



# ISHAKA

## Toolkit



A Guide to Girls' Economic and Social  
Empowerment through a Solidarity Group  
Savings and Loan Platform



## How to contact us:

CARE USA  
151 Ellis Street Northeast,  
Atlanta, Georgia, 30303 USA  
[www.care.org](http://www.care.org)

CARE International Burundi  
Route Rumonge, Avenue Mwezi Gisabo 30  
BP 6424 Bujumbura, Burundi

Michelle Carter  
[michelle.carter@co.care.org](mailto:michelle.carter@co.care.org)

Rosa Singer  
[rsinger@care.org](mailto:rsinger@care.org)

---

**Copyright © 2012 Cooperative for Assistance and Relief Everywhere, Inc.**

Not-for-profit and governmental organizations devoted to promoting quality empowerment programming for girls may reproduce this publication, in whole or in part, provided the following notice appears conspicuously with any such reproduction: "ISHAKA Toolkit: A guide to girls' economic and social empowerment through a solidarity group savings and loan platform. Copyright © 2012 Cooperative for Assistance and Relief Everywhere, Inc. (CARE). Used by permission."

# ISHAKA

## Toolkit

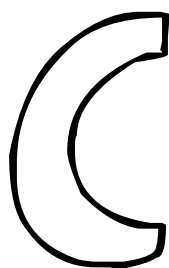
A Guide to Girls' Economic and Social  
Empowerment through a Solidarity Group  
Savings and Loan Platform

By:  
Rosa Singer - CARE USA

**Oversight and Coordination:**  
Michelle Carter (CARE Burundi)

**Design and Layout:**  
Roberto Morales (2insite.com)

# Acknowledgements



capturing and consolidating all that Ishaka offers as a model for other practitioners was made possible given the contributions of many people, particularly CARE Burundi leadership, Ishaka project staff, and partners. This toolkit is truly a reflection of their expertise, learning, and experience gained over three years and seven months of Ishaka programming and an unwavering commitment to girls' empowerment.

First, many thanks to CARE Burundi leadership and all of the Ishaka project staff. A very special thank you to those who spent hours upon hours supporting this toolkit by answering questions, facilitating and explaining materials and methods, and coordinating and attending meetings, field visits, and partner visits. These people include: Michelle Carter, Aline Rivuzimana, Yawo Douvon, Aloys Mateba, Alexis Macumi, Idrissa Halidou, Thermie Niyokwizera, Chantal Kinyata, Brigitte Nshimirimana, Marie Rose Ntamakiriro, and Odette Kanyange. The CARE Burundi team also received great support from Lauren Hendricks, Erin Geiger, and amazing passion and commitment from Rosa Singer throughout the life of the Ishaka project.

Thank you to our international partner Microfinance Opportunities (MFO) for their engagement developing an adapted and simplified financial literacy training curricula to incorporate into the solidarity group training for girls. Those tools are featured and replicated here. We would also like to thank our local partners for Ishaka's success with crosscutting programming and the training tools that were developed. We know they will be useful to others in their pursuit of girls' empowerment. Those partners include: ABUBEF (*Association Burundaise pour le Bien-Être Familial*; Burundian Family Welfare Association) for sexual and reproductive health (SRH) and HIV/AIDS education and access to clinical services; ABEJA (Burundian Association for the Education of Youth and Adults) for life skills; APDH (*Association pour la Paix et les Droits de l'Homme*; Association for Peace and Human Rights) for human rights training and advocacy; REJA (*Réseau des organisations de Jeunes en Action pour la paix, la réconciliation et le développement*; Youth Action Network for Peace, Reconciliation and Development) and JJB (*Jeunesse Jumelage Burundais*) for engaging men and boys as positive change agents (PCAs); and Tubiyage Association for community theater. We also want to thank Freeplay Foundation for the radios and training to support girls' financial literacy education. The International Center for Research on Women (ICRW) was also helpful with monitoring and evaluation (M&E) during initial stages of the project.



The clear and useful *"Village Savings and Loan Association (VSLAs) Programme Guide: Field Operations Manual. Version 3.2. Copyright © 2009 VSLA Associates"*, largely inspired the format and delivery of the content in this toolkit pertaining to savings and loan methodology. Thank you Hugh Allen of VSL Associates LTD for granting CARE permission to leverage this tool for girls' economic empowerment.

Certainly, Ishaka and this toolkit would not be possible without the generous support of the Nike Foundation, a valued CARE partner. We greatly appreciate their shared commitment to girls' empowerment, and especially thank Yohannes Wolday (Portfolio Manager, Nike Foundation) for championing Ishaka. We also thank Western Union for its support of girls' life-skill development in the Ishaka project, as well as CARE USA's girls' leadership initiative, which supported leadership development for out-of-school girls.

Photographs in the toolkit were taken by Martina Bacigalupo, CARE Burundi staff, and Rosa Singer. Thank you also to Hayley Poole for her keen copy-editing skill.

Finally, we outpour our gratitude and recognition for the more than adolescent girls who participated in Ishaka. They made the commitment, and their "ishaka" – courage for the future – inspires us!



# Table of Contents

Acronyms and Terms	8
List of Tools	9
Introduction	10
Section 1	<b>Getting Started</b> 16
1.1	Operations Cycle 18
1.1.1	<i>Preparatory Phase</i> 19
1.1.2	<i>Intensive Phase</i> 19
1.1.3	<i>Development Phase</i> 20
1.1.4	<i>Maturity Phase</i> 22
1.2	Staffing and Supporting Your Project 23
Section 2	<b>Preparatory Phase</b> 25
2.1	Raising Awareness 27
2.2	Recruitment and Registration 31
2.3	Meeting Guide 33
Section 3	<b>Economic Empowerment</b> 37
3.1	Introduction and Methodology in Solidarity Groups 38
3.2	Tips and Tools 39
3.3	Materials 43
3.4	Launching Solidarity Groups 46
3.5	<b>Nawe Nuze Training Modules</b> 51
3.5.1	Lesson 1: Life as a Solidarity Group 52
3.5.2	Lesson 2: Establishing the Rules that Govern Solidarity Group Activities 63
3.5.3	Lesson 3: Savings in Nawe Nuze Solidarity Groups 81
3.5.4	Lesson 4: Loans in Nawe Nuze Solidarity Groups 96

	3.5.5 Lesson 5: Increasing Funds through Income-Generating Activities (IGAs) or Profit-Making Projects	<b>102</b>
	3.5.6 Lesson 6: Conflict Prevention and Resolution	<b>123</b>
<b>Section 4</b>	<b>Social Empowerment</b>	<b>132</b>
	4.1 Introduction	<b>133</b>
	4.2 Getting Started	<b>133</b>
	4.3 Sexual Reproductive Health (SRH), HIV/AIDS Education and Clinical Service Access	<b>136</b>
	4.4 Life Skills	<b>165</b>
	4.5 Human Rights Training/Education and Advocacy	<b>171</b>
	4.6 Engaging Men and Boys as Positive Change Agents (PCAs)	<b>176</b>
	4.7 Alternative Delivery Mechanisms	<b>186</b>
<b>Section 5</b>	<b>Monitoring and Evaluation</b>	<b>189</b>
<b>Section 6</b>	<b>Stories of Impact</b>	<b>213</b>

# Acronyms and Terms

ABEJA	Burundian Association for the Education of Youth and Adults
ABUBEF	Association Burundaise pour le Bien-Être Familial; Burundian Family Welfare Association
ADM	Alternative Delivery Mechanism
APDH	Association pour la Paix et les Droits de l'Homme; Association for Peace and Human Rights
CA	Community Agent
CARE	Cooperation for Assistance and Relief Everywhere
CBO	Community-Based Organization
FC	Field Coordinator
FS	Field Supervisor
HIV/AIDS	Human Immunodeficiency Virus/Acquired Immune Deficiency Syndrome
IGA	Income-Generating Activity
ISHAKA	“Courage for the Future” in Kirundi (and project name)
M&E	Monitoring and Evaluation
MBE	Men and Boys’ Engagement
MFO	Microfinance Opportunities
NGO	Non-Governmental Organization
NN	Nawe Nuze, meaning in Kirundi “come join us” (CARE Burundi’s Village Savings and Loan Association methodology)
PCA	Positive Change Agent
PL	Project Leadership
PM	Project Manager
PMP	Profit-Making Project
REJA	Réseau des organisations de Jeunes en Action pour la paix, la réconciliation et le développement; Youth Action Network for Peace, Reconciliation and Development
SG	Solidarity Group
SRH	Sexual and Reproductive Health
ToT	Training-of-Trainers
VSLA	Village Savings and Loan Association

# List of tools

TOOL 1-1	ISHAKA Operations Cycle	18
TOOL 2-1	Preparatory Phase Part I: Raising Awareness and Support from Leadership	27
TOOL 2-2	Preparatory Phase Part II: Direct Meetings with Community Members and Girls for Orientation, Recruitment, and Registration	28
TOOL 2-3	Detailed Meeting Guide	33
TOOL 3-1	Example Schedule for a Five-Day Nawe Nuze Training Workshop for Staff	41
TOOL 3-2	Nawe Nuze Lessons for Solidarity Groups	51 - 131
TOOL 4-1	Outline of SRH Training Guidebook Content	144
TOOL 4-2	Sample schedule for ToT workshop	159
TOOL 4-3	Examples of songs to reinforce lessons	164
TOOL 4-4	Pre and Post-test Life Skills Training Questionnaire	166
TOOL 4-5	Example outline of life-skills module on sexual violence	168
TOOL 4-6	Field Coordinator Guide for identifying men and boys to be PCAs	180
TOOL 4-7	Example of training content, lessons, and objectives for PCA's	181
TOOL 4-8	Example Agreement for PCAs	185
TOOL 5-1	Ishaka Monitory and Evaluation Matrix	191
TOOL 5-2	Solidarity Group Monitoring Book	202
TOOL 5-3	Monitoring Form - Solidarity Group Functionality Assessment Matrix	210
TOOL 5-4	Monthly Narrative Field Field Report Form	212

# Introduction

## Why an **ISHAKA** **Toolkit** ?

It is now well recognized and documented in the international development community that “the poor can save”.

Programs that have utilized Village Savings and Loan Association (VSLA) methodologies have demonstrated this time and time again. However, “the poor” in this context typically refers to adults.

**Less explored has been whether poor, vulnerable, and marginalized adolescent girls can save, take out loans, be financially literate, and start and maintain a profitable business.**

What about exploring whether adolescent girls can do all of those things and simultaneously improve competencies and choices related to sexual and reproductive health, life skills, and human rights awareness?

If you are curious, committed, and determined, like CARE, then this toolkit is for you!

Based upon the Ishaka project model, the Ishaka Toolkit is a practical, hands-on guide geared toward NGOs. It provides step-by-step suggestions on how to develop a solidarity group (SG) savings and loan program for girls that also includes financial literacy and income generating activity (IGA) components. It further incorporates social empowerment through training in sexual and reproductive health (SRH), life skills, and human rights, as well as men and boys’ engagement and access to clinical services. It is intended for practitioners interested in replicating and adapting the model for girls in various contexts.

### Project Background

With the generous funding of the Nike Foundation, CARE International in Burundi developed and implemented the Ishaka (Courage for the Future) project model for 43 months between 2008-2011. Targeting some of the most marginalized urban and rural girls, specifically in Bujumbura and Gitega, the overarching objective of Ishaka was to contribute to the economic and social empowerment of girls 14-22 years old.



This overall objective has three underlying, specific objectives for impact:

- **Agency** (individual skills and capacities): To build the capacity and individual skills of girls so they access financial services and make appropriate choices that ensure their economic and social security.
- **Relations** (social networks): To strengthen social networks and safety of adolescent girls through their participation in solidarity groups.
- **Structures** (institutional, cultural and policy structures): To address cultural norms in order to allow girls access to formal and informal financial services and to enable girls to make appropriate choices in relation to the use of their own resources.

Through this project, Ishaka CARE reached over 12,290 girls of various profiles, including those who were literate and illiterate, in and out of school, married, divorced, co-habiting, and single mothers. The majority of participants were urban girls living in Bujumbura. A smaller number of girls were included from rural Gitega. All of these girls increased their economic security via the savings in SGs, and formed new alliances through which they have become more effective at confronting and addressing their financial and social concerns.

## Ishaka's Methods and Strategy for Empowerment:

Economic and social empowerment are intrinsically tied. For the purposes of this toolkit, however, we have divided the methods into categories that are consistent with the labeling of the strategy and project components throughout the project lifetime. They are as follows:

### Economic Empowerment

- Girls form voluntary, self-selected, solidarity groups (SG). They receive weekly training in Nawe

Nuze (NN) – the savings and loan, income generation, financial literacy, and the SG platform, systems and governance. They save weekly and take out loans for income-generating activities, which they pay back with interest.

### Social Empowerment

- Through the SG platform, girls develop strong social bonds, feelings of security, and greater confidence. In that space, they receive training in sexual and reproductive health (SRH), life skills, and human rights.

### Address Normative and Structural Barriers

- Men and boys in girls' lives or communities who exhibit beliefs and practices contrary to traditional gender norms are engaged as Positive Change Agents (PCA) to give trainings and speak publicly to other men and boys. CARE also worked with rights/advocacy campaigns, government, and local partners to obtain birth certificates of girls' children.

While the sections in this toolkit leverage each of these components, the SG platform and Nawe Nuze savings, loan, and financial literacy approach are the heart of Ishaka, and at the core of replicating the suggested methodology.

This model has demonstrated change and impact on girls' lives. Economically, girls were able to improve their ability to manage money and meet basic needs. Over USD\$38,000 was saved by 11,577 girls within 613 SGs, and over USD\$32,872 was granted in loans to 4,696 girls in those SGs for their income-generating activities (IGA). With training in IGAs and profit-making projects (PMP), 9,030 girls, 78% of the 11,577, generated approximately USD\$146,390. This is income above and beyond what is saved by the SG, and thus is supporting girls' household

needs. Now, with greater financial independence, many girls are no longer engaged in formal or informal transactional sex, nor are they dependent on others, particularly men and boys, to meet their basic needs.

Regarding social empowerment, girls commonly expressed the incredible social value of SGs, which provided them with mutual support, solidarity, advice, safety, and friendship. Girls attributed much of their newfound confidence to being part of the SG. Girls also demonstrated greater SRH knowledge, awareness of their human rights, and usage of family planning methods. They developed more effective communication skills, greater self-confidence and self-respect, and express improvements in their relationships within families and communities. Some of our findings in the final evaluation included:

- The percentage of girls never invited to social events decreased from 29.78% to 6.6% in Bujumbura and from 26.59 to 0% in Gitega.
- The average age for girls' beginning to have sexual intercourse increased from 15.60 years to 16.58 years in Bujumbura and from 16.20 years to 18.35 years in Gitega.
- The average age of a girls' pregnancy increased from 16.72 years to 17.92 years in Bujumbura and from 17.7 years to 18.98 in Gitega.
- The average age of a girls' marriage increased from 16.35 years to 17.86 years in Bujumbura and from 16.18 years to 19.95 years in Gitega.
- The percentage of beaten girls decreased from 31.87% to 20.9% in Bujumbura and from 22.15% to 4.9% in Gitega.
- The percentage of girls who have freedom of movement increased from 47.86% to 96.30% in Bujumbura and from 41.27% to 97.90% in Gitega.

Additionally, normative and structural barriers addressed, particularly among males, showed greater respect for girls, and improved perception of girls within the community. Our final evaluation qualitatively found that changes in girls' behavior via Ishaka were positively recognized within the communities. Girls' participation in IGAs generated greater esteem and value for them in the community. Girls were in higher demand to help resolve conflicts among young people, and for income-generating labor. Boys and young men in the community even began looking to girls for their leadership and mentoring to establish their own SGs for savings and loan activity. Finally, our advocacy efforts to obtain birth certificates for girls' children were also very successful. As a result, children gained access to free primary school, and children under five years gained access to free medical care, thus securing their futures and easing the burden on girls – their mothers – at the household level.

- In closing, by sharing the Ishaka Toolkit with you, we hope that the model will be used by your organization to empower girls economically and socially. We offer you our experience and learning, and wish you and the girls you serve "Courage for the Future"!

ISH!

ISH!

ISHAKA!



# ISHAKA IN THE MEDIA

## Articles and Reports

To learn more about Ishaka's impact from girls themselves and project enthusiasts who have seen its success, check out the following media links.

## ISHAKA

Child mothers in the heart of Africa find a way to carry on against the greatest odds.

See video

<http://www.youtube.com/watch?v=xwqTxssbBLU>

## ISHAKA

A film documenting CARE Burundi's Ishaka project, which in partnership with Nike Foundation and the Girl Effect is working to improve the lives of urban girls in Burundi.

<http://www.youtube.com/watch?v=PoaCOdOW32A>

See video

## HUM NEWS

A Small Cash Box Powers Up Girls in Burundi (Report)

*July 14, 2011*

See Link

<http://www.humnews.com/hum-news/2011/7/14/a-small-cash-box-powers-up-girls-in-burundi-report.html>

## dailyBRINK

Florence's Story: Modern Mother. Topic: The Struggle of Young Mothers. Introduction by Emily Brew.

<http://www.dailybrink.com/?p=1882>

See Link

## dailyBRINK

Dorothee's Story: Small-Business Owner. Topic: Business and Financial Independence. Introduction by Emily Brew.

See Link

<http://www.dailybrink.com/?p=1873>

# Section 1

## GETTING STARTED



# Getting Started

## 1.1 Operations Cycle

**Objective:** The objective of this section is to provide you with a map for planning implementation through a phased, time sensitive, and milestone-oriented approach.

**Introduction:** From raising awareness to solidarity group (SG) independence, the Ishaka schedule of operations follows an estimated 14-month period. There are four main phases to Nawe Nuze (NN), the economic empowerment methodology. The phases define SG functionality, the operations cycle, and the phasing in of social empowerment trainings.

SG members commit to a 12-month (one year) cycle during which they meet weekly and carry out savings, loan, and income-generating activities (IGAs) utilizing the Nawe Nuze methodology. After 12 months, an SG is considered independent. That is also the time when the SG's savings and loan cycle ends, and a new cycle begins.

