
11. Next, ask girls to close their eyes and imagine a savings goal they'd like to achieve in the following month. It shouldn't be something very big or complicated. It might be about making more income, spending less money, saving for the future or saving for a slightly larger purchase they want to make. Ask them to open their eyes and write their goal on the handout.
12. Ask girls to work in pairs and follow the handout to help assure their goals are SMART: Specific, Measurable, Achievable, Relevant, and Time-bound. Give them about ten minutes, walking around to answer questions if girls get stuck.
13. Then, come back together as a group and ask girls to take out the jars you requested to bring in last session (or give them to them, if you are providing them).
14. Take turns having each girl stand up and present her goal. Ask the group to confirm that the goal is SMART. Once the goal is confirmed to be SMART, write them on a sticker or a piece of masking tape and give it to each "goal-owner." Ask them to stick it on their jar, and then to put it away until later.

### In plenary: Creating our budgets (10 minutes)

15. **Distribute Handout BEE-D: My Monthly Budget** and go through the savings equation as a group to ensure girls understand it. Ask for examples of income and expenses girls might have.
16. Next, ask for a volunteer to read the difference between essential and non-essential expenses. Ask for girls to give examples of essential and non-essential purchases, then to take some time to write or draw expenses they each have on their handouts.
17. Ask girls to work individually to start to fill in their own monthly budgets on the handout. If they don't know exact numbers now, that's okay, this is just to get a basic idea of their own spending and savings habits. Give them 5 minutes, then ask that they finish their budgets at home
18. Share the flipchart with the second **Key Message** with the group. Discuss any questions girls may have.

### In plenary: Piggy banks (15 minutes)

19. Next, ask girls to take out their jars again. Explain that this will be their first tool for saving: a piggy bank where they can keep their income they don't spend.
20. Put the art supplies out on a table in the room and give girls time to decorate their jars with these materials. The goal on their sticker should remain visible.
21. Once girls have finished decorating their jars, come back together and note that another important aspect of savings is having a safe place to keep it. Make a quick round of asking girls for places in which they keep their savings and decide, as a group, if such places are safe or not.

#### NOTE

If girls have trouble coming up with safe spaces to keep their savings jars, you may need to offer to keep some safe for the girls. As always, if you need support with a girl's safety issue, please contact your local Plan office .

22. Invite participants to start using their jars as early as today!



### In plenary: Wrap It Up! (10 minutes)

23. Go over the **Key Messages** again and address any further questions from participants.
24. Pass out **Handout BEE-E: Budgeting Tips** and introduce the **take-home assignment** to the girls. Go over the “How to avoid risks” section of the handout together before girls leave and ask if they have any questions or any other worries about risks with money.
25. To wrap up, tell the group that they will follow up on their savings goals in the last session of this module, so they'd need to bring their piggy again then. Encourage girls to start saving now!



**Write it out!** Finish filling out the rest of **Handout BEE-D: My Monthly Budget**. Then, read through the rest of **Handout BEE-E: Budgeting Tips** and try to think of 3-4 specific ideas of your own and add them to the handout. And don't forget to start filling your piggy bank now



## DREAMS VS. GOALS:

## A DREAM...

## A GOAL...

Is something you take action on

Has a deadline and takes effort and time

Can change your life!

**✓ YES!**

### Is my goal SPECIFIC?

*"I will get at least \$5 a week by running errands" is more measurable than "I will get money by running errands"*

Is my goal MEASURABLE?

*"I will save \$3 a week" is more achievable than "I am going to save \$300 a week"*

## Is my goal ACHIEVABLE?

*"I will save to buy notebooks for next year" is more relevant than "I will save to buy a house someday" (for now!).*

Is my goal **RELEVANT**?

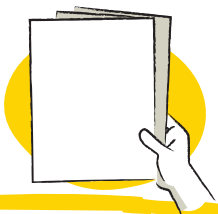
*"I will save \$1 every week for a month" is more time-bound than "I will save \$1 whenever someone gifts me money"..*

Is my goal TIME-BOUND?