For your guidance, the four phases of implementation are described below and via the subsequent diagram. They consist of the following:

- 1) Preparatory Phase
- 2) Intensive Phase
- 3) Development Phase
- 4) Maturity Phase

### Flexible Planning

*These phases are estimated periods for Nawe Nuze and the incorporation of social empowerment trainings based upon the Ishaka project experience. You are encouraged to adapt it to your project's needs and objectives. As we did with Ishaka, you too will find that some SGs advance quickly. Others will require more time to finalize specific lessons. Some SGs may move too quickly and require retraining or reinforcement by the Field Coordinator (FC), Community Agent (CA), or partner organizations. Your organization and its participants may also face the delays of a natural disaster, severe drought, food shortage, or a prospectively dangerous election period.*

*Assuming no major delays, the Ishaka project largely demonstrated that SGs are capable of acquiring relatively strong functionality and understanding of Nawe Nuze components by the sixth month of a twelve month SG cycle.*

*However, rarely does an operations schedule go exactly as planned. Be flexible and adapt the implementation as much as possible to the needs of the girls you are assisting. They will likely demonstrate diversity in how they learn and assimilate information, and occasionally external factors will demand you adjust.*

# ISHAKA Toolkit

ISHAKA Operations Cycle																																																			
Preparatory								Intensive Phase												Development Phase												Maturity Phase																			
2-4 WEEKS		2 WEEKS		2 WEEKS		2 WEEKS		6 MONTHS												3 MONTHS												3 MONTHS																			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52
A1	A2	A3	A4	G1	G2	SG1	SG2	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	SG	
PL	FS	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC	FC		
Meetings with clustered girls for recruitment (parents/partners might come too)								Field Observation												Group practice, NN reinforcement and retraining, support for IGAs												FC observes SGs for self-sufficiency																			
								CL	TL	NN1	NN2*	NN3	NN4**	CL	TL	NN5	NN6	NN reinforcement as needed by the CA																																	
PCA																																																			
SE (social Empowerment components)																																																			

LEGEND		
A1	Awareness raising meeting with leaders and officials at the national level	CA
A2	Awareness raising meeting with leaders and officials at the provincial/regional level	NN1
A3	Awareness raising with leaders and officials at the comuna/district level	NN2*
A4	Awareness raising meeting at community level / Ask community leaders to find girl leaders for next meeting	NN3
PL	Meeting led by project leadership from the implementing organization	NN4**
FS	Meeting led by the Field Supervisor in the providence/region	NNS
FC	Meeting led by the Field Coordinator	NN6
G1	General orientation with girl leaders / Request girl leaders recruit more girls for next orientation meeting	CZ
G2	Orientation with all interested girls / Preliminary solidarity group formation / Registration of girls and preliminary SGs	TZ
SG1	First meeting with each individual, preliminary SG / FC orients the SG / Girls discern if they want to commit	CA
SG2	Second meeting with the preliminary SG / FC answers questions and provides further clarification / Girls make final decision about commitment to the SG	PCA
SG	Solidarity Group meeting	
C1	Community Agents for Nawe Nuze are identified among the SGs	SE
T1	Training of Trainers (ToT) for Community Agents of Nawe Nuze Lessons 1 - 4 (5 days)	

## 1.1.1 Preparatory Phase:

This one- to two- month phase, prior to training girls, focuses on the following:

- Raising awareness and obtaining approval from decision-makers at multiple levels to carry out the project and its activities in the targeted location and with the target population of girls.
- Recruitment, self-selection of SGs, and commitment of eligible girls for the project.
- Beginning to identify men and boys in girls' communities who challenge traditional gender norms, and may like to be trained as a Positive Change Agent (PCA).

## 1.1.2 Intensive Phase:

This phase lasts six months, during which girls receive training in Nawe Nuze at every weekly meeting and carry out their savings and loan activities. Girls learn about establishing and practicing life as an SG, internal rules for governance, savings and loans, income-generating activities (IGAs), and conflict resolution. While a Field Coordinator (FC) monitors SGs and reinforces information, the training lessons are facilitated primarily by a Community Agent (CA) who is a member of the same SG they are training.

During this period, you also identify the men and boys who could be Positive Change Agents (PCA), provide those willing with PCA training, organize community sessions during which they share their testimonies to change gender norms, and thus advocate for change among other men and boys in the community. See the social empowerment section of the toolkit for further details on how to engage men and boys as PCAs.

**First two weeks:** The first two meetings are led by the Field Coordinator (FC), who provides the SG with a general overview of each lesson within the Nawe Nuze methodology. The FC explains how meetings are carried out, the savings approach, the internal rules that each SG is to establish, and what the specific roles and responsibilities of committees are within the SG. For the purposes of initial group functionality, by the end of the second meeting:

- The SG will have a general sense of how to carry out savings.
- The SG will have held elections. They will informally begin choosing members of the Monitoring Committee and the Executive Committee: The President, Treasurer, and Secretary. In later weeks, the SGs will have the opportunity to carry out official elections upon training in Nawe Nuze Lesson 1.
- The SG will establish verbal consensus and commitment among members on some aspects of the internal rules, such as: 1) the day of the week, time, and place for weekly meeting, 2) the amount of savings members contribute on a weekly basis, and 3) the rules about punctuality, missing weekly contributions, and being unreliable.
- The FC will have identified a girl to be a Community Agent (CA) to lead Nawe Nuze training within the SG, and will invite her to the five-day training-of-trainers (ToT) session the following week

**Week 3:** The SGs meet independently. The Community Agents (CAs) participate in a five-day ToT workshop on Nawe Nuze Lessons 1-4, led by the Field Coordinators (FCs) and Field Supervisors (FSs).

**Week 4:** The CA begins training her SG in Nawe Nuze Lesson 1, through which formal elections are conducted for the Executive Committee, in which the President, Treasurer and Secretary are established, as well as the members of the Monitoring Committee. From here forward, the FC joins the SG meeting every other week.

**Weeks 5-8:** The CA, with strong support from the FC, provides the training in Lesson 2 of Nawe Nuze, which covers in detail how Nawe Nuze meetings are conducted and how to establish a set of formal, documented, internal rules of governance (this might also be called a “constitution”) through group consensus. *After the first week of this lesson, formal savings begin, and the SG receives the cashbox, three locks, and the monitoring book. Girls are not yet allowed to borrow.*

**Weeks 9-15:** The CA trains the group in Nawe Nuze Lessons 3 and 4. At the end of Lesson 4, the SG can begin borrowing if the group determines there is enough savings to do so, and if the group approves such requests. The FC advises to wait until the SG has been operating for six months, until there is enough savings, and to ensure that all members who receive loans meet the group’s criteria per the internal rules the SG has established.

**Week 16 and prior to Week 17:** The FC observes every SG that they manage, noting which SGs have achieved competence in the first four components of Nawe Nuze, and where gaps or weaknesses exist. They speak with the CA of each SG, and prepare for the second CA ToT workshop based upon the information gathered.

**Week 17:** The SGs meet independently. The CAs participate in a five-day ToT workshop on Nawe Nuze Lessons 5 and 6, led by the FC and FS. The workshop also provides reinforcement and solution training for the CAs so they can address the challenges that SGs are facing in understanding or incorporating components from Nawe Nuze Lessons 1-4.

**Weeks 18-26:** The CA trains the SG in Nawe Nuze Lessons 5-6. Lesson 5 focuses on income-generating activities (IGAs), profit making projects (PMPs) and business skills. Some members, as ready, begin establishing their individual IGA. It is common at this time that members will request to take out a loan.

### 1.1.3 Development Phase:

After six months of SG meetings and intensive Nawe Nuze training, most SGs are solid in their savings and loan activities and practice, thus the Development Phase begins over a three-month period. The following activities are carried out:

- It is likely that SGs will still need support in their IGA development, and groups might need enforcement or retraining in some of the Nawe Nuze lessons or topics, particularly if more members are now borrowing. The CA provides training on any of the Nawe Nuze content that may need to be reviewed or revisited.
- During this phase, the FC continues to visit each SG every other week to provide support and monitor progress.
- The FC or FS identifies groups that are solid enough in Nawe Nuze that social empowerment components can be implemented, such as training in life skills, sexual and reproductive health (SRH), and human rights. To provide this training, the FC, with input from SG members, will identify an eligible girl within each SG to be the CA for social empowerment trainings.

## Tip:



If there are multiple types of social empowerment training, it may be necessary to choose several girls from each SG to be CAs. For example, if your project includes both detailed and lengthy SRH training as well as detailed and lengthy life skills training, you might consider having one CA for each training component. It is not advisable that the same CA for Nawe Nuze be the CA for trainings on social empowerment. This is suggested for the following reasons:

- Being the CA for Nawe Nuze is a significant time commitment and enough responsibility on its own. Adding further training commitments could be burdensome for the girl.
- The Nawe Nuze CA is a resource throughout the entire SG cycle, even after formal training has stopped. It is best that she is focused on providing Nawe Nuze reinforcement and information to the FC about challenges or improvements.
- Providing leadership opportunities to other girls in the SG is an equitable approach to assuring that more than one girl in the group has the chance to grow and develop her leadership, facilitation, and mentoring skills.
- Different training programs may require different competencies from a CA. A Nawe Nuze CA needs to be confident talking about savings, loans, finances, and business activities. A SRH CA needs to be confident talking about potentially taboo topics such as sex and anatomy. These qualities may not be found in the same CA for a multitude of reasons.
- In the final month (month eight of the cycle), the FC visits every group to observe for self-sufficiency and collect data. If an SG is considered self-sufficient, then the group graduates from Nawe Nuze, the CA for Nawe Nuze no longer provides training (unless requested by their SG), and the engagement of the FC on Nawe Nuze reinforcement decreases.

## Challenge and Solution

Multiple CAs means more supervisory responsibility for the FC. Consider working with partner organizations that have expertise in the social empowerment components. Have them oversee selection, training, monitoring, and support of CAs, and coordinate with your organization's Field Coordinators, Field Supervisors, and Project Management Team.

## 1.1.4 Maturity Phase:

This final phase lasts three months. SGs will have graduated from the Nawe Nuze training, and the implementing organization is now looking for enduring sustainability in its Nawe Nuze practices. SGs are also receiving training on social empowerment components. The FC visits the SG once a month, unless the FC is involved in supporting and observing the social empowerment training with SGs.

***Week 52, the final meeting in the 12-month cycle of the SG:*** The FC participates in the final meeting and plays an active supervisory role. During this meeting, all outstanding loans from the previous month are repaid, and depending upon the internal rules established by the SG, the SG may decide to share-out its assets between members and begin a new cycle, or they may decide to extend the existing cycle.

**Girls are encouraged to share-out the funds for the following reasons:**

- To realize the fruits of their dedicated savings, loan, and repayment;
- To allow girls to leave if desired;
- To permit new girls the opportunity to join.

However, the decision is entirely up to the members of the SG. Decisions are always made by consensus among SG members.

If share-out occurs, then:

- Everyone receives their share of the SGs assets;
- Those who intend to continue on as members of the SG into the next cycle accept;
- The value of the next cycle's weekly savings contribution is agreed upon;
- The social fund will is likely retained by the group, and if members agree, the social fund is distributed equally among all members;
- Members committed to the next cycle make their first contribution, perhaps large enough to support immediate borrowing within the SG

By the end of the cycle, all training in the social empowerment components is complete as well.

# Celebrate!



## 1.2 Staffing and Supporting Your Project

Staffing and supporting your project appropriately and clearly defining roles and responsibilities are important determinants of successful management and workflow. The following table of roles and responsibilities and the subsequent diagram on reporting roles and supervision are tools to help you design your team of personnel and accountabilities. Adapt the positions and roles in ways that align with your organization's structure.

ROLE	RESPONSIBILITY
Program Coordinator (PC)	Responsible for the coordination of all Youth Empowerment Programming, including the Ishaka project. S/he is the mentor, coach, and supervisor for projects involving youth, and is responsible for the overall portfolio. S/he also maintains progress on deliverables and good relationships with internal collaborators across CARE international, donors, partners, local government and ministries.
Project Coordinator (PJC)	Responsible for the overall management of the Ishaka project. S/he manages the staff, budget, and local partnerships, as well as relationships with donors and international partners. For monitoring and evaluation (M&E), s/he work closely with the M&E Advisor and s/he is accountable to the community.
Monitoring and Evaluation Advisor & Technical Advisor (M&E-TA)	Responsible for the design and set up of the monitoring and evaluation system, elaboration of indicators and the indicator performance tracking table (IPTT), design and setting up of the project database, periodic field assessments of girls' solidarity group operations, and reporting on project performance/progress to the donor(s). This position is important for learning throughout the life of the project.
Operations Manager (OM)	Responsible for technical management of planning, coordination, and implementation of field activities. S/he is also responsible for field staff performance management.
Partnership Manager (PM)	Responsible for developing and managing local partner relationships. S/he assesses and oversees the implementation of partner action plans and contracts to ensure optimal performance.

Field Supervisors (FS)	The FS mentors and coaches field coordinators to improve their skills. A field supervisor could manage between four and seven field coordinators, depending on the distance.
Field Coordinator (FC)	The field coordinators are the important link for the community members, Ishaka SGs, and the community agents within SGs. They train, mentor, supervise and build the capacities of community agents, and plan capacity building sessions. They lead implementation within the SGs they oversee. They also collaborate with field staff in partner organizations and collect data for monitoring and evaluation. A field coordinator works effectively supervising no more than ten solidarity groups.
Community Agent (CA)	The Community Agent is not a staff position. She is a volunteer peer educator. She is selected from within the SGs, and trained to train the members of her SG. The position provides a leadership opportunity for girls, and supports the internalization of content in SGs. The CA is an embedded resource as both a project participant and a trainer. Ideally, the CA is an older and more mature member of the SG, thus she has the capacity to also mentor members. The responsibilities of the CA are to: Provide weekly training and announcements within their SGs; work closely with the FC who is monitoring and overseeing implementation and capacity building; convene and gather girls for project activities and education opportunities that may occur outside of regular SG meetings. CAs are trained, mentored and supervised by a FC.

# Section 2

## PREPARATORY PHASE

# Preparatory Phase

## Gaining Support and Recruiting Girls

**Objective:** This section will support your planning and methods to:

- Raise awareness and obtain approval from decision-makers at multiple levels to carry out the project and its activities in the targeted location and with the targeted population of girls.
- Recruit girls, facilitate their self-selection into SGs and finalize commitment from eligible girls for project participation.

## 2.1 Preparatory Phase Guide

TOOLS 2-1 and 2-2



The following tools illustrate Parts 1 and 2 of the Preparatory Phase, providing detailed agendas, content, and suggestions for raising awareness at multiple levels, forming SGs and finalizing girls' commitments.



## TOOL 2-1: PREPARATORY PHASE PART I: Raising Awareness and Support from Leadership (2-4 weeks)

	<i>Meetings with government leaders at the National Level</i>	<i>Meetings with government leaders at the Regional/Provincial Level</i>	<i>Meetings with government leaders at the District Level</i>	<i>Orientation of community leaders</i>
<b>Overall purpose of meeting</b>	<ol style="list-style-type: none"> <li>1. Obtain the support, approval, or endorsement of national government leaders (as needed).</li> <li>2. Understand the policies, plans, and/or government priorities that may be complementary or contradictory to the project.</li> <li>3. Have national leaders inform regional/provincial leaders of the project and help arrange a meeting with government leaders at the regional/provincial level.</li> </ol>	<ol style="list-style-type: none"> <li>1. Obtain the support, approval, or endorsement of regional/provincial government leaders (as needed).</li> <li>2. Understand the policies, plans and/or government priorities that may be complementary or contradictory to the project.</li> <li>3. Have regional/provincial leaders inform district leaders of the project and help arrange a meeting at the district level.</li> </ol>	<ol style="list-style-type: none"> <li>1. Obtain the support, approval, or endorsement of regional/provincial government leaders (as needed).</li> <li>2. Understand the social, political, and economic issues that may be influential, complementary, or contradictory to the project.</li> <li>3. Have district leaders inform community leaders of the project and help arrange the subsequent meeting.</li> </ol>	<ol style="list-style-type: none"> <li>1. Obtain support and permission from community leaders and officials to operate in the area.</li> <li>2. Build trust in the implementing organization among community leaders.</li> <li>3. Understand economic and social issues that may influence the program.</li> <li>4. Have community leaders host a public meeting introducing the project to the community, and specifically inviting girl leaders.</li> </ol>
<b>Content of meeting</b>	<ol style="list-style-type: none"> <li>1. Introduce the implementing organization.</li> <li>2. Explain project goals and objectives.</li> <li>3. Establish target geography to be covered and target girls to be served.</li> <li>4. Expound on services offered.</li> <li>5. Define roles of local government/ administrators.</li> <li>6. Answer questions.</li> </ol>	<ol style="list-style-type: none"> <li>1. Introduce the implementing organization.</li> <li>2. Explain project goals and objectives.</li> <li>3. Establish target geography to be covered and target girls to be served.</li> <li>4. Expound on services offered.</li> <li>5. Define roles of local government/ administrators.</li> <li>6. Answer questions.</li> </ol>	<ol style="list-style-type: none"> <li>1. Introduce the implementing organization.</li> <li>2. Explain project goals and objectives.</li> <li>3. Establish target geography to be covered and target girls to be served.</li> <li>4. Expound on services offered.</li> <li>5. Define roles of community leaders.</li> <li>6. Answer questions.</li> <li>7. Request public meeting.</li> </ol>	<ol style="list-style-type: none"> <li>1. Introduce implementing organization.</li> <li>2. Explain project goals and objectives.</li> <li>3. Establish target geography, girls to be served, and criteria for eligibility.</li> <li>4. Expound on services offered.</li> <li>5. Define roles of community leaders.</li> <li>6. Answer questions.</li> <li>7. Request public meeting.</li> </ol>
<b>Comments</b>	Meetings and approval at this level may or may not be necessary. If you are targeting urban girls in a capital city or if your project involves significant scale, then this might be applicable. You likely will only need to do this once at the beginning of the project.	Approval at this level as needed. Support at this level will make it easier to obtain government support at the District Level.	Awareness and support at this level may be crucial.	Consider including traditional leaders, leaders of associations, localized government, and NGOs operating in the area, and leaders in schools/ youth centers where eligible girls might be found. How "community leader" is defined may depend whether you are operating in an urban or rural area.
<b>Leaders responsible</b>	Country Director; Assistant Country Director; Program Coordinator	Program Coordinator; Project Coordinator; Field Supervisor	Project Coordinator; Field Supervisor; Field Coordinators	Project Coordinator; Field Supervisor; Field Coordinators
<b>Duration</b>	1-3 hours	1-3 hours	1-3 hours	3-4 hours

## PREPARATORY PHASE PART II: Direct Meetings with Community Members and Girls for Orientation, Recruitment, and Registration (3-4 weeks)

	<i>Introduction of the project to girl leaders and community members</i>	<i>Preliminary meeting with clustered groups of potential girl participants and initial registration</i>	<i>First meeting with girls in a prospective solidarity group</i>	<i>Second meeting with a prospective solidarity group and final registration</i>
<i>Overall purpose of meeting</i>	<ol style="list-style-type: none"> <li>1. Create awareness in the community of the project's purpose, methodology, and process.</li> <li>2. Build trust in the community and with girls.</li> <li>3. Have community members and girl leaders present agree to invite eligible girls to the next meeting.</li> </ol>	<ol style="list-style-type: none"> <li>1. Explore the usefulness of the proposed services and the value of participation.</li> <li>2. Ensure understanding of the approach.</li> <li>3. Clarify mutual expectations and obligations.</li> <li>4. Form and register solidarity groups (SGs).</li> <li>5. Register participants and confirm the schedule and location of each individual SG meeting.</li> <li>6. Girls agree to invite more eligible girls to join their SG and to the subsequent SG meeting.</li> </ol>	<ol style="list-style-type: none"> <li>1. Orient new, eligible girls who attend for the first time and who want to learn more about participation.</li> <li>2. Explain the project and approach in detail.</li> <li>3. Again share the value and benefits of participation.</li> <li>4. Notify girls that in the next meeting they must make a final decision about whether to commit to an SG.</li> </ol>	<ol style="list-style-type: none"> <li>1. Answer any final questions prior to girls' commitment.</li> <li>2. Finalize commitments and registration of girls with an SG, and the SG itself.</li> </ol>