## MY SMART SAVINGS GOAL:

[illegible]

# HANDOUT BEE-D: MY MONTHLY BUDGET



## THE SAVINGS EQUATION

Budgeting is an exercise for knowing how much one has, how much one spends and how much one saves. This is a simple formula for calculating your budget:



## TYPES OF EXPENSES

In order to save for the future you want, it is important to reduce some of your current expenses. There are two types of expenses: **essential expenses**, such as education, transportation, or water, and **non-essential expenses**, such as soda, candy, hair care, clothing, and cell phone cards. It is okay to spend money on non-essential items, but it's good to be aware of how much you're spending, and to make sure you're saving just as much, or more! List all of your expenses below:

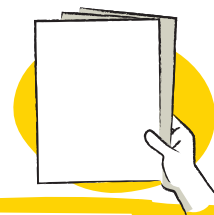
ESSENTIAL EXPENSES	NON- ESSENTIAL EXPENSES
.....	.....
.....	.....
.....	.....
.....	.....
.....	.....
.....	.....

## BUDGETING ACTIVITY

In order to save for the future you want, it is important to reduce some of your current expenses. There are two types of expenses: **essential expenses**, such as education, transportation, or water, and **non-essential expenses**, such as soda, candy, hair care, clothing, and cell phone cards. It is okay to spend money on non-essential items, but it's good to be aware of how much you're spending, and to make sure you're saving just as much, or more! List all of your expenses below:

MY MONTHLY BUDGET									
MY INCOME:					MY EXPENSES:			MY SAVINGS:	
Allowance	Gifts	Jobs/ tips	Other		Essential	Non- Essential		Money I saved already	Money I will saved each month
TOTAL:					TOTAL:				

## HANDOUT BEE-E: BUDGETING TIPS



### HOW TO INCREASE INCOME:

- Negotiate a slightly larger allowance with your family. Tell them you'll use the increase to save and reach a goal.
- Get together with a group of friends and make a plan to raise some money: Raffles, bingo selling fruit, crafts, etc.
- Look for a group of friends interested in organizing a savings group and approach an institution that provides such services, like an NGO, church or microfinance institution
- If you have time, do some occasional work like washing bikes or cars, running errands or helping your neighbours for a tip.

#### Other ideas:

- 
- 
- 

### HOW TO DECREASE EXPENSES:

- Stick to your monthly budget. Keep it in a place you see every day.
- Find ways to cut down on non-essential expenses or buy them less often.
- Look for low-cost or free entertainment such as walks with friends, sports and group games, etc.
- Review your budget every now and then and adjust it as your income, expenses or savings change.

#### Other ideas:

- 
- 
- 

### HOW TO AVOID RISKS:

- **Keep your money in a safe place.** The money you save is yours and yours alone. Hide it in a safe place and only share its location with those that you trust. If possible, open a bank account and keep your savings there!
- **Never accept money from unsafe sources.** If anyone (even a relative or your boyfriend) offers you money or gifts in exchange for you touching them or doing sexual or uncomfortable acts, DO NOT ACCEPT IT! Move away and tell someone you trust. Remember that it is important to save some money, but being safe and having control over your own body and choices is always much more important.
- **Never let a job take priority over school.** Your education will allow you to advance your own economic empowerment much more than a small job now ever will. Always ensure you have enough time to do your schoolwork, necessary chores, and have some free time to relax and have fun before taking on another job.

# ACTIVITY BEE4: FINDING ALLIES, BUILDING A NETWORK

Girls begin by working to identify those who have influence on their economic lives and who will be allies in their journeys to economic empowerment. Then they will create skits to practice having conversations with their allies and other stakeholders about the importance of economic empowerment for girls. As a **take-home assignment**, girls will have a conversation with a potential ally in their lives.

## OBJECTIVES

- To recognise who can support or hinder girls' economic development in their home and community.
- To identify the people with the greatest influence on girls' economic life and strategies to approach them.



ALL AGES



45  
MINUTES

## WHAT YOU NEED

- Flipchart
- Markers
- **Facilitation Sheet BEE4: Economic Conversation Scenarios**
- **Handout BEE-E: My Economic Influences**



## LINKS TO KAPS

- Can identify who can support or hinder their economic development.
- Feels more confident to negotiate economic decisions and opportunities with her family.
- Can develop strategies to approach the people with the most influence in her economic life.



## KEY MESSAGES

- **Girls have allies who can support them in their economic empowerment journey.** A good first step is to identify those who can be influential and supportive and to start a conversation about economic empowerment.
- **Assertive communication skills are key in discussing economic empowerment and rights.** Girls can practice having conversations with more supportive allies first and build their way up to more challenging ones.