	<b><i>Introduction of the project to girl leaders and community members</i></b>	<b><i>Preliminary meeting with clustered groups of potential girl participants and initial registration</i></b>	<b><i>First meeting with girls in a prospective solidarity group</i></b>	<b><i>Second meeting with a prospective solidarity group and final registration</i></b>
<b><i>Content of meeting</i></b>	<ol style="list-style-type: none"> <li>1. Community leaders introduce the implementing organization and endorse the meeting and project while requesting participation of girls.</li> <li>2. Introduce the implementing organization.</li> <li>3. Expound on services the project offers to girls.</li> <li>4. Outline criteria for eligible girls.</li> <li>5. Explain methodology.</li> <li>6. Explain solidarity group (SG) delivery channel.</li> <li>7. Clarify the source of savings and loan funds.</li> <li>8. Answer questions.</li> <li>9. Request that eligible girls be invited to the subsequent meeting.</li> </ol>	<ol style="list-style-type: none"> <li>1. Reintroduce implementing organization and partners.</li> <li>2. Explain services the project offers and expected impact.</li> <li>3. Outline criteria for eligible girls.</li> <li>4. Provide step-by-step description of the methodology and social empowerment components.</li> <li>5. Define role of the Field Coordinator and the Community Agent.</li> <li>6. Address questions and concerns.</li> <li>7. Share suggestions for self-selection of SGs so members can save at the same rate.</li> <li>8. Have girls self-select into their SGs.</li> <li>9. Preliminarily register SGs and girl participants.</li> <li>10. Clarify obligations of the SG and implementing organization.</li> <li>11. Establish SG meeting site, date/ time, and next meeting when Field Coordinator will join for orientation with SG.</li> </ol>	<ol style="list-style-type: none"> <li>1. Describe the basic features of Nawe Nuze methodology in greater detail.</li> <li>2. Summarize content on the social empowerment training components.</li> <li>3. Describe role of the Field Coordinator.</li> <li>4. Describe role of the Community Agent, and then suggest that members recommend a girl from their group for this role.</li> <li>5. Explain the responsibilities of the SG's members.</li> <li>6. Explain that not everyone may want to be an SG member, and why.</li> <li>7. Answer questions.</li> <li>8. Close with a clear understanding that at the next meeting girls must decide whether they will commit.</li> </ol>	<ol style="list-style-type: none"> <li>1. Field Coordinator answers any final questions that girls have about committing, the project, and the process.</li> <li>2. Field Coordinator reminds the group that girls in an SG should be able to save at the same rate and level, attend regularly, and commit to the entire 12-month cycle.</li> <li>3. Final registration of girls and the SG occurs. The Field Coordinator collects intake information.</li> <li>4. Girls agree upon and finalize the regular meeting day, time, and place.</li> <li>5. The Field Coordinator documents this and confirms that she will be at the next meeting.</li> </ol>

	<b><i>Introduction of the project to girl leaders and community members</i></b>	<b><i>Preliminary meeting with clustered groups of potential girl participants and initial registration</i></b>	<b><i>First meeting with girls in a prospective solidarity group</i></b>	<b><i>Second meeting with a prospective solidarity group and final registration</i></b>
<b><i>Comments</i></b>	<p>Gaining the trust of girls, parents, and community members can be challenging in areas where you have never worked before, especially in urban areas.</p> <p>Be prepared to answer to the concerns and difficult questions of parents, partners/spouses, and other decision-makers in girls' lives.</p> <p>To gain support, consider using community theater, movies, testimonies from girls who have already participated, or mothers who support the project.</p> <p>Identify girl leaders who will commit to bringing more girls to the next meeting. These girls may be good candidates for becoming a Community Agent.</p> <p>Partner organizations should also be present, and can support messaging.</p>	<p>There may be new girls at this meeting, recruited by girls/community members at the previous meeting; thus it is necessary to orient again.</p> <p>Gaining trust, alleviating skepticism, and clarifying expectations are key to this meeting.</p> <p>Parents, partners, and decision-makers may also join this meeting.</p> <p>Be prepared to answer difficult questions.</p> <p>This is another good opportunity to identify prospective Community Agents (CA).</p> <p>Partner organizations can also be present and can support messaging.</p>	<p><b><i>**This meeting involves some repetition from the previous meeting, however now that girls have self-selected as an SG, the content of this meeting should emphasize greater clarity on what participation entails and what it means to commit.</i></b></p> <p>There may be new girls at this meeting, recruited by girls/community members at the previous meeting.</p> <p>Gaining trust, alleviating skepticism, and clarifying expectations are key to this meeting.</p> <p>Be prepared to answer difficult questions. Parents, partners, and decision-makers may also join this meeting.</p> <p>This is another good opportunity to identify prospective Community Agents (CA).</p>	<p>Parents, partners, and decision-makers may again join this meeting to know more about what girls are committing to.</p> <p>Girls may start to informally select SG executive leadership.</p> <p>Girls may informally start to save amongst the group, but no materials are to be provided yet.</p> <p>This is another good opportunity to identify prospective Community Agents (CA).</p> <p><b><i>***Monitoring begins with registration, thus full intake is very important at this meeting.</i></b></p>
<b><i>Leaders responsible</i></b>	Project Coordinator; Field Supervisor; Field Coordinator	Field Supervisor; Field Coordinator	Field Coordinator	Field Coordinator
<b><i>Duration</i></b>	3-4 hours	2-3 hours	2 hours	2 hours

## 2.2 Recruitment strategies and tools:

Recruitment tools can be complementary to the staged meeting, orientation, and awareness-raising framework suggested in the previous pages. Tailor your recruitment strategy and the tools you use to the context and type of girl you are targeting. Ishaka targeted marginalized urban and rural girls. We used a combination of methods to recruit girls, including:

1. Messaging through community leaders
2. Organizing through parents or men/boys as partners or brothers
3. Leveraging schools as a captive audience
4. Partnering with youth centers, health clinics, and networks of local NGOs
5. Requesting girls that have been identified as leaders recruit other girls in their neighborhoods or communities
6. Using community theater in locations that girls and community members frequent
7. Engaging in door-to-door mobilization
8. Distributing fliers
9. Broadcasting radio announcements
10. Projecting movies on big screens to sensitize the community to the problems that girls are facing, and explain the benefits of participation in the project
11. Utilizing word of mouth
12. Asking for support and testimonies from previous project participants

### **Recruitment suggestions based on lessons learned from Ishaka:**

- It is important to discern what recruitment strategies will work best for targeting urban versus rural girls. They have different social and community networks. Messaging should be appropriate and targeted.
- Marginalized, urban girls, especially single mothers and girls participating in transactional sex, may have fewer social networks and be more difficult to find and recruit. You will likely need to utilize multiple methods. In our experience, these girls were also more skeptical of the project and distrusting in general. It may take several meetings and attempts to secure their commitment. Be persistent and creative.
- Consider using census data (even if outdated), complemented by rapid assessment methodologies, to determine if the girls you are trying to recruit actually exist in quantities you want to target and in the location you plan to implement.
- Contact other NGOs operating in the area. They may have insights into reaching the girls you are targeting.
- If you are implementing in a location where you have done previous programming, then utilize your good reputation and existing relationships to recruit the girls you are targeting.

- Clearly disassociate your project from political activities and any controversial projects or matters occurring in the project location. This is for the security of the girls and the longevity of the your project implementation.
- Community theater is a good recruitment method that helps clarify the project's purpose and benefits, answer questions, and diffuses mistrust. In Burundi, this worked particularly well given the culture of oral tradition and storytelling.
- Some girls might be interested only in sexual-reproductive health (SRH) as a social empowerment component. Other girls might be interested more in the savings, loan, and business skills. Message your project in ways that speak to what girls want and each of the elements, yet be clear about the core components of the project and the requirement that girls commit to all aspects, particularly to the savings and solidarity group (SG) structures and method.

For further suggestions about recruitment methodologies see the Population Council's *Girl-Centered Program Design. A Toolkit to Develop, Strengthen and Expand Adolescent Girls Programs*. [www.popcouncil.org/pdfs/2010PGY\\_AdolescentGirlToolkitLoResSection3.pdf](http://www.popcouncil.org/pdfs/2010PGY_AdolescentGirlToolkitLoResSection3.pdf)





## 2.3 Meeting Guide: Suggestions for final three meetings in the preparatory phase

The final three meetings in the preparatory phase include:

- Preliminary meeting with clustered groups of potential girl participants and initial registration
- First meeting with girls in a prospective Solidarity Group (SG)
- Second meeting with a prospective Solidarity Group (SG) and final registration

At these stages, the formal training process has not yet begun. However, it is necessary to give very detailed information about the Solidarity Group (SG) methodology so as to enable girls to make a well-informed decision about joining.

In addition to the meeting objectives and outline of meeting content illustrated in Tools 2-1 and 2-2 of this section, the following guide provides more detail about what should be covered in those meetings, to be tailored as needed.



### TOOL 2-3: Detailed Meeting Guide

#### **Objective:**

By the end of the meeting:

- Interested girls will have a detailed understanding of the methodology
- Interested girls will decide if they want to form and commit to a Solidarity Group

**STEP 1:** The Field Coordinator (FC) describes the basic features of a Solidarity Group (SG) and the Nawe Nuze methodology:

- SGs are created so that girls can save, borrow small amounts, receive benefits from a small social fund, receive training in income generating activities (IGAs), and receive training in sexual and reproductive health, HIV/AIDS, life skills and human rights. *(Note to the FC: Adapt the messaging about social empowerment components to accurately represent the components of your project).*
- SG members are self-selected.
- Being part of an SG provides social support, friendship, safety, and a place to solve problems.

- SGs meet once per week for two hours over 12 months. The first hour focuses on savings, loans, and other SG business. A Community Agent (CA), who is also a member of the SG, provides training during the second hour.
- SGs are managed by their members. Members make all their own decisions via consensus.
- Every SG has a written set of internal rules that are clear to all members.
- Every SG has an Executive Committee, made up of a President, Treasurer, and Secretary, which are changed once a year through elections.
- Every SG has a Monitoring Committee with three members that make sure the Executive Committee is doing its job. This Committee is also changed once a year through elections.
- SGs allow all members to save small amounts each week.
- SGs decide the minimum and maximum value of weekly savings.
- Members all save the same amount each week.
- The savings are used to provide small loans to members for income-generating activities (IGAs) or profit-making projects (PMPs).
- All loans are repaid over a period of no more than three months, but usually one month.
- Loans cannot be taken out until the SG has completed training on loans (Nawe Nuze Lesson 4). The SG must also determine that enough group savings is available to be loaned out.
- All borrowers pay interest on their loans at a fixed rate that is decided by the members themselves. The collection of interest stays within the SG, and helps the collective amount grow.
- There is a social fund from which members can receive grants for emergencies.
- All of the SG cash is kept in a box with three locks that can only be opened in meetings when all of the key-holders are present. There are three locks and three keys.
- All transactions take place in meetings, in front of all of the members.
- Record-keeping is maintained in a record book, which the SG utilizes at every meeting.
- At the end of each year, all loans are repaid, and all savings and profits are distributed to members according to the amount that they have saved.
- After this annual money distribution is complete, members who do not want to stay can leave, and new members can join. The activities then begin for another 12-month cycle.
- The profits from loans stay within the association and are not paid to the implementing organization, an MFI, or bank.

**STEP 2:** The FC describes her role. The FC provides support to the group so they can manage their own activities. The FC never manages the activities of the SG and *never touches the SG's money*. The FC will provide an initial, intensive training and orientation on Nawe Nuze (NN). sometimes provide training and reinforcement. A Community Agent (CA), who is a member of the SG, will provide most training. The FC will train the CA. There is a CA for 1) the Nawe Nuze (NN) savings, loan, financial literacy, IGA methodology, and 2) the SRH and other life skills trainings.

**STEP 3:** The FC explains the responsibilities of the SG members:

- All members must attend all meetings and be on time.
- Late and missing members must pay a fine.
- All members must pay attention in meetings.
- All members must contribute the minimum savings at each meeting.
- Any borrowers must repay their loans on time.
- All members will cooperate to approve loan requests and requests for help from the social fund.
- All members will cooperate to resolve disagreements.
- All members will help and encourage each other to be successful and active members of the SG.

**STEP 4:** The FC explains that not everyone may want to be a member of a SG, perhaps because they cannot commit to the responsibilities or because they are already members of another type of group. Girls must be aware of the qualities that are needed in a SG member, which include:

- Confidence and trust in the members their SG.
- A reputation for honesty.
- A cooperative personality.
- The ability to save regularly, even in small amounts.
- The ability to repay loans reliably.

The FC says that before deciding to go ahead with their commitment, everyone must consider if they, and all other potential members, meet these criteria, so that difficulties can be later avoided.

The following are a list of questions that may be asked by potential girl participants and the people in their lives like partners, parents, other family and household members. Develop pre-prepared answers to these questions and statements so you are ready to address them at meetings. Brainstorm additional questions, appropriate for your project context, not listed below:

- Why should we join a SG?
- Why should we join a SG if we can save on our own or form our own savings group?
- Will your organization give us money or assets?
- Where does the money come from?
- Can I borrow right away?
- Will your organization take the money that is saved?
- Will your organization make money on the loans?
- What if I cannot attend all the time?
- What if there is conflict between members?
- Is it possible to just receive training in SRH?
- I cannot be in the group with X girl, so I am not going to join.
- My daughter will become interested in business and money and she will not want to continue school.
- When girls meet without supervision, they will meet with other boys.
- By teaching my daughter [girls] about SRH, they will want to have sex and become pregnant.

## **STEP 5: Summary and conclusion**

- The FC asks if the participants have any questions.
- The girls decide whether to commit to an SG. If they commit, then they agree with the FC on the date, location, and time of their first meeting.
- The FC thanks the participants for their participation and the meeting is closed.



# Section 3

## ECONOMIC EMPOWERMENT

# Economic Empowerment

## 3.1 Introduction

Economic empowerment in the context of the Ishaka model can be defined as an adolescent girls' access to safe savings and financial resources, and her improved capacity to make informed decisions about use of those resources by building skills, social support, and an enabling environment of cultural norms.

In the Ishaka model, we want girls to be financially literate, have at a minimum the necessary levels of liquidity for basic needs, consumption, and emergencies, and have access to girl-specific savings and credit to safely navigate the transitions from youth through adolescence, and on to adulthood.

### Methodology:

CARE has long implemented the Nawe Nuze (NN), or Village Savings and Loan (VSLA), methodology with adults. The Ishaka project allowed CARE Burundi to adapt it for girls, and include unique and customized training in addition to training on savings and loans. The Solidarity Group (SG) platform and the modified version of NN are the heart of Ishaka. They are the core of our suggested methodology and training for replication. To further enhance the approach and meet girls' needs, we worked with partner Microfinance Opportunities (MFO) to develop and integrate a basic training in financial literacy and money management. You might consider working with a partner on this aspect as well. We also included training in business planning for income-generating activities (IGAs) as well as conflict prevention and resolution.

### Objective:

This section will orient you to Ishaka's economic empowerment methodology and NN, and further support the Field Coordinator (FC) and Community Agent (CA) in delivering the information to solidarity groups (SG). It uses the SG platform because the social support and network benefits are just as important as the economic benefits. The benefits build upon one another. This section will provide step-by-step training content, materials, and tools for application to your own project. It will also provide tips and lessons learned.

## 3.2 Tips and Tools

Prior to diving into each lesson, consider the following tips and tools for optimizing your own implementation of NN and SG formation. What we learned in Ishaka may also help you:

- **Contextualize for the girls and the age range you are serving:**
  - We adapted the NN training for adults into an appropriate training for girls by making it simpler, shorter, and more succinct. We included the core and essential information for their success. You might want to adapt NN as well.

1. Ask yourself, based upon what you want to achieve, what information, knowledge, and processes do the adolescent girls who make up the solidarity groups really need in order to be successful?
  2. Ask yourself whether there is an easier or more contextually appropriate way of explaining or delivering the information. We've woven in multiple stories, games, and songs. You will find lyrics at the end of each lesson that you can adapt uniquely for your project.
  3. Pilot some key lessons/modules. Or, if you have time and budget, pilot the entire training with the target group of girls to test how effective it is. Then modify areas that can be improved to meet needs prior to implementing more broadly.
- This methodology worked very well with urban and rural girls who are primarily out-of-school, but it required adaptation for girls with each of these unique demographics. Think of ways to pace and deliver the information so it works well with your target group of girls too. For example, adapt the frequency and content for in-school girls, who may have similar needs for economic empowerment, but require a distinct approach.
- **Inspire a project identity, reinforce solidarity among members, help girls remember what they learn and the value of participating through catchy and meaningful project names, slogans, songs, and games:**
    - **Example 1:** Girls were taught a call-and-response with the project name which they used consistently before, during and after SG meetings to bring the group together, indicate transitions to a different task during a meeting and rally each others support:
      - **Individual:** "Ish-Ish" (Courage-Courage)
      - **Everyone responds:** "Ishaka!" (Courage for the future!)
    - **Example 2:** The NN slogan for Ishaka was: *Ladies, don't get left behind! Savings = Development*. Thus participants were reminded of both the purpose and practice of their involvement.
    - **Example 3:** Develop games and songs that help girls memorize, reinforce, and internalize the information they have learned in their group. This makes learning fun and information easier to retain. Use common tunes for the songs and simple steps for the games. Ask girls to help! There are examples in each lesson in this toolkit, but we recommend tailoring to your own project and culture. Creating your own.
  - **Learn and modify as you go:**
    - Given that there were occasional disputes with the groups, we added a lesson on conflict resolution. You may need to implement this lesson earlier than you anticipate if conflict arises in SGs.
  - **Listen to the girls:**
    - As you are beginning the implementation of the economic empowerment component through NN, be prepared that girls may ask FCs early on in their SGs about sexual and reproductive health (SRH) or support with gender-based

violence (GBV). Prepare the FC to answer girls' basic questions even if programmatically you are not yet phasing in a formal SRH or GBV component. Consider introducing SRH training or links to health services early in the project. See the Social Empowerment section of this toolkit, which covers SRH, for further details and suggestions.

- **Staff benefit too:**

- Training staff in the NN method and its lessons is a necessary part of planning and building capacity so that FCs can then train the Community Agents (CA). When training staff in savings, loan, IGAs, and financial management to support girls, the staff also learns and benefits from this information. Financial literacy is particularly valuable and appreciated. Consider providing detailed training to your staff in financial literacy! A staff member who is empowered in their own financial literacy and management will be enthusiastic and more capable of helping girls with their own.
- The following example of a five-day staff-training schedule is a tool to support planning when you organize your staff training.



## TOOL 3-1: Example Schedule for a Five-Day Nawe Nuze Training Workshop for Staff



Schedule	Activity	Manager	Assistant
<b>DAY 1</b>			
8H10 - 8H20	Welcome and seating of participants		
8H20 - 8H30	Participant introductions		
8H30 - 9H10	Share the workshop objectives Share the workshop expectations Share the Nawe Nuze training materials		
9H10 - 9H30	Present CARE International and the Ishaka project <i>[Insert your organization and your project]</i>		
9H30 - 10H00	Present the workshop agenda and make adjustments with the group		
10H00 - 10h30	Coffee break		
10H30 - 11H00	Overview and presentation of the Nawe Nuze approach		
11H00 - 12H30	Solidarity Group life, leadership, and elections		
12H30 - 13H30	Lunch		
13H30 - 14H30	Solidarity Group life, leadership, and elections (Continued)		
14H30 - 15H40	Solidarity Group life, leadership, and elections (Continued)		
15H40 - 16H00	Evaluation of the day and closing		
<b>DAY 2</b>			
8H10 - 8H20	Welcome and seating of participants		
8H20 - 10H00	Group work and plenary session on the roles and responsibilities of the management committee members in a Solidarity Group and the Field Coordinator		
10H00 - 10H30	Coffee Break		
10H30 - 12H30	Developing the internal rules of a Solidarity Group		
12H30 - 13H30	Lunch		
13H30 - 15H00	Developing the internal rules of a Solidarity Group (Continued)		
15H00 - 15H40	Group work: Develop the internal rules document		
15H40 - 16H00	Evaluation of the day and closing		

<b>DAY 3</b>			
8H10 - 8H20	Welcome and seating of participants		
8H20 - 10H00	Participant presentations of finalized internal rules from the previous days group work <i>*This is the end of internal rules training</i>		
10H00 - 10H30	Coffee break		
10H30 - 12H00	The steps in a Solidarity Group meeting: Memorizing meeting steps and management from beginning to end		
12h00 - 12H30	Lunch		
12H30 - 14H 30	Solidarity Group Meeting simulation exercises		
14H30 - 15H40	Savings and loans		
15H40 - 16H00	Evaluation of the day and closing		
<b>DAY 4</b>			
8H10 - 8H20	Welcome and seating of participants		
8H20 - 10H00	Management of IGAs		
10H00 - 10H30	Coffee break		
10H30 - 12H00	Management of IGAs (Continued)		
12H00 - 13H30	Lunch		
13H30 - 14H30	Simulation exercises with IGAs		
14H30 - 15H40	Conflict management		
12H30 - 13H00	Lunch		
14H30 - 14H30	Conflict management (Continued)		
14H30 - 15H40	Question & Answer session		
15H40 - 16H00	Evaluation of the day and closing		
<b>DAY 5</b>			
8H10 - 8H20	Simulation exercises on conflict management		
8H20 - 10H00	Share-out of savings at the end of a cycle		
10H20 - 10H30	Coffee break		
10H30 - 12H00	Share-out of savings at the end of the 12-month cycle (Continued)		
12H00 - 13H30	Lunch		
13H30 - 15H40	Question & Answer session		
15H40 - 16H00	Administrative item: Reimbursement for participants' time (Field Supervisors and Field Coordinators)		

### 3.3 Materials for Solidarity Groups

You will need the following “kit” of materials for each SG.