TIPS!



## TIPS FOR FACILITATORS

- Take a look at the scenarios on **Facilitation Sheet BEE4** and make sure they apply to the girls in your group. Feel free to replace with common scenarios that girls might experience in their own lives.

## BEFORE YOU BEGIN

- Copy the economic influence diamond from Handout BEE-E onto a flipchart.
- Copy the **Key Messages** onto a flipchart.
- Print **Facilitation Sheet BEE4** and cut apart scenarios.



## STEPS TO FOLLOW:

### In plenary/individual: Ranking economic influences (20 mins)

1. Take out a flipchart with the economic influence diamond on it. Explain you will rank the people that influence the economic life of the girl they named in **Activity BEE1** from “most influential” to “least influential” from top to bottom as well as “most supportive” to “least supportive” from right to left.
2. Ask girls to give examples of people who might have economic influences on (NAME) s life, such as parents, teachers, siblings, grandparents, boyfriends, etc.
3. For each example, ask the volunteer to place the person on the diamond according to how influential and supportive they might be. For example, someone who is both very influential and very supportive would go towards the top right of the diamond, whereas someone very influential but not very supportive would go at the top left.

**TIP!** At every response, try to get also an explanation of how someone could influence a girl. For instance, a father could decide the girl gets education but he can also decide she doesn't need it or she needs to get married soon. A teacher might ignore the girls in a classroom, or she might encourage and support them!

4. Next, pass out **Handout BEE-F: My Economic Influences** and ask girls to fill in their own diamond with influences in their lives. Each girl s diamond will look slightly different, depending on who their allies and influences are. Give them 5-7 minutes to fill in their diamond
5. Come back together and ask girls to look at the people who are in the top right section of their diamond (between “most influential” and “most supportive”). These are their strongest allies and the best people to go to for support in their economic empowerment journey. Ask for a few girls to share out who these people are for them, if they want to.
6. Then, ask girls to look at those on the far left of their diamond. These people are more likely to hinder their journey and could even be risks to their economic empowerment. It is good to be aware of this, and to share with someone who they trust if they ever feel like they are being held back or pressured into unsafe economic behaviour.

### In plenary/Groups: Starting a conversation on economic empowerment (20 mins)

7. Next, ask girls to share examples of how they communicate with the different people identified in the previous exercise. Lead a discussion by asking:
  - Who on your diamond is easiest to talk to? Who is the most difficult
  - What do you remember from the module on Being Assertive? What are the three types of communication?
  - How could you use those skills to talk to some of the people on your diamond?
8. After a few minutes, summarize. Stress that the people near the top of their diamond, who are most influential, could help them be more in command of their economic destiny and make better economic decisions. Sometimes, though, they are too busy or hold too strongly onto old beliefs about gender inequality to be supportive. Explain that they are now going to practice being assertive and starting conversations with some of the influential people in their lives.

9. Ask participants to split into 5 groups and pass out a scenario from **Facilitation Sheet BEE4 Economic Conversation Scenarios**. Explain that they will now prepare a skit about starting a conversation on economic empowerment with them. One girl will play the person needing convincing, and the rest of the girls will play the girl and her allies. Ask them to pretend that they are somewhat difficult to convince, so they will need to make strong arguments to make their case. Allow 5-7 minutes to prepare.
10. Come back together and ask each group to present their skits. After each presentation, ask the audience for feedback:
  - Was the argument convincing?
  - What other facts and examples could be helpful in this situation?
  - Is this a realistic scenario? Why or why not?
11. Congratulate participants for using their assertive communication skills to stand up for their right to economic empowerment and encourage girls to be persistent and creative in their conversations with their allies, but to also always ensure they are safe having these conversations. Encourage them to have more difficult conversations in a group or with supportive allies by their sides, instead of alone.



#### In plenary: Wrap It Up! (5 minutes)

12. Post the flipchart with the **Key Messages** written on it and address any further questions from participants.
13. To wrap it up, ask girls to fill in the sentence at the bottom of **Handout BEE-4** and explain their **take-home assignment**. They could use one of the topics they practiced today, or another one that is important to their own life.



**Spread the word!** Start a conversation about economic empowerment for girls with one of your identified potential allies from today's activity. Be strong and assertive and use the skills you practiced in today's activity!