- Lockable cash box with two internal compartments and three external holes for padlocks
- Three padlocks, each with a different key
- Two pens
- Monitoring book
- Blank book
- Photo identification card for each member
- Mat for the group to sit on
- One program t-shirt/blouse for the group’s President



#### Important

- Give materials to a SG only after they have begun training in NN Lesson 2 and have elected an Executive Committee.
- The monitoring book is an important tool both for the group and for the organization implementing the project. It serves as the primary source of data for on-going project monitoring and information about girls’ advancements in savings and loans. See Section 5 for the monitoring book.
- Each group will also need a NN training manual. This is given directly to the NN CA during her training. She is accountable for bringing it to every meeting and using it to train the SG members. The later part of this section includes have the NN training manual. Adapt the NN training manual for your project.

A lockable, metal cash box with three holes for three padlocks is used.



Inside the lockable cashbox, money is physically divided and separated into two funds: A fund for profit-making projects (PMPs) or income-generating activities (IGAs), and a fund for emergencies or group needs. These funds never mix.

[From right to left] 1) The blue book is a blank notebook which SGs can use to make notes about training activities, practice writing their internal rules, or develop ideas about their profit-making projects and plans. 2) The pink book is the NN training manual, which is given to, and used by, the CA, who is also a member of the SG. 3) The white book is the monitoring book, used by the group Secretary to record members' names, information, assign members a number, take attendance, and keep track of weekly savings, loans, pay back, and total funds.



Member Name	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Week 8	Week 9	Week 10	Week 11	Week 12	Week 13	Week 14	Total
Member 1															
Member 2															
Member 3															
Member 4															
Member 5															
Member 6															
Member 7															
Member 8															
Member 9															
Member 10															

The weekly savings and loan activity of each member is tracked in the monitoring book. The following example is of 14 weeks of entries. The monitoring book templates are in Section 5 of this toolkit.



The NN CA brings her NN Training Manual to every meeting.



The Executive Committee of an SG with their materials. From left to right: The Treasurer is holding the cash box. The President is in the center. The Secretary is holding the monitoring book. She is responsible for it at all times, during and outside the SG meetings.



Each SG President receives a program t-shirt or blouse to wear during SG meetings. This legitimizes and reinforces, internally and externally, the groups' identity and the President's leadership role.

Each member of the SG receives a photo identification card with key their name, their location and the name of their SG. Girls wear the ID to each SG meeting.



## 3.4 Launching the Solidarity Group

The Field Coordinator and the first two formal meetings. Explaining Nawe Nuze content, methodology, and solidarity group life.

The first two meetings are led by the Field Coordinator (FC), who provides the SG with a general overview of each lesson within the Nawe Nuze methodology. The FC explains how meetings are carried out, what the savings approach is, orients the SG to the internal rules they are to establish, and explains the specific roles and responsibilities of committees within the SG.

### **For the purposes of initial group functionality, by the end of the second meeting:**

- The SG will have a general sense of how to carry out savings.
- The SG begins to consider who they will elect as their SG officials. They will informally begin choosing members of the Monitoring Committee and the Executive Committee: The President, Treasurer, and Secretary. In later weeks, the SGs will have the opportunity to carry out official elections upon training in Nawe Nuze Lesson 1.
- The SG will establish verbal consensus and commitment among members on some aspects of the internal rules and governance, such as:
  - The day of the week, time, and place for weekly meetings
  - The amount of savings that members will contribute on a weekly basis
  - The rules about punctuality, missing weekly contributions, and being unreliable
- The FC will have identified a girl to be a Community Agent (CA) to lead NN training within the SG, and will invite her to the five-day training of trainers (ToT) session the following week.

*The detailed explanation that follows the content and methodology is a succinct introduction to all the elements of NN and SG functionality. It can serve as a guide to project staff at all levels. It can also support the FC in orienting the SG in the first two formal SG meetings, but it should be adapted for that purpose so as to message appropriately to girls.*

### 3.4.1 Framework and basic principles of Solidarity Groups and Nawe Nuze

**Purpose of Solidarity Groups and Nawe Nuze:** Solidarity Groups in the Nawe Nuze (NN) methodology are intended for girls who do not have access to the formal financial system given social, cultural, political, or economic barriers. The primary purpose of SGs is to enable girls to generate savings, access credit, and increase their income to meet their basic needs and/or start an

income-generating activity (IGA), as well as access the social fund in the case of an emergency or major life event.

**What is Nawe Nuze?** NN is a group savings and loan, financial literacy, and income-generation training methodology adapted specifically for girls. It uses the SG platform because the social benefits are just as important as the economic ones.

There are six NN lessons, all of which need to be covered by the SG in the first six months of the SG meetings. The six lessons are:

- **Lesson 1:** Life as a Solidarity Group
- **Lesson 2:** Establishing the Rules that Govern Solidarity Group Activities
- **Lesson 3:** Savings in Nawe Nuze Solidarity Groups
- **Lesson 4:** Loans in Nawe Nuze Solidarity Groups
- **Lesson 5:** Increasing Funds through Income-Generating Activities (IGAs) or Profit-Making Projects
- **Lesson 6:** Conflict prevention and resolution

**Key information includes:**

1. **Savings and Loan.** The basic principles of NN are similar to the commonly practiced Village Savings and Loan Association (VSLA) methodologies in that girls voluntarily form a self-selected, self-governed group called solidarity groups and save money. The savings are invested into a loan fund held by the solidarity group from which the members can borrow. No external funds are provided by the implementing organization. Girls generate their own savings and borrow from the collective group savings. Given the holistic scope of Ishaka – combining both economic and social empowerment – what otherwise might only be referred to as association is called a solidarity group (SG). The term “association” also has a political or governmental connotation in some contexts (like Burundi). Therefore, SG is more appropriate; however the SG may consider registering as an official association if it is advantageous.
2. **Financial Literacy.** The SG’s training in savings and loans is accompanied by training in financial literacy. This focuses on forming members’ practical skills and understanding of money management (differentiating between “needs” and “wants”), regularly planned and goal-oriented saving, wise spending and optimization of one’s resources.
3. **Income-Generating Activities and Profit-Making Projects.** Training in income-generating activities (IGAs) and profit-making projects (PMP), is introduced once members fully understand the operations of the SG and have begun implementing savings and loans with ease. Members can borrow from the loan fund to invest in their IGA/PMP.

In the IGA/PMP training, members learn about the purpose of IGAs/PMPs, the types of IGAs/PMPs in their neighborhood/context, the smaller project activities that one might do to increase their income, overcoming gender-based segregation IGAs/PMPs, and how to design, implement, and manage a PMP. The objective is for members to develop skills and participate in IGAs/PMPs of their choosing so as to catalyze further earnings, a sustainable increase in their money and other assets, and build self-confidence.

**Members per group.** SGs are made up of 10-25 members, with occasional allowance of up to 30 members. The average group size tends to be 18 members.

**Frequency and duration of meetings.** SGs meet once per week for two hours, on a day and at a time agreed upon among members. Meetings typically include one hour of savings and loan transactions followed by one hour of training. To manage time, expectations, and commitments,

it is best that SGs schedule for two hours. Occasionally they will finish early, particularly as the SG matures.

**Location.** It is important that SGs establish a meeting space that is safe, secure, and accessible for all the girls where they will have some level of privacy. This may be under a tree, on a hillside, in a field, in front of a girls' home, near a school, by a health post, at a community center, etc. Context is important. Girls who meet in groups can draw a lot of attention from curious community members, thus the optimal location will have limited interruptions and distractions so that girls can focus on the learning and their interaction.

**Governance.** SGs are comprised of the General Assembly and an Executive Committee. After SG solidification, which again is voluntary and self-selecting, girls democratically elect an Executive Committee made up of three members: President, Treasurer, and Secretary. The President leads and facilitates the meetings. The Treasurer manages the savings and loan transactions. The Secretary maintains the documentation and records of all transactions and attendance. If at any time the General Assembly is dissatisfied with the performance of Executive Committee members, they have the power to elect new Executive Committee members. This will also be done at the beginning of a new savings cycle.

**Training sessions in Nawe Nuze.** One girl from each SG is selected by the Field Coordinator (FC) to be a Community Agent (CA). SGs can also nominate the CA from their group, however the FC must ensure that the selected girl is capable of providing the training and maintaining strong communication both with the FC and the girls. The CA is responsible for training their group in all NN lessons, with support and reinforcement from the FC as needed. The CA is a volunteer position, and is the primary liaison between her SG and the FC. Upon completion of the SG's training in NN, the role of the CA is to provide continual capacity reinforcement on NN. Given that she is a member of the SG herself, this allows for greater sustainability and self-sufficiency of the SG after the implementing institution/organization is no longer involved.

**Internal Rules of Governance.** After the executive committee election is complete, girls begin defining and establishing the internal rules to govern their group. While these rules are verbal commitments initially established to support group functionality, the girls will work closely with the CA and the FC to prepare and finalize a written set of internal rules that include quantity and frequency of savings contributions, participation in the meetings, fines, decision-making, and credit policies. Here, literate members should help illiterate members to equally participate in contributing to the internal rules. The FC who is responsible for monitoring the group will generate a final hardcopy of the SG's internal rules and give it to the SG. The internal rules should be present at all group meetings and accessible to all members. It is a useful document for resolving internal disputes. Later in this Section, under Lesson 2, Establishing the Rules that Govern Solidarity Group Activities of the Nawe Nuze manual, guidance and tools are provided for finalizing the internal rules document.

**Types of saving funds and loans.** There are two types of funds within the group that members save into. The first is a project fund. Members take loans from this fund in order to carry out projects that generate income. This fund is repaid with interest, usually at a rate of 10 percent. The second is a social fund. Members borrow from this fund for the purposes of emergency assistance, funeral expenses, education costs, and major life events such as marriage. The social fund essentially functions as insurance. No interest is charged with repayment. Most groups split their weekly contribution 80/20. For example, if the group decides that members are to contribute USD\$0.10 per week, then USD\$0.08 will go to the project fund and USD\$0.02 will go to the social fund.

**Weekly contribution.** The amount that members of an SG are expected to contribute on a weekly basis depends upon the SG and what they determine is viable and sustainable for all

members. The SG members jointly decide what a reasonable savings amount is that all girls are capable of contributing weekly. Each member should be able to contribute reliably and regularly and should enable the group to satisfy savings objectives. The rate that is agreed upon is included within the groups' internal rules.

## Lesson Learned



### **The importance of equal weekly contributions to build greater solidarity and equity among SG members**

CARE Burundi learned that when members of an SG are permitted to contribute more than the set weekly contribution amount (also called “purchasing multiple shares”) that it can create conflict. Too often the members who contributed more on a weekly basis felt greater entitlement within the group, and thus some conflicting power dynamics were generated. This made building solidarity, equality, and consensus in decision making more of a challenge. Therefore, a criterion for weekly contributions is that all members of adolescent girl SGs contribute the same amount every week. No members are allowed to contribute more or less than the set weekly amount or “purchase multiple shares”. It is therefore important that girls form SGs with other girls who can contribute at the same weekly rate.

In the Ishaka project, girls contributed USD\$0.10 to USD\$0.30 per week. Girls in other savings and loan programs in different countries have been known to contribute between USD\$0.07 to USD\$0.70 per week. The weekly contribution rate cannot be changed during the savings and loan cycle. Once a cycle ends and a new one begins, the SG can elect to change the rate if desired.

**Loans and interest rates.** All SG members have the same right to a loan. There must be consensus among members about granting a loan that is requested. Often SG members will want to see that the requesting member has a good plan for the use of the money and will be able to repay with interest in a timely manner. The loan amount allowed is typically established at no more than three times the amount saved by the girl making the request. This is to avoid indebtedness. However, ultimately the size of loans allowed is determined by the group, and is part of their internal rules. In Ishaka, the average loan taken by a girl was USD\$7.00. The average interest rate and required time for repayment was 10 percent over 1-2 months (4-8 weeks).

**Security and transactions.** Each SG is provided with a lockbox (also called a cashbox) in which they store their savings. This metal box is accompanied with three padlocks, each with a key.

To ensure transparency in all transactions, it is only opened at SG meetings. It is only then that savings and loan transactions are carried out. Three girls are assigned one of the three keys, thus no individual, or even two individuals could unlock the box. It takes all three girls with all three keys to open it. All members of the SG should know who has the keys at all times. Typically, girls will occasionally rotate who carries a key. Girls will also rotate who takes the box home with them for the week. This is also a security measure so that non-members are not able to track where the lockbox is. The lockbox should always be kept in a safe space, and all girls should know where it is kept.



**Self-monitoring of weekly attendance and savings and loan activity.** SGs are responsible for weekly monitoring attendance and savings and loan activities by recording and registering all the operations and information by hand in a monitoring book held by the group Secretary. The Secretary updates the book at every SG meeting and keeps the book safe and private from people outside the group. See Section 5 for the monitoring book template and contents. The FC gives this monitoring book to the elected Secretary. This book is very important, and the FC will collect data from it on a monthly basis for monitoring, reporting, and evaluating purposes.

*The Secretary of an SG tracks weekly attendance and savings contributions in the monitoring book*



**Duration of Nawe Nuze support from the project team, and graduation.** Graduation of an SG from NN takes typically nine months. To graduate, the group must be evaluated by the project team and demonstrate self-sufficiency in the practice of the NN components. The FC or CA also offers the group less intensive support, such as occasional reinforcement of Nawe Nuze concepts or components, on an as-needed basis for the next three months, until the SG's operating cycle of 12 months is met.

**Length of group operating cycle and share-out.** The cycle of savings and loans is time-bound. In a typical adult VSLA model, the group operating cycle is 9-12 months. For participation in SGs, CARE strongly recommends a 12-month cycle. This is to be recorded in the internal rules written by the SG.

This duration allows for the girls to establish strong skills in NN components and gives them time to learn the information fully, build up assets, and experience the fruits of their loan, repayment, and share-out. It also gives girls the opportunity to function self-sufficiently for the final three months with only minimal support from the FC and CA, and thus creates sustainability.

At the end of 12 months ('the cycle'), the girls have the option of sharing out their savings or collectively and unanimously choosing to extend the cycle. If choosing to share-out, then the accumulated savings and interest earnings are shared out amongst the girls.

CARE strongly recommends to the SGs that they choose to share-out at 12 months rather than extend the cycle. This allows girls to experience the fruits of their hard work and discipline toward significant savings; to visually see the accumulated funds that are now individually theirs, and contribute it toward a financial goal they have held. It is important that achievement is celebrated! Ending a cycle and beginning a new one also gives girls the opportunity to leave if they no longer want to be members, as well as allowing new girls the opportunity to join.

## 3.5 Nawe Nuze Training Modules

For the purposes of this toolkit, each Nawe Nuze lesson is organized into two parts:

1. A lesson overview for the Field Coordinator. Do not include this in the manual that the Community Agent receives and uses to train her SG.
2. The lesson used for training, which you include in the manual that the Community Agent uses to train her SG.

The Field Coordinator will have provided an overview of each lesson for the SGs prior to the Community Agent providing weekly training. The Field Coordinator will always support the Community Agent and the SG to ensure all content is adequately learned and implemented in the SGs.



## 3.5.1 NAWE NUZE LESSON 1

### LIFE AS A SOLIDARITY GROUP

#### OVERVIEW

**Introduction:** In NN Lesson 1, the SG learns to carry out formal elections. The Executive Committee, which consists of the President, Treasurer, and Secretary, are selected, as well as the members of the Monitoring Committee.

**Responsible for training:** The CA is responsible for giving this training with strong support from the FC to ensure all aspects are thoroughly covered, understood, and completed.

**Why do you wait until Lesson 2 to give girls the cashbox and monitoring book?**

SGs do not receive materials until they begin Lesson 2 because you want girls to be committed, to have established group leadership, to have verbal agreements with their peers, and to understand the basic methodology. You also want girls to value the materials they are given, know exactly how to utilize them, and who is responsible for their care.

**Lessons Learned:**

- Girls may have already informally selected leaders for the Executive Committee. If this is the case, then utilize this session to carry out formal elections and confirm that there is agreement and understanding amongst the girls about who is taking on these important roles. This should be a democratic and inclusive process.
- Some SGs may have already begun saving before this lesson, utilizing the information they received during orientation and group formation. **Encourage girls to wait to begin saving until after they have begun Lesson 2 on internal rules formation, and have received the cashbox.** This is important because in Lesson 2 the group will establish internal rules to govern the group, determine leadership roles, and receive the receipt of the cashbox and the monitoring book, which will keep funds safe and members accountable.

#### Do

Follow the lessons in chronological order. You may have to negotiate with the group members to come twice a week during the first three weeks in order to master these themes early if they are eager, especially in terms of savings.

#### Don't

Allow loan operations to occur before the group has saved sufficiently, and mastered internal rules, general conflict management, and specifically management of money via savings and income generation.



# Solidarity Group Training

## LESSON 1

# LESSON 1 TRAINING:

## LIFE AS A SOLIDARITY GROUP

### GETTING STARTED

*Note to the Community Agent: If the Field Coordinator is present, she supports should support you during this first lesson if you have any questions, to ensure that the overview is explained with clarity.*

**STEP 1:** Begin the meeting by taking a count of everyone in attendance. Is everyone there?

**STEP 2:** Share that the group will cover six learning modules over the next six months:

<b>Lesson 1:</b>	Life as a Solidarity Group
<b>Lesson 2:</b>	Establishing the Rules that Govern Solidarity Group Activities
<b>Lesson 3:</b>	Savings in Nawe Nuze Solidarity Groups
<b>Lesson 4:</b>	Loans in Nawe Nuze Solidarity Groups
<b>Lesson 5:</b>	Increasing Funds through Income-Generating Activities (IGAs) or Profit- Making Projects
<b>Lesson 6:</b>	Conflict prevention and resolution.

**STEP 3:** Share the title, objectives, and keywords for this lesson.

#### Objectives:

At the end of this lesson, we will:

- Know what a solidarity group is, and the different kinds of groups and associations that exist;
- Understand the benefits of being a solidarity group member;
- Know the principles and the foundation of solidarity groups;
- Know what the executive bodies of solidarity groups are.

#### Keywords we need to know are:

Solidarity Group, Association, Executive Committee, Monitoring Committee, Committee in charge of implementing activities

## DEFINITION OF A SOLIDARITY GROUP (SG)

### **STEP 4:** Ask the group the question:

In your opinion, what is a solidarity group?

1. Have an open discussion. Allow the members to discuss and provide their answers to this question.
2. After many girls have contributed their ideas, share the following definition. Many of the girls may have already mentioned elements within this definition.

**Definition:** *A solidarity group is a set of agreements between two or more persons who voluntarily consent to put together resources, work, strengths, knowledge, money, tools, time, and ideas in order to achieve goals they have established and that each of them cannot achieve alone. Everyone benefits, and together they develop themselves and support each other without requiring that members share profits from their individual labors or income-generating activities.*

## DIFFERENT TYPES OF SOLIDARITY GROUPS

**STEP 5:** Ask members to give examples of solidarity groups or associations they know. After they share, ensure that all of the following have been mentioned. Offer any missing groups or associations as examples.