## FACILITATION SHEET BEE4: ECONOMIC CONVERSATION SCENARIOS



**Instructions:** Cut scenarios out along the dotted lines and pass one out to each group.



Talking to a father about the importance of sending daughters to school and ensuring they have the same opportunities as their sons.



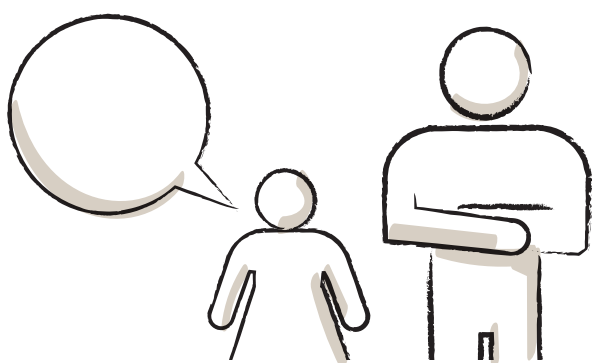
Talking to a mother about the need to share reproductive labour (work in the home) with male family members and/or to be paid or given an allowance for that work.



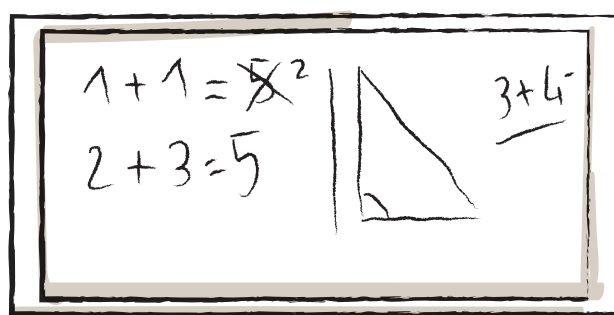
Talking to a grandmother about passing on a skill with which to generate an income.



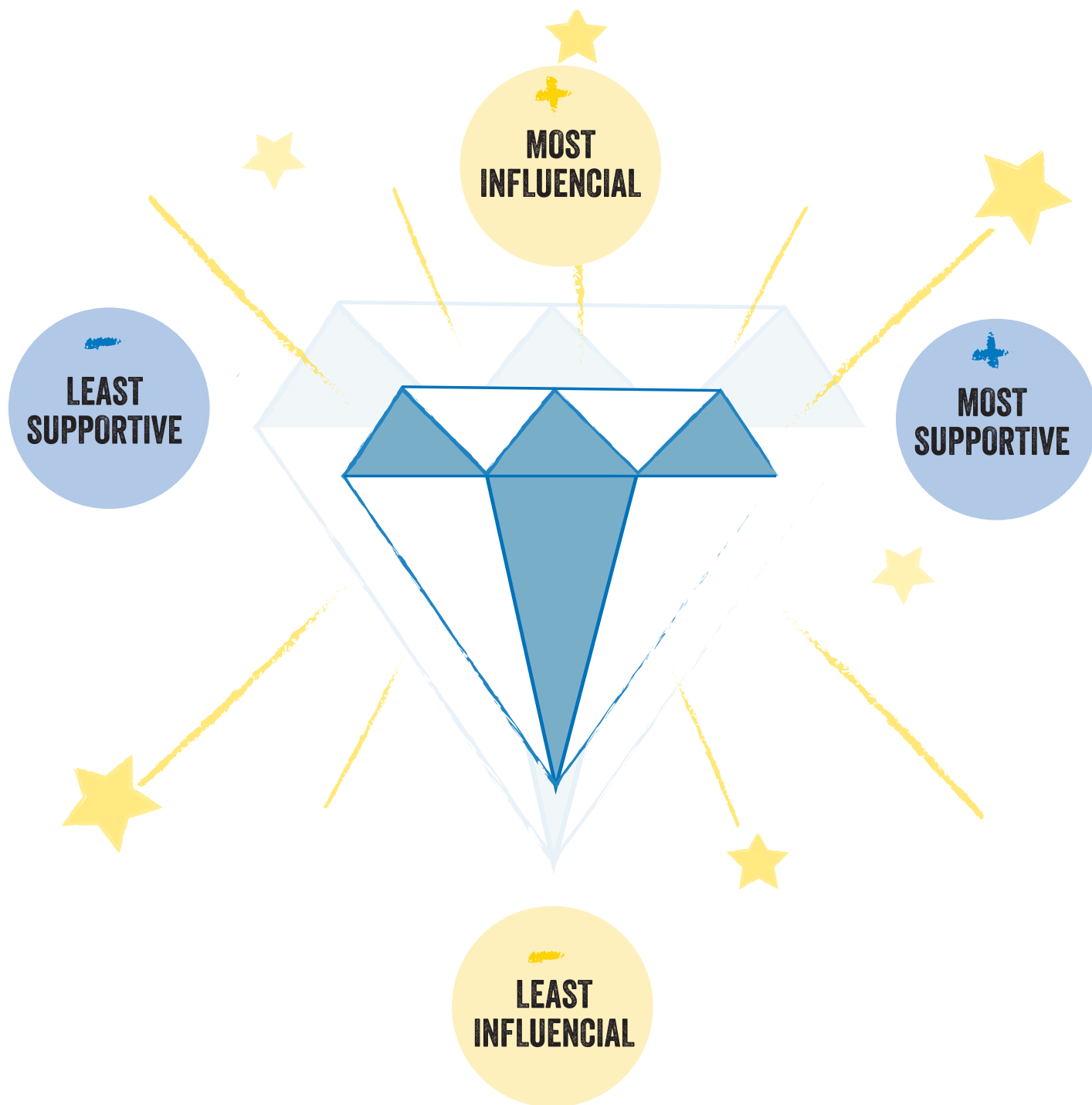
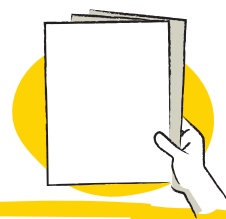
Talking to a grandfather about starting a savings account for her at the bank.