- Youth, women, and student groups or associations
- Associations for the defense of human rights
- Associations attached to religious denominations and churches
- Cooperatives
- Political parties
- Associations of people working in the same areas and doing the same work

## ADVANTAGES OF BEING A MEMBER OF A SOLIDARITY GROUP

### **STEP 6:** Ask the group the question:

What is the advantage of associating with other people?

1. Allow the girls to answer the question. Ensure that the following are mentioned:
  - Finding a solution to a collective problem that someone could not solve alone
  - Making friends
  - Feeling at ease
  - Reinforcing one another
  - Helping one another
  - Exchanging ideas
  - Reducing tiredness and stress
  - Having an opportunity to express oneself and supporting one another
  - Building an alliance
  - Comforting one another
  - Finding safety and protection for oneself
2. Explain to everyone that solidarity group members have their say at the zone level, the Municipality level, and other levels because they are listened to. They are capable of

achieving things that one person alone is not. This applies particularly to girls and women, the poor, the abandoned, and orphans. Together they form solidarity, support, and a unified voice. They are recognized.

## PRINCIPLES AND FOUNDATION OF A SOLIDARITY GROUP

**STEP 7:** Explain to the group the following about the principles and foundation of a solidarity group.

### 1. The Principles of a Solidarity Group:

- A solidarity group is created from the mere will of its members, without coercion or intimidation.
- The members must share the same problems and have the same goal.
- All the members of a solidarity group are equal. They have the same rights and are subject to the same rules governing the solidarity group's activities. They equally share the profits and losses incurred by their solidarity group.

### 2. The Foundation of a Solidarity Group:

- There is freedom of membership.
- There is mutual help and solidarity.
- There is good governance, transparency, and honesty. This means that members make decisions together, not separately, about the solidarity group. Every member can share concerns within the solidarity group. Everyone is responsible for an ethical solidarity group, and being honest about individual activities.

## CHARACTERISTICS OF A Nawe Nuze Solidarity Group

**STEP 8:** Tell the group that Nawe Nuze solidarity groups have the same characteristics as all other solidarity groups; however the following things are specific to them:

- A Nawe Nuze solidarity group consists of a relatively low number of members (between 15 to 30).
- The solidarity group members are neighbors, which means they live nearby each other, on the same hill, or in the same neighborhood.
- They see one another every week at the solidarity group meeting.
- They receive training and exchange experiences, information, and advice.
- They save money each week and then give loans to one another so as to carry profit-making projects, or assist a member in need.
- The solidarity group has a leader who has received training from the project's implementing organizations.
- Their savings are put in a box kept by the members.
- At some point (a period of one year) they decide to share-out their savings (all or a portion of what they have saved).
- Everyone is responsible for monitoring and controlling the groups' wealth and activities.

## DEFINITION AND ROLES, RESPONSIBILITIES, AND QUALITIES OF THE MANAGEMENT BODIES WITHIN A Nawe NUZE SOLIDARITY GROUP

**STEP 8:** Explain to the group that a Nawe Nuze solidarity group consists of the following management bodies:

- The General Assembly
- The Executive Committee
- The Monitoring Committee
- The group can also form committees responsible for specific activities, such as social activities

### The General Assembly and its responsibilities

**STEP 9:** Share with the group that the General Assembly is the most important managing body of the solidarity group; it is made up of all the solidarity group members, both the founding members and those who joined later. It has the power to make decisions about all the issues concerning the solidarity group. This means that:

- All members have equal rights to elect, be elected, speak, get a loan, and participate in other benefits that the groups' internal rules give to the members.
- The General Assembly establishes and changes the internal rules of the solidarity group.
- The General Assembly is the body that elects the members of the Executive Committee and changes it (either the whole committee or a member) when they notice that they do not fulfill their duties properly. Members of the Executive Committee can be changed at any time, or when a savings-loan cycle ends. To do so, members convene a special meeting to discuss this issue, and then, if necessary, there may be an election.

### Preparation for elections

**STEP 10:** Explain to everyone that a solidarity group has leaders who are elected by its members.

1. As the group: In your opinion, what is a leader?

*Note to the Community Agent: There are many possible answers to this question. Some of the answers that girls may share include:*

- A person who directs and helps others solve problems
- A person who is a good example for others
- A person responsible for overseeing others or a whole group
- An advisor

## Leadership of the Solidarity Group's Management Bodies: Qualities and Responsibilities

### A. Executive Committee

**STEP 11:** Explain to the group that there are three members of the Executive Committee. These are the President, Secretary, and Treasurer. The General Assembly elects each of these leaders for the solidarity group, so it is important to listen carefully and understand. The Executive Committee serves for one cycle, which is one year, after that new elections will be held.

**STEP 12: The President.** Ask the group: What do you consider the qualities and responsibilities of the President of the solidarity group?

*[Note to the Community Agent: Ensure that everything in the table below is mentioned by the group, and that the role of President is clearly understood]*

**The President of the solidarity group: Qualities and responsibilities.**

Qualities	Responsibilities
<ul style="list-style-type: none"> <li>• Intelligent, with clear ideas</li> <li>• Active</li> <li>• Trustworthy</li> <li>• Impartial; Fair to all</li> <li>• Patient, reliable, and wise</li> <li>• Listens to others and is listened to</li> <li>• Understands others' ideas</li> <li>• Self-controlled</li> <li>• Punctual, and is available</li> <li>• Able to express ideas in front of others</li> <li>• Able to summarize others' ideas</li> <li>• Clearly understands the life of the solidarity group</li> </ul>	<ul style="list-style-type: none"> <li>• To convene and chair the meeting</li> <li>• To prepare the venue for the meeting</li> <li>• To ensure that the meetings focus on the real purpose and solidarity group goals</li> <li>• To ensure that the by-laws are followed and respected</li> <li>• To direct the solidarity group</li> <li>• To strengthen unity among members</li> <li>• To resolve conflicts that arise among members</li> <li>• To represent the solidarity group wherever needed, including before the law, the administration, foreigners, and elsewhere</li> <li>• To explain the solidarity group's history and current existence</li> <li>• To lead compliance with rules about activity implementation</li> </ul>

**STEP 13: The Secretary.** Ask the group: What do you consider the qualities and responsibilities of the Secretary of the solidarity group?

*[Note to the Community Agent: Ensure that everything in the table below is mentioned by the group, and that the role of Secretary is clearly understood.]*

**The Secretary of the solidarity group: Qualities and responsibilities**

Qualities	Responsibilities
<ul style="list-style-type: none"> <li>• Self-control</li> <li>• Trustworthy</li> <li>• Intelligent</li> <li>• Knows how to write meetings reports</li> <li>• Can read and write well; literate</li> <li>• Good at counting</li> <li>• Has time to attend training</li> <li>• Is never absent and never late for meetings</li> </ul>	<ul style="list-style-type: none"> <li>• To take notes at all meetings</li> <li>• To complete documentation regarding all activities of the solidarity group</li> <li>• To keep the solidarity group's secrets; keep information confidential</li> </ul>

**STEP 14: The Treasurer.** Ask the group: What do you consider the qualities and responsibilities of the Treasurer of the solidarity group?

**[Note to the Community Agent: Ensure that everything in the table below is mentioned by the group, and that the role of Treasurer is clearly understood.]**

**The Treasurer of the solidarity group: Qualities and responsibilities.**

Qualities	Responsibilities
<ul style="list-style-type: none"> <li>• Good at counting</li> <li>• Can keep a secret</li> <li>• Trustworthy</li> <li>• Honest</li> <li>• Is never absent and never late for meetings</li> <li>• Self-controlled</li> <li>• Always available for those who need her</li> </ul>	<ul style="list-style-type: none"> <li>• To know where the solidarity group's cash box is kept at all times</li> <li>• To monitor the solidarity group's assets</li> <li>• To administer the savings payments, loan repayments, and the withdrawals of the solidarity group's funds, and to do so only at group meetings</li> <li>• To count the money in front of the group at every meeting, once before members make their weekly contribution, and again after members make their weekly contribution</li> <li>• To monitoring receipts and expenditures carefully so that there is no theft or cheating</li> </ul>

B. The Monitoring Committee and its responsibilities

**STEP 15:** Explain to the group that this Committee is made up of three persons elected by the General Assembly who are not members of the Executive Committee. The Monitoring Committee will also serve for one year.

**STEP 16:** Share the following characteristics and responsibilities for the members of this committee per the following table.

## Monitoring Committee: Characteristics and responsibilities.

Characteristics of members	Responsibilities
<ul style="list-style-type: none"><li>• Trustworthy</li><li>• Truthful and honest</li><li>• Available any time they are needed (without other large commitments)</li><li>• Good at counting savings and loans: inputs and outputs</li><li>• Able to manage the solidarity group's assets properly</li><li>• Never absent or late to meetings; always on time and in attendance</li></ul>	<ul style="list-style-type: none"><li>• To inspect the activities of the Executive Committee (and commissions if there are any) in reference to their responsibilities</li><li>• To assist the Executive Committee in advising members who do not fulfill their duties properly</li><li>• To submit to the General Assembly observations about what is not working properly, and make suggestions about how to fix it</li><li>• To regularly inspect and verify the amount of money that has been saved and reimbursed</li><li>• To regularly inspect and verify the total profits and fees that have been collected</li><li>• To count the money in the cash box before and after every solidarity group meeting</li><li>• To tell the present SG members the amount of money in the cash box before and after every meeting</li><li>• To collaborate with those who have the keys and cash box in case there is an unexpected problem</li></ul>

## HOW ELECTIONS ARE CONDUCTED

**STEP 16:** Tell the group that now the different leadership bodies of the solidarity group have been explained, we will elect members to fill the leadership positions discussed.

**STEP 17:** Ask the group: What kinds of election systems do you know?

1. Let members give examples

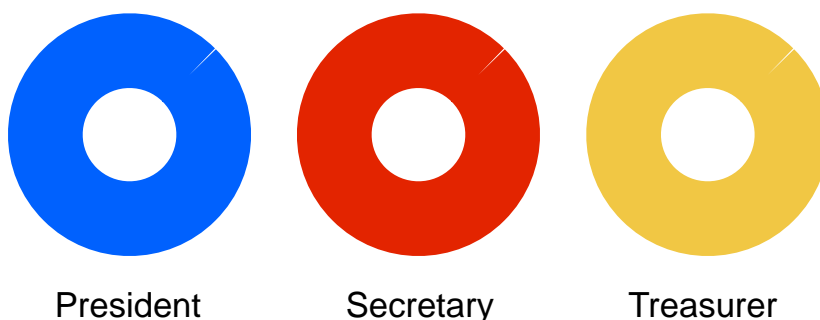
**STEP 18:** Request that anyone who wants to be elected and who meets the requirements must first make it known.

1. Have members raise their hands if they would like to be elected to one of the committees.
2. Ask those interested to share what role they would like to assume.



**STEP 19:** Start with the Executive Committee elections.

1. Have girls interested in each role stand in clusters by position in front of the other members.



**STEP 20:** Ask the group if they are ready to vote, or if they need more time to think about whom they will vote for.

1. If anyone needs more time, ask if they are able to decide during the meeting, or if they will need to think about it longer.
2. If it is determined that the group will need more time, then let the group know that the elections will be the first order of business at the next meeting.

**STEP 21:** If the group is ready to vote, then ask them to place their vote via the following process:

1. Tell the members to write on slips of paper the name of the person they choose for each position. An illiterate person may ask someone she trusts to help her.
2. Girls interested in the positions on the Executive Committee are also allowed to vote, so ask them also to write on slips of paper the name of the person they choose for each position.
3. Collect the names in three different containers or locations.
4. Tally up the number of times a girl was voted for in each category in order to determine who was voted for most.
5. Announce the number of votes for each girl and the winner for each position.

*[Note to the Community Agent: There are many ways to vote. The methodology outlined above allows for confidentiality. This is important because members may not like to make their vote public. Also, knowing the votes of others can influence member decision. As such, it is best to keep the votes confidential by writing them on slips of paper and giving them to you to tally, however other means for voting also include:*

- Girls raise their hand to confirm their choice.
- Girls stand behind or beside the person they choose, or beside the person's symbol that represents the person they are electing. (Examples of symbols are: a slip of paper with a name on it, a card, something in nature, etc.)
- Girls stand in front of the Election Committee nominees and say the name of the one they have chosen.

## CLOSING

### STEP 22: Before ending the meeting:

1. Ask if any member has questions or an idea she wants to submit.
2. Always end the meeting by sharing the date, time, and place of the next meeting: "See you at the next meeting on:

[Date:..... Time:..... Place:.....]".

3. Tell the group that at the next meeting, we will deal with "Establishing the internal rules governing solidarity group activities".
4. Thank you for attending these lessons.
5. End the meeting with a game or song.

# Song

## ISHAKA GIRLS ARE RESPECTED

Ishaka girls are respected by everyone  
We are respected all over the world  
We save and benefit from loans  
Our capital constitutes a guarantee for the future  
We are developing ourselves  
We learn how to protect ourselves against HIV  
We learn how to protect ourselves against unwanted pregnancies  
Our children are recognized by the administrative services  
With CARE, with Ishaka, we can achieve our plan  
With Ishaka, all is possible  
Ishaka saved us!

## 3.5.2 NAWE NUZE LESSON 2

# ESTABLISHING THE RULES THAT GOVERN SOLIDARITY GROUP ACTIVITIES

## OVERVIEW

**Introduction:** This lesson on establishing the internal rules governing a solidarity group's activities is very important within Nawe Nuze because:

- Girls will form the internal rules that provide long-term guidance for the solidarity group.
- Girls will feel confident about their participation because they are clear about the internal rules that will protect them, their savings, and ensure trust among members.
- Girls learn skills in critical thinking, teamwork, and consensus building.
- Girls build skills and knowledge about the mechanisms of good governance.
- Girls develop ownership and a vested interest in their solidarity group's identity, their social bonds, and additionally affirm their commitments.

### **Materials you will need to provide to the group:**

- A paper copy of the internal rules agreement framework to give to the solidarity group for support in reviewing, filling in the blank sections, and practicing the development of their internal rules.
- The cashbox.
- Three padlocks with keys for the cashbox.
- Monitoring book for the Secretary to keep track of attendance, savings, loans, fines, and other group data.
- Two pens.

### **By the end of the first meeting on this lesson:**

After the first group meeting with this lesson, even if the group is still working to finalize the internal rules, girls should do the following, unless there is considerable debate among members:

- Establish their weekly savings amount for the project fund and the social fund
- Establish some of the basic rules for governance
- Receive their "kit" from the Field Coordinator, which includes all the materials such as the cash box, three padlocks, and the monitoring book
- Begin saving!

### **Implementation support:**

- The Field Coordinator should be present for the first meeting covering this lesson, both to support clear understanding as well as provide the cashbox, padlocks with keys, and monitoring book.

- In order to support the group in becoming operational, the “internal rules agreement” document has many pre-established articles that are suggested for every group to adhere to. These are based on best practices and are appropriate for adolescent girls. These are recommended unless there is considerable opposition among members, or if your project needs require they be adapted.
- Once the group has filled in and completed their “internal rules agreement” by hand, the Field Coordinator will provide them with a typed and final version to be signed by each member and retained by the group in the cashbox. The Field Coordinator will also maintain a copy.

### **An important note about Clause III of the internal rules agreement:**

Clause III of the internal rules agreement will need careful discussion, as it determines a solidarity groups’ *‘Relationships with other savings and loan solidarity groups, associations or banks’*. This may already be determined in your project design and thus the Field Coordinator may advise solidarity groups accordingly. However to protect the girls who your project intends to impact, the following is suggested:

- Do not advocate or influence girls, particularly younger girls or girls new to savings, loan and financial literacy, to forge lending agreements with other savings and loan groups, banks, or MFIs given their level of vulnerability as minors. Youth and adolescents are particularly unaware of their rights and can be easily misinformed. The Nawe Nuze approach promotes self-reliance, savings, and loans within one’s own solidarity group for the poorest and most vulnerable girls, specifically those who do not have access to the formal financial system given social, cultural, political, or economic barriers. This may be the very first time that the girls you are working with have been exposed to the concept and practice of savings and loan solidarity groups.
- If your project includes such linkages, then we strongly suggest:
  1. Such activities be voluntary, not obligatory.
  2. Obtaining the informed consent of parents or guardians for participation (if applicable).
  3. Ensuring that the participants have full, detailed, and transparent information prior to making any financial commitments, and thus can make an informed decision that is right for them.
- If a group matures and saves a very significant amount of money, making it no longer safe to maintain it within the cashbox, then a savings account at a bank should be considered. Nawe Nuze does not include training on this topic, as it is likely applicable after one or more cycles (1+ years) of savings and loan as a solidarity group. If girls make such advances throughout the life of your project or after subsequent cycles, then CARE recommends girls obtain full awareness of the policies, procedures, risks, and benefits of opening a formal savings/bank account prior to making a decision. As a potential complementary component to Nawe Nuze, consider working with a partner to design and implement access to formal financial services.
- The type of alliance between solidarity groups that CARE encourages in the first year is a learning alliance by which solidarity groups learn from one another. However, girls in your program might also be interested in forging savings, loans, and business alliances or cooperatives with other solidarity groups in the same program once they have built up

significant capital. Given that this is not likely or encouraged in the first year, it will not be necessary to include this in the initial set of internal rules for the purposes of establishing the internal rules with a new solidarity group. As the group matures after one or more cycle, this may change. Nawe Nuze does not provide training on such matters, however, there are multiple programs for adults that do, and referencing such materials might prove useful for your contextualization with adolescent girls. We encourage exploration for your own project.

### Lessons Learned:

- Completion of the internal rules can take multiple sessions, perhaps up to four weeks in some cases. This is a new activity for many girls, and the learning curve can be lengthy. For other girls it will be simple. We found that in-school girls tend to advance more quickly. Younger girls and less literate girls tend to need more time.
- It is important that the Community Agent, with strong guidance and support from the Field Coordinator, adapt to the groups' needs, because developing internal rules is not only a system for establishing governance for the solidarity group, but also an on-going skill-building and leadership exercise.

### Do

- Allow girls to take their time in formulating and agreeing upon the internal rules. This can be done over multiple meetings. Adapt the time frame and support to the needs of the girls.
- As Field Coordinator, heavily support the Nawe Nuze Community Agent and the solidarity group in learning about and establishing the internal rules and understanding how group meetings are conducted.
- Provide the group with a paper copy of the internal rules document/framework for them to work off of, fill in blanks, and complete their own agreement.
- Enable girls to start saving after the first meeting that covers this lesson.

### Don't

- Rush girls through this lesson. Finalization of the internal rules is an on-going learning exercise.

**Note to the implementing organization:** The explanation used in the CA's manual about the importance and function internal rules was summarized from: 2009 (April). Allan, H. and Mark Steaehle, *Village Savings and Loan (VSLAs): Programme Guide. Field Operations Manual*. VSL Associates (LTD). Version 3.2, p. 42. Although for adults, we recommend this guide as a resource to inform your own savings and loan programming to be creatively designed and adapted for girls.

# Solidarity Group Training

## LESSON 2

## LESSON 2 TRAINING:

# ESTABLISHING THE INTERNAL RULES GOVERNING SOLIDARITY GROUP ACTIVITIES

### Instructions for the Community Agent

*Training the group and finalizing the internal rules can take multiple meetings, perhaps up to four. This may be a new activity for many group members. Building understanding and consensus among members takes time, but it is crucial that every girl feel comfortable signing and approving the finalized set of internal rules. Thus, do not to rush the group. Let them take their time, ask questions, and develop internal rules that everyone agrees upon. The Field Coordinator will support you.*

### GETTING STARTED

**STEP 1:** Ask the President to convene the meeting.

**STEP 2:** Ask the Secretary to take account of who is in attendance by name and number. Remind everyone that it is important to attend every meeting and to arrive on time.