Talking to a math teacher about giving equal attention and support to girls and boys in the classroom.



## HANDOUT BEE-E: MY ECONOMIC INFLUENCES



**Spread the word!** As a take-home assignment, commit to talking to one of your most supportive and influential allies about why economic empowerment is important for girls. Write your idea below:

Before the next session, I will talk to \_\_\_\_\_ about \_\_\_\_\_.



# ACTIVITY BEE5: ROLE MODELS LIKE ME

In this activity, girls will hear from a female role model and example of economic success in their own community and have a chance to ask questions. Then, they will identify which traits and skills allowed this woman to be successful as well as the challenges she faced and contributions she makes to the larger community. Finally, they will think about the traits and skills in themselves that will help them be successful economically. As a **take-home assignment**, girls will talk about the role model with a friend or ally.

## OBJECTIVES

- To identify role models and successful cases of economic empowerment in girls' immediate environment.
- To reflect upon challenges and opportunities available in girls' own community.
- For girl to recognise themselves as totally capable of making an economic/productive contribution to society.



ALL AGES



55  
MINUTES

## WHAT YOU NEED

- Flipchart
- Markers
- Clean, empty jars
- One or more women role models
- **Handout BEE-G: My Role Model and Me**



## LINKS TO KAPS

- Can identify role models and successful cases of economic empowerment in her immediate environment.
- Realises the potential for achieving economic security even amidst hardship.
- Recognises herself as totally capable of making an economic/productive contribution to her community.



## KEY MESSAGES

- **Every girl and woman has the potential to make a productive economic contribution to society.** Finding and sharing examples of those who are succeeding and seeing them as role models can help show the path forward.
- **Economic security and advancement can be realised even in difficult circumstances.** Personal traits, skills, and support networks can help overcome barriers and resistance and provide the opportunity for success.



## BEFORE YOU BEGIN

- Preparing this session will require some fieldwork. You may find successful cases of economically empowered women by walking around the neighbourhood or asking local leaders, microfinance institutions, NGO's, churches, local businesses, etc. Good role models/successful cases of economic empowerment are those who took the opportunities that came their way and made non-stereotypical choices. Once identified, make sure to have a previous talk with the woman/women and ask her/them to prepare some points about setting goals, managing money wisely, setting goals, using a support network, etc. It is also imperative that the woman shares challenges faced, as well as whether and how her productive and reproductive labour are shared in her home and family.
- Prepare a flipchart with the **Key Messages** written on it.