**STEP 3:** Together with the group, review who was elected to the Executive Committee and the Management Committee.

**STEP 4:** Ask if there are any questions about last week's training.

**STEP 5:** Tell the group that today they will be learning about “establishing the internal rules governing a solidarity groups’ activities”. Through this lesson we will know how the internal rules of the solidarity group are created. It is preparing us for the future so we can develop as member of the solidarity group by agreeing on our basic starting point and guidelines. This will help us reach our shared goals for the future.

This lesson outlines the main components of the internal rules, and it includes an exercise that allows the group to practice preparation of the internal rules.

**STEP 6:** Share the objectives for this lesson.

Goal of this lesson

As a solidarity group we will develop a final set of internal rules to guide us in self-governance. This can take multiple meetings.

#### Objectives:

At the end of this lesson we will:

- Understand the importance of internal rules for solidarity group activities.
- Understand how the internal rules are prepared and created.

- Have practiced preparing the internal rules before preparing a final version for our solidarity group.
- Understand the primary elements of the internal rules.
- Learn the rules about how a weekly meeting is conducted, its step-by-step activities, and who carries what responsibilities.

**First meeting covering this lesson:**

By the end of the first meeting that covers this lesson, we will:

- Establish a weekly savings amount
- Receive the cash box with three padlocks
- Receive the monitoring book
- Begin saving!

**STEP 7:** Share the parts of this lesson that will be covered.

**Part 1:** The Importance of the internal rules.

**Part 2:** Knowing the main elements of internal rules.

**Part 3:** Practicing preparation of the internal rules for solidarity groups.

**Part 4:** Knowing the rules and sequence of how weekly meetings are conducted

## **THE IMPORTANCE OF INTERNAL RULES FOR SOLIDARITY GROUPS**

**STEP 8:** Ask the group why internal rules are important. Open the discussion to their ideas.

**STEP 9:** Share the following information about what internal rules are, and why they are important for the solidarity group. Internal rules:

1. Guide the members in running the solidarity group.
2. Generate self-ownership because members create the internal rules for themselves.
3. Serve as a record of the decisions that can be referred to in times of crisis or dispute because it is within a written document that is always accessible to all members.
4. Define who governs the solidarity group.
5. States how people who govern the solidarity group get their authority.
6. Contains policies about funds, saving, lending, and how or when the solidarity group shares out its money at the end of the operating cycle.

## **THE MAIN ELEMENTS OF THE INTERNAL RULES**



**STEP 10:** Tell the group that you will be leading them in learning about the main elements of the internal rules. Tell them that as a group, they will be defining each of the sections for themselves. Some of the internal rules are already established as basic principles of forming solidarity groups and are not flexible. Those are *italicized* within the document. All other elements are determined by the group.

**STEP 11:** Tell the group that after they learn about the elements of the internal rules, they will practice writing their own. This can take multiple weeks and may take a considerable amount of time because it is important that everyone agree upon what is included. Literate members should help illiterate members. Only after the group has practiced should the final set of internal rules be written. Tell the group that you will give the final written set of internal rules to the Field Coordinator who is responsible for monitoring the group. S/he will generate a final, typed, hardcopy of the internal rules, and give it to the solidarity group. All members of the solidarity group are to sign the internal rules. Those who are illiterate will provide their thumbprint next to their name (which the Secretary will have written for them). The internal rules should be present at all group meetings and accessible to all members.

**STEP 12:** Lead the group through all the sections of a solidarity groups' internal rules. Note that there are rules that have been pre-established, and there are rules that still need defining.

- *The Field Coordinator will provide your group with a paper copy of the internal rules agreement. With the support of the Secretary, use the paper copy to go through all sections, and practice filling in the blank sections that require definition for the group. Take your time reviewing each section, as questions might arise. See the outline for internal rules on the next page. Work with the Field Coordinator to answer questions that members have.*

# Internal Rules Agreement Governing the Solidarity Group

## INTRODUCTION

Rationale for the creation of the solidarity group

Considering

---

---

---

We, members, agree on the following:

### I. Description of the solidarity group

**Article 1: The following solidarity group is created by its members:**

- Name of Solidarity Group: \_\_\_\_\_
- Hill / Quarter: \_\_\_\_\_
- Commune: \_\_\_\_\_
- Province: \_\_\_\_\_
- Start date of the solidarity group: \_\_\_\_\_
- Date of solidarity group accreditation in the community: \_\_\_\_\_

### II. Objective of the solidarity group

- What is the purpose of the solidarity group?
- What does it strive to achieve?

**Article 2:** The objectives of this solidarity group is:

- *Solidarity through mutual assistance.*
- *Saving money together.*
- *Sharing knowledge and giving loans to members using joint savings.*
- What activities and services does the solidarity group carry out in order to achieve this goal?

**Article 3:** *It will perform the following activities:*

- *Ally in work to help each other increase productivity in daily activities whenever requested.*
- *Establish profit-making projects.*
- What other activities will the solidarity group perform?

### III. Relationships with other savings and solidarity groups (or banks)

- What will be our relationships with other savings and loan solidarity groups, associations, or banks?

**Article 4:** *The solidarity group shall establish relationships with other solidarity groups in Burundi [or replace with appropriate country], and prospectively with groups and associations abroad.*

#### **IV. Membership requirements**

- Who can be a member of this solidarity group?

**Article 5:** *To be a member, a person must:*

- Be a female between the ages of \_\_\_\_\_ and \_\_\_\_\_.
- Live on \_\_\_\_\_ hill/village or \_\_\_\_\_ neighborhood
- Agree to abide by the internal rules of the solidarity group
- Will new members be welcomed after the solidarity group has started? Until when?

**Article 6:** *Once the solidarity group has been working for some time, the entry and acceptance of a new member is subject to the following:*

- After we have been together for \_\_\_\_[duration]\_\_\_\_ we shall not accept new members.

#### **V. Leaving the solidarity group/Loss of membership**

##### **A. For anyone who desires to leave for valid reasons:**

- What are the valid reasons for which the solidarity group accepts the departure of a member?

**Article 7:** *A member who wishes to leave the solidarity group shall share their reasons with the General Assembly, which will examine whether the reasons given are valid.*

- What are the valid reasons for leaving the group? List them here:

---

---

---

- If a member voluntarily requests leaving the solidarity group for valid reasons, what will happen?
- How will she be reimbursed?

**Article 8:** *A member who leaves the solidarity group without a valid reason will:*

- What will happen?
- How will she be reimbursed?

##### **A. For a member who is dismissed:**

- What are the mistakes that lead to a member's dismissal?

**Article 9:** *The mistakes that can lead to the dismissal of a member from the solidarity group are:*

- What mistakes would result in the dismissal of a member from the solidarity group?
- What will happen?
- How will she be reimbursed?

## **A. For a deceased member**

- If a member dies (with or without debt, with or without a family), what should be done?

**Article 11:** *If a member dies..... [complete the sentence].*

## **VI. Organs of the solidarity group**

**Article 12:** *The Solidarity Group \_\_\_\_ [insert solidarity group's name] \_\_\_\_ is made up of the following governing bodies:*

- *The General Assembly*
- *The Executive Committee*
- *The Monitoring Committee*
- *If necessary, other committees for specific activities in various fields*

### **A. The General Assembly**

**Article 13:** *The General Assembly is comprised of all members of the solidarity group. It makes all important decisions about the creation and suspension of other organs of the solidarity group, acceptance and suspension or dismissal of a member, confirmation of beneficiaries of loans, validation of the solidarity group's activities, validation of projects prepared by the Executive Committee, and closure of the solidarity group.*

### **B. The Executive Committee**

**Article 14:** *The Executive Committee is composed of a President, a Secretary, and a Treasurer. If necessary they may have deputies. It has a \_\_\_\_ [insert duration] \_\_\_\_ term.*

- *The General Assembly can extend the term of one, or all, Executive Committee members.*
- *The Executive Committee prepares and facilitates the meetings.*
- *The Executive Committee resolves conflicts between members.*

**Article 15:** *The President*

- *Is elected by the General Assembly, which may replace her if necessary.*
- *Convenes and chairs the General Assembly meeting.*
- *Is the representative of the solidarity group wherever it is necessary, including before the law.*
- *Is the guarantor of compliance with the internal rules of the solidarity group.*

**Article 16:** *The Secretary*

- *Is elected by the General Assembly, which can replace her when necessary.*
- *Keeps records of meetings and writes the documents about the life of the solidarity group, including information about those who attended meetings and those who were absent, savings, loans, fines, and money that is reimbursed.*
- *Keeps the solidarity group's documents and other secrets.*

**Article 17:** *The Treasurer*

- *Is elected by the General Assembly, which can replace her when necessary.*

- *Is requested to monitor where the cash box is kept and those who owe money to the solidarity group (loans, interest payments, late payments, etc.).*
- *Is responsible for monitoring the management of the solidarity group's assets in collaboration with the President, and monitors the receipts and expenditures so that there may be no theft.*
- *Is responsible for depositing and withdrawing the solidarity group's funds, which is done only at the solidarity group meetings in front of all members.*

### **C. The Monitoring Committee**

**Article 18:** *The Monitoring Committee is composed of three members: the president and her two deputies.*

- *They are elected by the General Assembly, which can replace one or all of them if necessary.*
- *No member of the Executive Committee can be a member of the Monitoring Committee.*

**Article 19:** *The Monitoring Committee shall:*

- *Monitor the other committee's activities (Executive Committee and commissions if there are any).*
- *Assist the Executive Committee in advising members who do not fulfill their duties properly.*
- *Present to the General Assembly what does not work properly.*
- *Check on and inspect the amount of money that has been saved and reimbursed.*
- *Check on and inspect the total of profits and fines.*
- *Collaborate with those who keep the keys and the cash box in case money is needed for unexpected problems.*
- *Convene and chair the General Assembly in case the President or the Executive Committee do not fulfill their duties properly.*

### **D. The committees in charge of activities in various fields**

**Article 20:** *Committees in charge of activities in various additional fields are established as necessary when the solidarity group is working in several areas (in addition to the savings and loan activities). The members of these committees are elected by the General Assembly.*

## **VII. Elections**

- Who has the right to elect or be elected?

**Article 21:** *Any member who meets the solidarity group's requirements has the right to be elected to any committee or body of the solidarity group.*

- How long can one be a committee member?

**Article 22:** *The governing bodies of the solidarity group are elected upon establishing the solidarity group. It is best that new elections are conducted at the end of a savings and loan cycle after the sharing-out of savings and profits from the fund.*

- How many members must be present for elections to be held?

**Article 23:** *For a General Assembly decision to be valid, it must be supported by the vote of a number of members equal to \_\_\_\_\_[insert number]\_\_\_\_\_. [Some options include: 2/3 of those present at the meeting, or half of the present members plus one person (1/2 + 1)]*

**Article 24:** *For election, the method used is that of a secret ballot or raising the hand. Anyone who wants to be run for election must first make it known.*

## VIII. Savings and loan activities

### A. Savings

**Article 24:** *Each member is required to save \_\_\_\_[insert monetary amount]\_\_\_\_ each week. The portion that goes to the social fund is \_\_\_\_[insert monetary amount]\_\_\_\_. The amount allotted to the projects fund is \_\_\_\_[insert monetary amount]\_\_\_\_. Someone who misses a solidarity group savings meeting without a valid reason must pay the equivalent of their weekly contribution plus a fine of \_\_\_\_[insert monetary amount]\_\_\_\_. One who has a valid reason for not participating shall pay \_\_\_\_[insert monetary amount]\_\_\_\_, which is the same as the established weekly contribution amount.*

### B. Granting loans

**Article 25:** *Loans are granted after the members have received the relevant training and after they have prepared the corresponding set of internal rules.*

- What are your criteria for granting a loan?

**Article 26:** To be granted a loan, one must meet the following requirements:

- Participate regularly in meetings and other solidarity group's activities
  - Must have no debt from the savings fund she is seeking a loan from
  - Must have repaid the loan she has already received from the project fund
  - Must have a clear project or an understandable problem
- When is reimbursement expected from a person who is granted a loan?

**Article 27:** *Anyone who receives a loan from the project fund is expected to reimburse after a period of \_\_\_\_\_(one month / two months / three months)\_\_\_\_\_. For the social fund, the period varies according to the member's problems.*

- How much interest do we request from the loan recipient?

**Article 28:** *A loan beneficiary is expected to pay an interest of \_\_\_\_ (10%) \_\_\_\_ of the loan granted to her. No interest is requested for a loan from the social fund.*

- When can a member be granted a loan from the social fund?

**Article 29:** To grant a loan from the social fund, we consider the following things:

- The death of a member's spouse
  - The death of a member's parent
  - The death of a member's brother or sister
  - A member's marriage
  - A sick member or a member's relative who is sick
  - When a member's home or working place burns down or is destroyed
- How big of a loan can a member receive compared to her savings?

**Article 30:** *A member is granted a loan that is proportional to her savings (and is dependant upon on how much money is in the fund). The loan cannot exceed three times her savings.*

## IX. Sanctions

- How is a faulty member punished?

**Article 31:** *A faulty member is penalized in the following ways:*

- *For an ordinary member who arrives \_\_\_\_\_ minutes late without a valid reason: must pay a fine of \_\_\_\_\_. For the President or a Leader, they must pay \_\_\_\_\_.*
- *Whoever totals \_\_\_\_\_ absences without valid reasons (in meetings or the activities of the solidarity group): receives a warning.*
- *Whoever totals \_\_\_\_\_ absences without valid reasons (in meetings or activities of the solidarity group), after receiving a warning, is temporarily suspended for a period of \_\_\_\_\_ weeks.*
- *Whoever totals \_\_\_\_\_ absences without valid reasons (in meetings or activities of the solidarity group) after being suspended: is dismissed from the solidarity group.*
- *Whoever owes \_\_\_\_\_ weeks of savings without valid reasons: must pay a fine of \_\_\_\_\_.*
- *Whoever owes \_\_\_\_\_ weeks of savings without valid reasons, and who has already paid a fine, is expelled from the solidarity group.*
- *A member who commits acts that dishonor the solidarity group (theft, drunkenness, fighting, insulting others, gossiping, \_\_\_\_\_) is penalized: paying a fine, being suspended, or expelled, depending on the fault committed.*

## X. Concluding remarks

### A. About changing the internal rules

- When can we change something in the internal rules? How can this be done?

**Article 32:** *For the General Assembly to change the internal rules, this must be approved by .... (2/3, 3/4, \_\_\_\_\_ ) of the members constituting the solidarity group.*

### B. About the dissolution of the solidarity group

- When can this solidarity group be dissolved? How can this be done?

**Article 33:** *Only the General Assembly has the right to dissolve this solidarity group. This must be approved by \_\_\_\_\_ (80% - 90%) \_\_\_\_\_ of the solidarity group members.*

### C. Things that are not provided for in these internal rules

- What will happen for matters that are not provided for in the internal rules?

*For matters not provided for in the internal rules: We shall refer to the public laws that govern community associations. If any dispute finds no solution, we shall seek advice, and if this fails, we shall refer to the legal system.*

**Name, date, and signature (or thumbprint) of each group member:**

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____



**STEP 13:** Tell the group you will explain to them the stages and step-by-step activities of a weekly solidarity group meeting. The group will enact or role-play the meeting as it is being explained.

- *The Field Coordinator will likely lead this section with support from the Community Agent.*
- *The Field Coordinator will now provide the cashbox, three padlocks with keys, and the monitoring book. These will be used to demonstrate the meeting activities.*
- *Allow for members to ask questions while you go through the instructions.*

## HOW THE SOLIDARITY GROUP WEEKLY MEETINGS ARE CONDUCTED

### MEETING OPENING

- A. The President of the solidarity group opens the meeting.
- B. The Secretary calls each member's name to review who is present and who is absent. She fills in the attendance sheet in the monitoring book.
- C. Those who took the keys and the cashbox give these to the Treasurer and the Secretary in front of all members.

### SAVING (PROJECT AND SOCIAL FUND)

- A. The Secretary asks the members to remind the group of the amount of money that was in the project fund as well as the social fund at the previous meeting.
- B. If the group agrees, the Treasurer takes the keys and then opens the cashbox and checks if the amount is correct, counting it in front of everyone.
- C. Each member needs to have brought their savings to the meeting, and each member now contributes their savings payments to the two funds. Members give the money to the Treasurer.
- D. The Secretary writes down each member's contributed amount in front of that person's name in the monitoring book.
- E. As each member contributes money, the Treasurer separates contributions for the social fund from that of the project fund.
- F. Those who have debts to be repaid also bring their money and give it to the Treasurer. The Secretary notes repayment in the monitoring book. Money repaid is distinguished according to whether it is a contribution to the social or project fund.
- G. The Treasurer counts the money and informs the members of the total amount received for each fund.
- H. Next, fines are paid. Those who did not pay the weekly savings amount pay their fines. This includes members who did not make their weekly savings contribution at the previous meeting as well as those who were fined that day for any reason established in the internal

rules. This amount is also counted and communicated to the members. It goes into the project fund.

- I. If any members owe money to the solidarity group (from collective activities, donations, assistance from a benefactor, etc.), they pay it now. This money is put into the project fund.
- J. The Treasurer counts all the money, the day's receipts, and what was in the cashbox. She then communicates the total to all members, announcing the totals for each fund – project and social – separately.

### OTHER EXPENDITURES

- A. If any member has been given money to use for the purposes of the solidarity group – for example, to buy some equipment, travel expenses in order to represent the solidarity group, etc. – she justifies its use and returns any unused funds.
- B. If any planned activity of the solidarity group requires spending money, the Treasurer gives the funds to the members who will carry out the activity. The Secretary records it in the monitoring book.

### REIMBURSEMENT

- A. The President of the solidarity group requests that the loan recipients whose reimbursements are due make it known to the group.
- B. Each recipient comes forward and says how much she must reimburse. The Secretary verifies it from what has been documented in the monitoring book.
- C. If it is true, each loan recipient gives the sum they owe to the Treasurer. The Secretary writes it in the monitoring book.
- D. The Treasurer calculates the total and puts it in the appropriate fund of the cashbox.
- E. After reimbursing, the person signs in the appropriate place within the monitoring book, held by the Secretary, to show that she has paid her debt.
- F. The Treasurer counts the money in the cashbox and communicates the total to all members. This money will be used to give loans.

### GRANTING LOANS

- A. Those who have requested or written letters to apply for loans must have submitted the request to the President of the solidarity group.
- B. The Treasurer announces how much money each loan applicant has in the cashbox. The loan applicants second it.
- C. Each loan applicant says how much money she has applied for, how she plans to use it, and when she expects to repay.

- D. Based on each project, the money available, the time of repayment, and other criteria they have agreed to take into account in the internal rules, the General Assembly selects those who will be granted loans and those who will be asked to wait.
- E. The loan recipients go to the Treasurer one at a time and the latter gives them the loan amount that the General Assembly has agreed upon. Whoever receives a loan states to the group the amount she has received, the amount she must repay, and when she will repay it. The Secretary notes it in the appropriate section of the monitoring book.
- F. Anyone who receives a loan signs in the relevant place within the monitoring book.

### COUNTING THE MONEY THAT REMAINS IN THE CASHBOX

- A. After loans, receipts, and expenditures, the Treasurer counts the money in the cashbox and notifies the General Assembly of the remaining amounts in both the social fund and the project fund.
- B. The Secretary records the totals in the monitoring book, and recommends to the General Assembly that they remember these amounts until the next meeting.
- C. The members lock the box with three padlocks. They agree upon who will take the box home and which three members will take a key. The box and keys are given accordingly.

### TRAINING AND ANNOUNCEMENTS

- A. When the savings and loan operations are over, the President of the solidarity group moves on to other matters concerning the solidarity group, such as announcements and trainings given by the Community Agents. The appropriate time is allotted.