## TIPS FOR FACILITATORS

Bring a few extra clean, empty plastic jars for any girls who forgot or were unable to bring their own.

- If finding a successful case in the community is impossible, you may have access to videos of successful cases at local microfinance institutions, cooperatives, non-profits, etc. As a last resort, you can pretend you are a local entrepreneur, drawing on successful stories and people that you are familiar with. You can always ask your Plan field officers for support with these resources.

For greater effectiveness, this activity requires follow-up one month later. If the module is still being implemented, please arrange with other facilitators for a 30-minute session in which girls will be asked to share and review their experiences with savings. Make sure to bring small gifts to give to those who saved the most and/or reached their short-term goal.

## STEPS TO FOLLOW:

### In plenary: Welcome and introduction (5 mins)

1. Welcome the girls and lead a brief discussion on their take-home assignment to talk with an ally about economic empowerment. Ask:
  - Is she educated?
  - How did it go?
  - Was it a successful conversation?
  - How could it have gone better? Are there any other resources you need?
2. Encourage girls to continue to have these conversations with people who influence their economic lives. With practice, their confidence and their support network will continue to grow

### In plenary: Presentation of an economically successful local woman (20 mins)

3. Next, introduce the guests that are about to present or the videos you found. Be sure to say something about their background, where they grew up and which school they attended, or any other traits that will connect them to the participants.
4. Give the speaker 10 minutes to present to the girls about their own economic journey, including their struggles and successes.
5. Moderate a Q&A session with the girls, letting them take the lead. If they are shy at first, start off with some simple questions of your own, but encourage the girls to take over as soon as possible. Be sure to touch on the following topics: societal, familial and peer responses, how gender roles are challenged in her home and work life, barriers faced and how they were overcome, and tips for money management and economic success.
6. Thank the guest(s) with applause.

### In small groups: What's in a role model? (15 mins)

7. Next, break into small groups and ask the girls to think about what they just heard and identify some specific traits that make this woman a role model of economic empowerment. Ask each group to have a note taker write or draw the traits they identify. Use the following questions to get their brainstorming started:
  - Is she educated? Is she imaginative? Is she resourceful?
  - Does she set goals? Does she save?
  - Does she have a support person or persons?
  - Is she committed to the betterment of the community?

8. After a few minutes, ask girls to think about their role model's place within the community. List some of the contributions she makes to the community, such as selling quality goods, employing or supporting other women and young people, providing for her family, or encouraging other parents to send their girls to school.
9. Finally, ask the small groups to think about the challenges she faces or has faced, and to write them down. These might be attitudes from the community or her own family, or lack of resources, such as access to land or financial institutions

**TIP!** Facilitators and guest speakers can circulate through the small groups at this time to answer questions and help girls think of examples.

10. Ask a presenter from each group to share out 2-3 of their answers for each section. Make sure to write all answers on a flipchart and leave it on display for the next step

**In Pairs: I got it, too! (10 mins)**

11. Now, ask girls to sit in pairs. Pass out **Handout BEE-G: My Roles Model and Me** and ask them to fill the chart for themselves before discussing it with their partner.
12. Use the last 5 minutes to discuss their answers with their partners. If time, each participant can also share out to the group one trait they have in common with the role model.

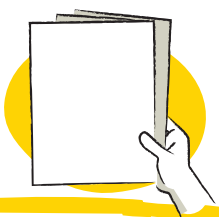
**In plenary: Wrap it up! (5 mins)**

13. Post the flipchart with the **Key Messages** written on it and address any further questions from participants.
14. To wrap up, introduce the **take-home assignment** to the girls, and ensure they understand their task before they leave.
15. Before they leave, remind girls that the next session is the last one in the economic empowerment module. You will be celebrating everyone's progress on their savings in their piggy banks, so please remember to bring piggy banks with them next time!



**Spread the word!** Choose one ally, such as a friend, family member, or teacher to tell about the woman role model you learned about today. Make sure to share which traits you liked most about her, and which traits you have in common with her! Then, ask your ally if they have an example of another woman they know who is economically successful, and ask to hear more about her.

**HANDOUT G:**  
**MY ROLE MODEL AND ME**



**THREE TRAITS I LIKED MOST ABOUT HER**

1.	
2.	
3.	

**THREE TRAITS WE HAVE IN COMMON**

1.	
2.	
3.	

THREE TRAITS I'D LIKE TO HAVE		HOW WILL I DEVELOP THEM	
1.			
2.			
3.			



# ACTIVITY BEE6: FINDING SOCIAL SUPPORT

Girls begin by checking in on their savings progress from third week. Next, girls will explore local institutions and organizations with the potential to support their economic empowerment. Then they will fill out their economic empowerment map and commit to following it. Finally, they celebrate!

## OBJECTIVES

- To recognize organisations and mechanisms that support girls' economic empowerment.
- To know where to go for resources in their path to economic empowerment.
- For girls to recognize themselves as individuals totally capable of making an economic/productive contribution to their community.



ALL AGES



50  
MINUTES

## WHAT YOU NEED

- A few coins
- Brochures and/or representatives from local institutions
- Handout BEE-H: My Map to Economic Empowerment
- Handout BEE-I: Key Messages for Being Economically Empowered
- Copies of Handout BEE-A: Asset Chart



## LINKS TO KAPS

- Knows about organisations and mechanisms that could support her economic empowerment.
- Can identify and access resources in her path to economic empowerment.
- Is committed to building skills to support her financial independence



## KEY MESSAGES

- **Even in a setting of economic domination, there are organisations and resources that can support a girl's economic empowerment.** First girls must learn where they are, then they must act to utilize them.
- **Through building assets, girls can walk their own journey towards economic empowerment.** Assets girls can build include support systems, financial skills, education, health and personal traits.



## BEFORE YOU BEGIN

- Before starting this session, go around the community gathering resources for participants. Make sure to find information relevant to the girls in your group. For example, younger girls may be more interested in savings clubs, after school clubs and activities whereas older girls may be more interested in income generation, credit and money-raising activities. The success of the activity depends on the appropriateness of the information gathered. It will be highly desirable to get representatives of these institutions to participate in the session.
- Organize the meeting venue so it looks like a "job fair," with booths for every institution. If the representatives are there, ask them to stand behind their booths and answer questions.
- Print out small diplomas or certificates with the name of each participant, indicating that they completed a cycle on economic empowerment and now have a map to guide them. Alternatively, it could be a certification that "participant X" is good at " " and capable of reaching her economic goals. This will be a token they could keep close to their bed/desk to remind them of what they learned in this module.



## TIPS FOR FACILITATORS

- Think outside the box when gathering resources – are there technologies in your area that girls can easily access, such as mobile phone apps or text-in banking services? Are there any new laws or government organisations dedicated to girls and women's economic advancement? Is there someone you could invite who could come and share these options with the group?

## STEPS TO FOLLOW:

### In plenary: Savings awards (10 mins)

1. Welcome girls to the last activity of the **Being Economically Empowered** module.
2. Ask girls to take their piggy banks out and put them where everyone can see them. Lead a brief discussion on how the savings has been going for the girls. Ask:
  - Have you reached the SMART goal you set?
  - If not, what can you change in order to get there?
  - If so, what is your next SMART goal?"
3. Then tell them you will all walk around the room and check out their piggy banks. There will be a prize for most creative, most full so far and for the owner that can remember the most tips for saving more and spending less. Ask girls to choose their favourite of each category.
4. With the help of the girls, vote for each category. Clap for the winners and insert some coins as their prize. The idea is not to put too much, just something that will inspire girls to save.

### In plenary: Map to economic empowerment (5 mins)

5. Next, hand out the **Handout BEE-H: My Map to Economic Empowerment** and explain how to use it. Based on what they've learned in the previous sessions they will be able to fill certain aspects of it, like the skills they'll grow, the people they need, the things to avoid and their goals.
6. Ask girls to bring out **Handout BEE-A: Asset Chart** if they still have it or pass out copies to remind them of different assets they might have or hope to have. Ask girls if they remember what "assets" are and share the following definition: *Assets are useful or valuable things, persons or qualities that can support someone in reaching their goal.*
7. Give them 5 minutes to begin to fill out their map

### In plenary: Business round (20 mins)

8. Explain that in order to progress on their path, they'll need to gain and build their skills. There are places for them to do that.
9. Invite them to go around the "fair" and learn about the options in their community. Ask them to write down on their map the places they want to go to develop their skills.