### CLOSING

- A. In closing, the President informs and reminds the solidarity group of the date, place and time of the next General Assembly meeting.
- B. She thanks the solidarity group members and closes the meeting.

**STEP 14:** Ask if any member has questions or an idea she wants to submit.

### CLOSING

**STEP 15:** *To close the meeting:*

1. Tell the group that savings contributions will be discussed at the next meeting, so they should bring their weekly savings amount.
2. Tell the group whether at the next meeting they will continue to cover Lesson 2, or move on to Lesson 3. This will depend upon whether the group thoroughly understands Lesson 2 and has agreed upon foundational parts of the internal rules.
3. Have the President close the meeting by sharing the date, time, and place of the next meeting: "See you at the next meeting on: [Date..... Time..... Place.....]"

**STEP 15:** End the meeting with a game or song that will help everyone learn by heart what has been studied.

**Note to Community Agent:** *For all solidarity group meetings from here forward, training will be provided after the regular meeting procedures.*

## Songs

“Ishaka Girls are Respected” is a popular song among girls. Repeat it from Lesson 1 and continue to learn it as a group.

Another song used that can be adapted to your favorite local melody, has the following lyrics:

We are all responsible for knowing how  
much is in the cashbox  
We are all responsible for doing things  
correctly in our group.

Songs are important because they are fun and they remind each member of her new responsibility and commitment to attend meetings every week. They reinforce knowledge about savings, loans, and other important topics in their lives, and that each member must be present for the weekly meetings, must be on time with her weekly contribution, and must repay any loans taken out on the designated day.

Consider also inventing your own songs to teach and reinforce information from the lessons!

### 3.5.3 NAWE NUZE LESSON 3

## SAVING AND LOAN IN SOLIDARITY GROUPS

### OVERVIEW

**Introduction:** By this lesson, solidarity groups will have begun saving. This lesson will help girls understand what saving is, why to save, and how to manage their money. It is the first lesson that builds financial literacy. This lesson is full of stories, games, and activities. It is very participatory and based on MFO's financial literacy information, which we integrated within the financial education component.

Make sure that in addition to the training manual, the Community Agent has the following tools and materials to lead this lesson:

- A card with seven techniques of saving.
- A t-shirt for the Community Agent, which is the uniform they are identified by and a symbol that they will lead training.
- Cards on which stories are written and can be shared with the group.
- If possible, pictures related to stories. *Note that Ishaka used minimal pictures and they are not included here. However, we recommend you include pictures.*

#### Lessons Learned:

- Less is more. Originally the financial literacy training for Ishaka girls was much more extensive and too advanced and complex for the girls we were targeting. We simplified it into the most basic and core elements, which is what you have here. It was very effective.

Do

If you have more time, and if appropriate for the girls you are targeting, consider adding additional financial education modules. Our partner MFO originally developed 18 modules. We boiled it down to the most essential elements and successfully implemented them, however it may serve your project to incorporate additional financial education.

Don't

Don't talk about financial education without including time for songs, plays, stories, and poems. They help the girls to master and memorize the themes and challenging concepts, especially younger girls.

# Solidarity Group Training

## LESSON 3

# LESSON 3 TRAINING:

## SAVING AND LOAN IN SOLIDARITY GROUPS

### Instructions for the Community Agent:

Now that your solidarity group has begun saving, you will wait to train the group until the regular meeting procedures have been completed.

### Necessary tools and materials for this lesson:

- A card with seven techniques of saving
- T-shirt for the Community Agent
- Cards on which stories are written
- If possible, pictures related to stories

### GETTING STARTED

**STEP 1:** Ask the group if they have any questions about the previous lesson. Give the group time to discuss.

**STEP 2:** Tell the group that the goal of this lesson is to help discuss the strategies usually used to manage the money saved. Explain to the group that in this lesson, everything is done very intentionally because there is always something new to learn. Request that as the lesson progresses step by step, each member must ask herself:

*What am I learning from this activity?* Think and reflect upon that question and discuss it within the group.

**STEP 3:** Share the content and objectives of the lesson.

### Objectives of the lesson:

By the end of this lesson, we will:

- Know what saving means.
- Understand the difference between Nawe Nuze solidarity groups and other ordinary groups or associations.
- Know the various reasons for saving.
- Know the seven techniques for saving and how to manage money.

### Parts of this lesson:

**STEP 4:** Explain to the group that there are three parts to the lesson:

- Part 1: Knowing what saving means
- Part 2: Major reasons that normally prompt people to save
- Part 3: Why do girls save money?
- Part 4: The seven techniques for saving

## PART 1: Knowing what saving means

### **STEP 5:** Ask the group: **What does saving mean?**

*First, allow group members to respond and share their ideas.*

### **STEP 6:** When the group has had an opportunity to share, explain the following:

In Nawe Nuze solidarity groups, saving is the main duty (task) related to preparing for the future. It is performed once a week in a general assembly meeting. Therefore, saving is the essential knowledge and skill related to money management that will allow you to implement future projects.

### **STEP 7:** Ask the group: **What saving techniques are used in your environment?**

*Possible responses include:* Rotating saving and loan, weekly saving, saving in a bank account.

**STEP 8:** Play the following game to help members think about what they know or do not know thus far, and to spark their participation in understanding the significance of saving and managing money.

## GAME 1

**Instructions:** I am going to ask some questions. Anyone who answers “yes” to a question should stand up. Anyone who answers “no” should remain seated.

- Did you come on foot today?
- Did you save before we joined the solidarity group?
- Do you know the amount of money you spent on food last week?
- Do you save every week in our solidarity group?
- Do you know the total amount in our cashbox?
- Do you know in detail how you use your money?
- Do you need to save in order to have funds for implementing your projects?
- Do you think that saving is difficult?
- Do you have any money to save?

## Part 2: Primary reasons why we save money

### **STEP 9:** Ask: **What are the various reasons why we save money?**

*Allow for discussion among the group.*

### **STEP 10:** Explain the following:

Among all the reasons that members gave, there are three main reasons why we save:

- 1. To purchase what is used by a single person or a family (foodstuff, clothing, school fees, household needs, etc.)**
- 2. Emergencies (illness, death of a relative, house fire, house destruction, etc.)**
- 3. Future projects for income generation**

**STEP 11:** Ask the group to discuss in pairs which of the three reasons is the highest priority in life for them. When they are finished, give the group the opportunity to share openly.



### Part 3: Why do girls save money?

**STEP 12:** Explain to the group that in order to learn more about why we as girls save money, we will play another game.

- *Ask everyone to stand in a circle.*
- *Make a ball out of paper.*
- *The first person to take the ball is going to say an incomplete sentence.*
- *The second person to take the ball is going to complete the first person's sentence.*
- *Each person in the circle will take a turn.*

*Give examples of sentences to the group:*

- First person: The girls of my generation save money in order to \_\_\_\_\_.
- Second person: The girls of my generation save money in order to \_\_\_\_ [buy a goat] \_\_\_\_.

*Other example sentences for the person initiating and to be completed by the second person:*

- Most of the time, adults save money in order to \_\_\_\_\_.
- The girls of my generation save money in order to \_\_\_\_\_.
- The young men of my generation save money in order to \_\_\_\_\_.
- *In our solidarity group, we save money in order to \_\_\_\_\_.*

**STEP 13:** Upon completion of the game, say to the group that most of us do not have enough money to buy whatever we need, and therefore we have to consider what is most important before spending any money.

### Part 4: Seven techniques that teach you the habit of saving with any amount of money you have

**STEP 14:** Using the card (like that on the next page), review the seven techniques for saving with the group. These techniques will teach to save with any amount of money we have. First, read and show all seven steps to the group:

1. Identifying the purpose of saving
2. Planning how to save
3. Distinguishing needs (necessary things) from wants
4. Analyzing how you spend your money
5. Prior planning of how you will spend your money
6. Saving at the planned time
7. Saving in a safe place

Second, do the activities and games for each step with the group

SEVEN TECHNIQUES FOR SAVING						
1. Identify the purpose of saving	2. Plan how to save	3. Distinguish needs from wants	4. Track how you spend your money	5. Advance planning of how you will spend your money	6. Save regularly at the planned time	7. Save in a safe place
<p>Why do you save?</p> <p>What is your objective?</p> <p>Let's read <b>story 1</b> about Yvonne below.</p> <p>Why does Yvonne save?</p> <p><b>When you have a savings goal, you are eager to save!</b></p>	<p>Am I going to save every month, week, year? How much? What am I going to use the money for?</p> <p><b>Let's play game 1 related to discovering and determining your purpose of saving. The game is below.</b></p> <p>Let's read and discuss <b>story 2</b> on Jocelyne and Uwimana.</p>	<p>What are basic and indispensable needs?</p> <p>What are wants and other things one can do without?</p> <p><b>Play and discuss game 2 about needs and wants.</b></p> <p>Let's read and discuss <b>story 3</b> about Francine and Flora.</p>	<p>Plan regular follow-up tracking to see if you are using your money for the purposes it was planned for.</p> <p>Never spend your money on anything you didn't plan in advance.</p> <p><b>Let's play and discuss game 3 together.</b></p>	<p>Make a list in advance of the things you will spend your money on.</p> <p>Remember Yvonne's story? What was Yvonne's plan?</p> <p>As for you, what are your plans?</p> <p>Let's read <b>story 4</b> about a girl named Mary.</p>	<p>When do we save in our solidarity group?</p> <p><b>Answer: Every week</b></p> <p>Bear in mind that you have to save every week because you have agreed to do that in your solidarity group.</p> <p>Never say you are short of money. Save the little money you are able.</p> <p>Let's review and discuss <b>story 3</b> about Francine and Flora as well as <b>story 2</b> on Jocelyne and Uwimana.</p>	<p>Always make sure that your savings is in a safe place.</p> <p>When you keep your money at home, you can spend it at any time, but in a cashbox, you cannot withdraw it any time you want because there are rules to follow.</p> <p>Let's read and discuss <b>story 5</b> about Chantal and Octavia.</p>

## STORIES, GAMES, AND ACTIVITIES FOR THE SEVEN TECHNIQUES FOR SAVING

### TECHNIQUE 1: Identifying the purpose of saving

*In addition to the questions on the card for this section, ask the group:* Who can remind us of the three main reasons we have seen that prompt us to save money?

*Read Yvonne's story and discuss with the group*

#### STORY 1: Yvonne

Yvonne is 18 years old and she lives with her parents. Her elder sister, Ode is married and lives in Ngozi town; it is a three-hour trip to Ode's house. Ode recently had a baby; Yvonne is eager to see her elder sister's baby. In order to visit her, she needs a round-trip ticket, and another amount of money for buying gifts for the baby, such as a small hat or any other thing that might fit the baby. She cannot, however, use the money saved in solidarity group for that trip because she has saved it to buy goats. Yvonne's goal is to buy enough goats that she can sell them in order to buy a cow.

Fortunately, her neighbor has offered to employ her in his field so that she can earn the money she needs to go on that trip.

**Share with the group:** The money you have saved must be spent on what you planned before you saved it, but this does not prevent you from looking for an amount of money that you can spend on other everyday life needs.

**For example:** Yvonne went to see her neighbor so that she could earn the money for her trip. She never attempted to use the money she had saved for her project of buying goats.

**Ask the group and discuss:**

1. How much money do you need to implement the projects you have planned?
2. For how many weeks do you think you are going to save so that you can accumulate enough money to buy what you need?
3. How much money do you need to save every week?

### TECHNIQUE 2: Planning how to save

First, ask the question on the card and discuss.

Next, play the following game with the group about discovering ones purpose for saving.

#### GAME 1

##### Who can tell us their goal for saving?

For example:

- Radio set (10.000 francs)

- Packets of seeds (200 francs)
- Oil (500 francs)
- Goat (25000 francs)
- Hoe (1500 francs)
- Clothes/loincloth (18000 francs)

*\* Adjust the currency to the local currency for your project.*

*Finally, read the following story and discuss it using the questions below:*

## STORY 2: Jocelyne and Uwimana

Jocelyne and Uwimana are cousins and they live in the same household. They have decided to make money by breeding goats. Since the family does not have goats, the two girls decide to save money in order to buy one goat. They know the kind of goat they want to buy and its price. They have decided to save every week and they have agreed upon the amount of money they think they can save.

Uwimana is very good at making calculations: reviewing the amount of money each of them has to save every week and counting the number of weeks during which they will have to save before buying the goat. This seems to take a long time, but if they put their savings together, it will be faster.

During the first two weeks, they made efforts to save, and their family congratulated them. But Jocelyne started to spend time with a young man who recently came to live near their home. When they go to have tea together, it is Jocelyn who pays the bill in order to show him that she has money. She has started to spend money on hairdressing to attract the young man so he will like her more.

When Uwimana asks Jocelyne about her savings, she does not care about it. She says that she does not have any money to save now. She has promised Uwimana that she will give her a lot of money from her tea plantation. Uwimana says: "Don't worry, I will work very hard and will save more the following month. In the end, things will be the same".

### Discussion:

*Talk about Jocelyne and Uwimana's plan to save.*

*Why did the two girls not prosper in the same way?*

## TECHNIQUE 3: Distinguishing needs from wants

*Discuss the questions on the card. Then play the following game.*

### GAME 2

### Knowing the difference between needs and wants

*Tell the group:*

I'm going to say something. Anyone who thinks it is necessary should come to my right, and anyone who thinks it is a wish or want should come move to my left.

Listen then to these words:

1. Water
2. Second pair of shoes
3. Food
4. Going to a night club
5. Sweets
6. Hair lotion

*After the girls have moved to your right or left sides, ask some of them the reason why they made that choice.*

*Then share with the group the following principle: We should know that we have different views about what is necessary and what is a simple wish or want. What is important is that we must know the difference between the necessary things and wants in our lives because this helps us to manage our money.*

### STORY 3:

#### **Flora and Francine**

Flora and Francine both work in a hair salon; these two girls earn around 30,000 francs a month. Flora spends her money every month and never saves anything. But Francine saves 3,000 francs a month in her solidarity group. Everyone thinks that Flora gets more money than Francine because Flora wears many new clothes and pairs of shoes. She usually takes motorcycle taxis, but Francine walks. Flora also drinks fruit juice or tea, whereas Francine drinks water when she is at home.

After one year, Francine has saved 36,000 francs, and this money is enough to buy a small rice-mill. She keeps doing her hair-dressing job, but her mill generates income because women from town rent it out. She only spends the money from her wages, and she saves the amount of 20,000 francs generated by the mill rent, as she intends to buy animals for breeding.

Now, Francine always wears new clothes. She buys whatever she needs because she has made a lot of money and has a lot of cattle, but Flora continues not to save. She only lives on the wages from her hair-dressing job.

#### **Questions:**

*Ask: What is Francine's saving plan?*

*After discussing, give the correct answer:*

- Saving 3000 francs per month
- Saving the money from the mill she rents to women from her town

*Ask: What is Francine's profit from the money she has saved?*

#### TECHNIQUE 4: Tracking how you spend your money

*Share the principles on the card about tracking how you spend your money.  
Now play game 3 and discuss with the group:*

#### **GAME 3**

##### ***Say to the group:***

This game is about saving money on time. It is similar to the one game already played about needs and wants.

Please replay **yes** or **no** when you hear the following statements. To say **yes**, raise your hand. To say **no**, do not raise your hand.

Listen to the following sentences and respond:

- You need a lot of money in order to save. (Yes or No)
- Saving every week requires permanent good conduct. (Yes or No)
- It is better to save the little money you have then to spend it in order to look nice or for self-gratification. (Yes or No)
- Saving a little money every week leads to a lot of money, and the total amount can be spent on useful things. (Yes or No)


##### ***Explain to the group that the meaning of this game is the following:***

It is difficult to save money when you do not have enough money to buy everything you need, but saving can be very easy if you decide to save a little money every week. If you can save a little money regularly, you will accumulate enough money to carry out your projects.

#### TECHNIQUE 5: Advance planning of how you will spend your money

*Discuss the statements and ask the questions on the card about technique 5: “Advance planning of how you will spend your money”.*

*As a final activity for this technique, read and discuss Mary’s story.*



#### STORY 4: Mary

Mary is 17 years old and she likes to listen to radio programs. She listens to the radio any time she is able. She likes all programs. She likes the news and programs that teach her new things.

Fortunately, Mary's aunt has offered to give her a radio. However, Mary rarely has enough money to buy batteries so that she can listen to the radio as often as she wants.

Mary usually works once or twice a week at a place where her neighbors breed animals. She also helps her aunt with her business on the market day, by which she can save about 600 francs per day.

Every week, Mary plans what she will spend her money on, such as food, the bus fare, or hair cosmetics. She regularly saves the money she will need to spend on those items. She also saves a little money in her solidarity group in order to buy two rabbits.

She also sometimes saves a little money at home so that she can use it in case she does not have a job the following week, or in if there is an emergency, as is often the case!

After everything, sometimes when Mary has a little money left, this is the opportunity for her to go to the market and buy batteries for her radio.

#### **Ask the following questions:**

**How does Mary manage her income?** *Let the group discuss.*

*[Answer: She first plans how to spend her money over a week, saves in her solidarity group, and she saves a little money at home in order to buy batteries if possible.]*

**Why doesn't Mary listen to the radio very often?** *Let the group discuss.*

*[She plans how to save and spend her money, and prioritizes the most important things first. If she has enough money left over, she will buy batteries for her radio. If not, then she does not listen to the radio.]*

#### TECHNIQUE 6: Saving regularly at the planned time

*First discuss the questions and principles on the card under this section to reinforce regular, weekly savings.*

Let's review and discuss both the story about Jocelyne and Uwimana as well as the story about Francine and Flora.



## STORY 2: Jocelyne and Uwimana

Jocelyne and Uwimana are cousins and they live in the same household. They have decided to make money by breeding goats. Since the family does not have goats, the two girls decide to save money in order to buy one goat. They know the kind of goat they want to buy and its price. They have decided to save every week and they have agreed upon the amount of money they think they can save.

Uwimana is very good at making calculations: reviewing the amount of money each of them has to save every week and counting the number of weeks during which they will have to save before buying the goat.

This seems to take a long time, but if they put their savings together, it will be faster.

During the first two weeks they made efforts to save, and their family congratulated them. But Jocelyne started to spend time with a young man who recently came to live near their home. When they go to have tea together, it is Jocelyn who pays the bill in order to show him that she has money. She has started to spend money on hairdressing to attract the young man so he will like her more.

When Uwimana asks Jocelyne about her savings, she does not care about it. She says that she does not have any money to save now. She has promised Uwimana that she will give her a lot of money from her tea plantation. Uwimana says: "Don't worry, I will work very hard and will save more the following month. In the end, things will be the same".

### ***Ask the following questions of the group and discuss responses:***

- Why did the two girls not prosper in the same way?
- Which of the two girls can serve as a model?

Shouldn't loving the young man be considered first priority?

## STORY 3: Flora and Francine

Flora and Francine both work in a hair salon; these two girls earn around 30,000 francs a month. Flora spends her money every month and never saves anything. But Francine saves 3,000 francs a month in her solidarity group. Everyone thinks that Flora gets more money than Francine because Flora wears many new clothes and pairs of shoes. She usually takes motorcycle taxis, but Francine walks. Flora also drinks fruit juice or tea, whereas Francine drinks water when she is at home.

After one year, Francine has saved 36,000 francs, and this money is enough to buy a small rice-mill.

She keeps doing her hair-dressing job, but her mill generates income because women from town rent it out. She only spends the money from her wages, and she saves the amount of 20,000 francs generated by the mill rent, as she intends to buy animals for breeding.

Now, Francine always wears new clothes. She buys whatever she needs because she has made a lot of money and has a lot of cattle, but Flora continues not to save. She only lives on the wages from her hair-dressing job.