### In pairs: Plan check-up (10 mins)

10. Once they finish their round, ask girls to sit in pairs to examine their maps. Ask one girl to present her map to her partner, and the partner to note if the plans are realistic and specific and if they could be attainable in the following years.
11. Give them 5 minutes to do so, and then have them switch and have the other partner present.

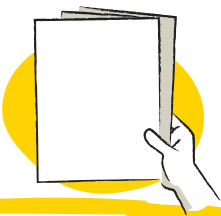
### Individually: Map to economic empowerment (5 mins)

12. Next, ask them to fill the two lines of the map, "I am good at" and "I will be better at." For example, "I'm good at" could be creating relationships with people, calculating figures, or listening and "I will be better at" will relate to the traits girls stated they'd like to develop in the previous activity.
13. Make a full round around the group allowing girls to share their answers. Clap after each intervention.

### In plenary: Wrap it up! (5 mins)

14. Thank all participants. Ask them to keep their goals in mind moving forward and to have their map handy so they can remember how to avoid the poverty cycle.
15. Open the floor for further reflection on economic empowerment, focusing on what they have learned and what has changed or will start changing in their lives after this module.
16. Pass out **Handout BEE-I: Key Messages for Being Economically Empowered** and share the **Key Messages** from this activity with the group and go through the rest of them again as well, going around the circle and asking girls to take turns reading. Answer any outstanding questions.
17. Celebrate that they now have a map to their own economic empowerment with a symbolic ceremony.

HANDOUT BEE-H:  
MY MAP TO ECONOMIC EMPOWERMENT



MY ASSETS

ME IN THE  
FUTURE

WHERE I'LL GO TO  
DEVELOP SKILLS

SKILLS I'LL BUILD

PEOPLE I'LL NEED IN  
MY JOURNEY

I WILL BE BETTER AT

I AM GOOD AT

MY LONG TERM GOAL

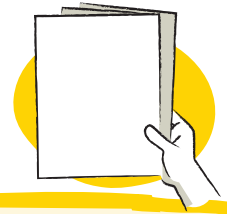
WHAT I'LL NEED TO AVOID

MY SHORT TERM GOAL

ME NOW



## HANDOUT BEE-I: KEY MESSAGES FOR BEING ECONOMICALLY EMPOWERED



**Girls have the same right and ability as boys to work and earn money.** It is the system, and not the fact of being male or female, that limits what girls can achieve economically – and systems can change!

**Economic empowerment is comprised of the ability to succeed economically and the power to make economic decisions.** Girls, their families, their communities, and institutions have a variety of influence over these factors.

**There is a cycle that keeps girls in poverty, which is an outcome of gender inequality.** It's related not just to girls' economic situations, but also social and political dynamics including beliefs, education, health, sexual and reproductive rights, power dynamics, and more.

**Girls have options for breaking the cycle of poverty.** With the right support, girls can and must take steps to escape the cycle and change their future.

**Girls will have economic options and opportunities in their future.** To be able to take advantage of them, it is crucial to start developing certain skills and attitudes now.

**Setting goals and saving money are important tools for economic empowerment.** Getting into the habit of savings is a good way to enforce the discipline, economic advancement and decision-making skills that girls need to succeed economically.

**Girls have allies who can support them in their economic empowerment journey.** A good first step is to identify those who can be influential and supportive and to start a conversation about economic empowerment.

**Assertive communication skills are key in discussing economic empowerment and rights.** Girls can practice having conversations with more supportive allies first and build their way up to more challenging ones.

**Every girl and woman has the potential to make a productive economic contribution to society.** Finding and sharing examples of those who are succeeding and seeing them as role models can help show the path forward.

**Economic security and advancement can be realised even in difficult circumstances.** Personal traits, skills, and support networks can help overcome barriers and resistance and provide the opportunity for success.

**Even in a setting of economic domination, there are organisations and resources that can support a girl's economic empowerment.** First girls must learn where they are, then they must act to utilize them.

**Through building assets, girls can walk their own journey towards economic empowerment.** Assets girls can build include support systems, financial skills, education, health and personal traits.

## **PLAN INTERNATIONAL**

Plan International Headquarters.  
Dukes Court, block A, Duke Street,  
Woking, Surrey. GU21 5BH.  
United Kingdom.

Tel: (+44)1483 755 155  
Fax: (+44)1483 756 505

[www.plan-international.org/girls](http://www.plan-international.org/girls)