## Questions:

Ask: **Who saved regularly?**

**What is Francine's saving plan?** *[After discussing, give the correct answer]:*

- Saving 3000 francs per month
- Saving the money from the mill she rents to women from her town

Ask: **What is Francine's profit from the money she has saved regularly?**

## TECHNIQUE 7: Saving in a safe place

*First share and discuss the principles on the card under the section on saving in a safe place.*

**Tell the group:** Listen carefully to the following stories about Chantal and Octavia, two girls who save money. After each story, we are going to stop in order to discuss what happened.

### STORY 5: Chantal and Octavia

Chantal is 18 years old, and Octavia is 17 years old. These two girls live in Cibitoke, one of the Bujumbura quarters. On Christmas day, each of them received 10,000 Francs from their grandmother. They each decided to save the money so that they could carry out important projects. However, they chose different ways.

Chantal decided to join Ishaka solidarity group and to save her money in this solidarity group as soon as possible. Octavia decided to hide her money at home. First, listen to what happened to Chantal.

### Chantal's Story

Chantal would like to buy a sewing machine and start carrying out her project of becoming a dressmaker.

She wants to save the money she got from her grandmother and add her income to it until she receives enough money to buy the sewing machine.

Chantal decides to join the Ishaka solidarity group in order to save her money. Every week she uses the money she receives as a Christmas gift to save as much as she can, and it is easy. However, after contributing all 10,000 francs to the Ishaka solidarity group savings account, it is difficult for her to find money to save every week. So, some weeks, instead of taking a bus to her job on Saturday, she goes on foot so as to save money. Her working place is very far away! During other weeks she skips breakfast in order to save. When she arrives home, she is very tired, or very hungry.

Chantal needs a new pair of shoes to wear on her brother's wedding day, but all her money is in the Ishaka solidarity group and she cannot withdraw any before the planned time. However, her money is increasing little by little. Saving is difficult, but Chantal knows that she will reach her goal.

*Pause to discuss the following questions:*

**How will saving in Ishaka solidarity group help Chantal carry out her project?**

*[Answer: Keeping one's money in the solidarity group savings account prevents one from wasting one's money on unnecessary things. Chantal can request a loan from the solidarity group if she needs money for her project.]*

**What problems can prevent you from saving money in your solidarity group?**

*[Answer: Having money to save every week can be difficult, and you don't have free access to the money you have saved.]*

**Say: Let's listen to what happened to Octavia, Chantal's sister.**

Octavia's story

Octavia wants to save money in order to register for computer science studies. She doesn't want to join Ishaka. She wants to use her money as she pleases. She decides to hide her 10,000 francs in a little metal box she keeps under a heap of clothes in her cupboard.

Octavia loves the clothes she sees at the market, and very often the headscarves and the blouses she wants to buy cost more money than what she earns as a hairdresser. The consequence is that about once a month she takes a little money from the small box in order to buy something. She is very happy about this! Sometimes when she earns a lot of money, she saves some of it in her small box, and she is very happy with her willpower to save.

One day, her uncle saw her putting the small box in its place. A few days later, when she took the box out of its place and checked, she noticed that some money was missing. Some days later her elder sister asked her for money for the bus fare in order to go to her work. Fortunately, Octavia could pay the bus fare from her funds. However when it was time to pay for the first part of the computer science studies, she did not have enough money in her box.

**Discuss the following questions:**

- What are the advantages of saving money at home?
- **What is better:** Saving money in solidarity groups, or saving money at home?

**The best way to save is to put one's money in the safest place, and somewhere where you do not have access to your money all the time.**

CLOSING

**To close the lesson:**

1. Ask if the group has any final questions.
2. Tell the group whether at the next meeting they will continue to cover Lesson 3 and all the techniques for saving, or move on to Lesson 4. This will depend upon whether the group finished Lesson 3 and thoroughly understood it.

3. Have the President close the meeting by sharing the date, time, and place of the next meeting: "See you at the next meeting on:

[Date..... Time..... Place.....]"

4. End the meeting with a game or song that will help everyone learn by heart what has been studied.

**Sing the following song together that teaches good money management.**

# ISHAKA

As girls, we have the great opportunity to be part of Ishaka

We danced when we learned there was an Ishaka project

Our hearts became peaceful,

Ishaka created social cohesion among girls

Yeye yeeeeeeeeeeeeeeeeeeee

We learned the seven strategies of saving

The first is to choose an goal for saving

The second is to determine the plan of saving

The third is to distinguish needs from wants

The fourth is to control expenses

The fifth is to anticipate income and expenses

The sixth is to save regularly

The seventh is to save in a secure place

## 3.5.4 NAWE NUZE LESSON 4

### LOANS IN THE SOLIDARITY GROUP

#### OVERVIEW

##### Introduction:

Up to this point, solidarity group activities have consisted of weekly saving and training. No loans have been given. Training in Lesson 4 “Loans in Solidarity Group” teaches the members how loans work in the solidarity group. Upon completion of Lesson 4, members are allowed to request loans, given that there is clear and functional understanding in the group of how loans work, and there are enough funds available in the cashbox to grant loans per the internal rules. It is advisable for SGs to grant smaller loans to start. Once members have completed Lesson 5 and 6, covering both income-generating activities and profit-making projects as well as conflict management, then members will be better prepared to receive and repay larger loans.

##### Do

Introduce basic concepts and a general understanding of conflict management prior to an SG beginning loan operations.

##### Don't

Allow SGs to grant loans until the solidarity group has completed this lesson and clearly understand how loans work. SGs also need to have saved sufficiently and mastered internal rules.

# Solidarity Group Training

## LESSON 4

# LESSON 4 TRAINING:

## LOANS IN THE SOLIDARITY GROUP

### Getting Started

**STEP 1:** *Ask the group if they have any questions about the previous lesson. Give the group time to discuss.*

**STEP 2:** *Tell the group that the goal of this lesson is to understand how loans work in the solidarity group.*

**STEP 3:** *Share the content and objectives of the lesson.*

#### **Objectives of the lesson:**

By the end of this lesson, we will have learned about:

- Applying for a loan
- The two types of loans that we can request
- Loan repayment
- The difference between saving and borrowing money

### PART 1: Applying for a loan

**STEP 4:** *Say to the group:*

As we saw in the two previous lessons, the main tasks of money management are saving and loans. Each member has the right to apply for a loan in her solidarity group.

**STEP 5:** *Ask the group:*

**In our solidarity group, what type of loans are you allowed to take?**

*Let the group discuss their responses, then provide the answer:*

There are two kinds of loans:

1. The loan for carrying out projects, which is repaid with interest. (Most of the time the rate is 10 percent, but that depends on the rate established in the internal rules of the solidarity group.)
2. The other kind of loan is the one requested from the social fund, and it is paid without interest.

**STEP 6:** *Ask the group:*

**What is the difference between loaned money and the money we save?**

*Allow the group to discuss their answers, then provide the following explanation:*

The money you save belongs to you, but the money from a loan is not yours. It belongs to others in the solidarity group. If you fail to repay it, you are penalized in accordance with the internal rules governing the solidarity group.

Even when you borrow money from an individual, you have to repay at the agreed upon time.

**STEP 7:** *Ask the group:*

**Is there any requirement to get a loan?**

*[Answer]:* Yes, and those requirements are in the internal rules governing the solidarity group.

*Discuss what those internal rules are.*

**STEP 8:** *Ask the group:*

**Do you repay the same amount of money as what you borrowed?**

**Response:**

Many people who have lent you money ask for an additional amount because you have used their money. This money is called "interest".

When you borrow from a friend, he/she cannot ask for interest in addition to the money he/she lent you.

When you borrow money from the solidarity group, you pay interest because you used the money of others.

**STEP 9:** *Ask the group*

**Do you have to repay if the money you have borrowed is stolen?**

*[Answer]:* Yes, and the lesson we learn from this inquiry is that borrowing money is linked with repayment, terms of repayment, and interest. All of this is your responsibility when you take a loan.

PART 2: Comparing saving and borrowing money

**STEP 10:** *Ask the group:*

**What can we do in order to get a lot of money?**

*Activity: Tell the group*

1. *Raise your hand if you think that we should save money.*
2. *Raise your hand if you think we should not save money.*

**Let's analyze together the advantages of a loan and that of saving.**

**STEP 11:** *Ask the group:*

**Who can tell us her experience in relation to the advantage of saving or borrowing?**

*Let the group discuss and members share their experiences.*

**STEP 12:** Let us listen to Corine's story.

### **Corine's story**

Corine had borrowed 1,000 francs from each of her two friends, and so she had 2,000 francs in total. She planned to use this money to buy scarves she would sell at the market. She accepted to repay after one week. After the first week, she did not sell all her scarves. After the second and the third week, she kept on making more excuses. After she had managed to give back the money to her friends, she thought that everything would be all right. But her friends complained to her and then deserted her. No one will ever lend her money again.

**STEP 13:** *Ask the group and discuss their responses:*

**What is required in order to get a loan from your solidarity group?**

**What are the repayment conditions?**

**What should one bear in mind before borrowing money?**

Answer:

When you borrow money from your Ishaka solidarity group, you should know the following:

1. You will have to repay all the money you have borrowed, together with interest. You should know that the price you sell your goods for must be high enough so that you can repay the loan with interest.
2. If you are bankrupt, you have to repay the money of the solidarity group with interest anyway.
3. You should know how much money you will earn and the value of your assets so that you can repay the loan.
4. You should know how much time you need to repay the loan.

CLOSING

**STEP 14:** *To close the lesson:*

1. Ask if the group has any final questions.
2. Tell the group whether at the next meeting they will continue to cover Lesson 4 or move on to Lesson 5. This will depend upon whether the group finished Lesson 4 and thoroughly understood it.



3. Have the President close the meeting by sharing the date, time, and place of the next meeting: "See you at the next meeting on: [Date..... Time..... Place.....]"
4. End the meeting with a game or song that will help everyone learn by heart what has been studied.

## Song

**Include a game or song that helps to memorize this lesson, or a song from a previous lesson. The following is a suggested song:**

I don't like to borrow things that I can't return or pay back.

When you are in need of them, the owner comes and obliges you to return them.

When you lose them, you have to pay instead of ending the relationship.

For money is special, and there is an interest charged.

Please care for your own things, your own money, and save for your needs!

I'll never keep quiet with Ishaka!

### 3.5.5 NAWE NUZE LESSON 5

## INCREASING FUNDS THROUGH INCOME-GENERATING ACTIVITIES OR PROFIT-MAKING PROJECTS

### OVERVIEW

#### **Introduction:**

This lesson will support members in understanding, choosing, designing and implementing profit-making projects (PMPs), otherwise known as income-generating activities (IGAs). Essentially, girls are developing themselves as entrepreneurs and small-business owners. This lesson also teaches girls about gender-segregated jobs, striving to empower girls to consider choosing profit-making projects that are typically done by boys or young men, as they may be more lucrative.

By the time the group reaches Lesson 5, life in the solidarity group should be humming along and functional with regular meetings, regular saving, and regular training. Members should understand how Nawe Nuze solidarity groups are established and organized and be active participants in the group's pursuits. At this point, all members will have been saving regularly and may have taken loans.

#### **For this lesson, the Community Agent will need the following:**

- Pictures showing different jobs and IGAs relevant to the current or former customs or opportunities. The lesson includes examples of pictures of jobs and IGAs. Adapt them to reflect your project's context.
- Writing materials

#### **Tips for this lesson:**

1. Duration: This lesson will take between 4-7 weeks for members to develop a solid comprehension.
2. The Field Coordinator should provide strong support to the Community Agent in reinforcing and reviewing content with solidarity group members.
3. The Field Coordinator should support group members in developing their projects and implementation plans.

## Success Story

### Rosette Nshimirimana's success with profit-making projects

I was born in a very poor family of Gitega Province where my parents used to farm for others to support the family. At the age of seven, I began primary school, but at the age of 13, I had to stop to support my family. All the countryside children used to stop at about 13 years because parents think that at this age they are able to work and that they have learned enough. Then I began to sell my labor where I gained 80 Burundi francs [about US\$0.30] per day. I stopped this activity when I started with the Ishaka project.

The project encourages girls to put strength together in savings in order to be able pay our fees and to take loans from our savings for profit-making projects. From earnings in my Ishaka profit-making projects, I paid for veterinarian courses. It is as if CARE had been sent by God, as I did not see how I could not do this before. It was not easy to save and earn money, but now I am the veterinarian of my region, and I get 3000 Burundian francs [the equivalent of USD\$2.50] for each animal treated.

## Lessons Learned

- Some girls in your project may already be involved in IGAs. Encourage those girls to consider how they can be more competitive and increase their earnings, either by building on their existing activities/business, or considering a different profit-making project that would prove more lucrative.
- Girls are diverse. Some girls will be very entrepreneurial and others will not. Some girls will be challenged by this lesson and need more time to learn and decide about their profit-making project. Other girls will already have strong skills and a quick inclination for business. Encourage the more entrepreneurial girls to mentor the lesser entrepreneurial girls.
- Girls need to learn about new and different options for IGAs/PMPs. It is not surprising that girls tend to choose IGAs they are familiar with or that they commonly observe women and girls doing in their communities. For example, perhaps a common job for girls is selling baked goods, but if every girl sells baked goods, there may be a surplus of baked goods for customers to choose from, thus lowering the potential earning power of the girls/business owners.
- For girls to be successful, they should be encouraged to choose an IGA/PMP that will generate regular income for their household expenses/need, savings, and the repayment of their loan with interest. Some ways of doing that include:
  1. Transcending gender-based job roles by choosing an IGA/PMP that typically a boy might do. This lesson supports girls in this.
  2. Choosing an IGA/PMP for which there is demand, particularly a high demand. It may be to the girls' advantage to also consider the relationship of supply-demand.
  3. Developing a competitive advantage. If a girl does choose to participate in a common IGA/PMP within her context, how can she distinguish herself from others in the

community participating in the same IGA within her community so as to earn a steady or increased income.

4. Helping girls identify IGA/PMPs that are context appropriate.

5. Girls should choose an IGA/PMPs that they like.

- Solidarity group members will often deny a girl a loan if they are not convinced of her idea, design, or efficacy. They will ask her to continue developing her plan. Group members should be encouraged to provide input into each other's IGA/PMP ideas, design, and implementation.
- Engage solidarity groups in cross learning between groups. If your project has more seasoned or mature groups, it is valuable for newer groups to visit them and learn from their IGA/PMP and savings and loan activities, and reinforce concepts from this lesson.
- Profit-making projects should not deter girls from attending school or participating in formal vocational training. In your project, careful steps should be taken to ensure that profit-making projects enable in-school girls to remain in school and out-of-school girls to return to school.
- Girls might choose to carry out profit-making projects on an individual basis. Other girls may want to partner with one or more group member on a project.
- Girls in Ishaka benefited from vocational training. Consider providing vocational training in your project.

Do

- Contextualize content and examples in this lesson, such as PMPs and customary and gender-based jobs, for your country, location, and the girls you serve. The most important consideration should be whether there is a market (i.e. a public demand) to ensure successful projects. In Burundi, for example, the following IGAs were the most appropriate and successful among girls.

Urban girls out-of-school

Small restaurants

Small shops for food and other small articles, like body creams and cosmetic products

Selling clothes and youth fashion

Selling shoes

Selling fruits and vegetables

Urban girls in-school

Selling mobile phone minutes to recharge air time

Selling school materials like pens, pencils, and notebooks

Selling sweets and candies

Baking and selling cakes, doughnuts, and other pastries

Rural girls

Making and selling banana beer

Raising and selling animals (sheep, goats, chicken, rabbits)  
Cultivating vegetables and grains like amaranth and potatoes  
Agriculture for the selling of products  
Selling food at the market  
Soap-making

## Don't

- Encourage business around local beer. Although it is profitable, drinking is commonly a major factor tied to gender-based violence in the community.
- Allow girls to start a big project without some sort of guarantee of possible results. You want girls to manage risk. It is best for girls to go step-by-step, testing the feasibility of their IGA/PMP. Girls are advised to only increase the funds they invest in an IGA/PMP once they have seen indicators that reassure success. This criteria is one that the SG can utilize when determining whether to grant a loan to one of their members.



*Girls training in pastry-making was one of several vocational skills developed among Ishaka participants. Some have gone on to open bakeries in their neighborhoods to supplement their income.*

# Solidarity Group Training

## LESSON 5

## LESSON 5 TRAINING:

# INCREASING FUNDS THROUGH INCOME-GENERATING ACTIVITIES OR PROFIT-MAKING PROJECTS

*Note to the Community Agent:*

- This lesson will take between 4-7 weeks for members to develop a solid comprehension. The Field Coordinator will support you in reinforcing and reviewing content.
- The Field Coordinator will support group members in developing their projects and implementation plans.
- Materials needed for this lesson:
  1. Pictures showing different jobs and IGAs relevant to current or former customs and opportunities.
  2. Writing materials.

## GETTING STARTED

**STEP 1:** *Ask the group if they have any questions about the previous lesson. Give the group time to discuss.*

**STEP 2:** *Tell the group:*

The goal of this lesson is to understand how to increase funds through income-generating activities or profit-making projects.

Now that we have been trained in saving and loan matters, we may wish to apply for a loan in order to implement projects that could increase the money or other assets that we already possess.

**STEP 3:** *Share the content and objectives of the lesson.*

### **Objectives of the lesson:**

By the end of this lesson, we will:

- Know what an income-generating activity is.
- Understand gender-based segregation of activities and jobs and its consequences.
- Know how to choose a profit-making project correctly and how to manage it well.

### **Parts of this lesson:**

- PART 1: Types of income-generating activities in our neighborhood.
- PART 2: Gender-based segregation of activities.
- PART 3: Implementation of a profit-making project.

**Key Words for the group to learn in this lesson:**

- Profit-making project
- Segregation of things or people
- Gender
- Project choice
- Good project implementation
- Project monitoring
- Stock ledger
- Petty cash book
- Bank ledger

Learning together:

*Tell the group: This lesson is very participatory. Let's learn together by:*

- *Talking about what we are learning throughout the lesson as we go about the training.*
- *Sharing our testimonies about our own practices and behaviors with income-generating activities and profit-making projects that may help others in the group change their behaviors and improve their practices.*

**PART 1: Types of income-generating activities in our neighborhood**

**STEP 1:** *Show the group the pictures of jobs, occupations and income-generating activities, and ask the group and discuss:*

**What are activities that one may carry out in order to get a monthly salary?**

Examples: teacher, nurse, accountant, shopkeeper, etc.

*Let the group give more examples*

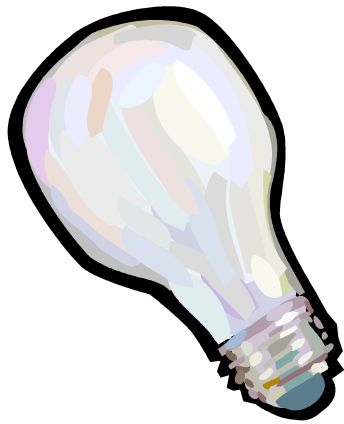
**What are small project activities that must be done to increase income, and thereby improving your living condition?**

Example: shop project, selling items: tomatoes, baked goods, peanuts, fruit, etc.

*Let the group give more examples.*



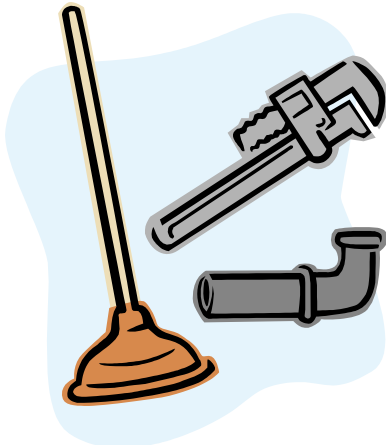
## Pictures of jobs, occupations and income-generating activities



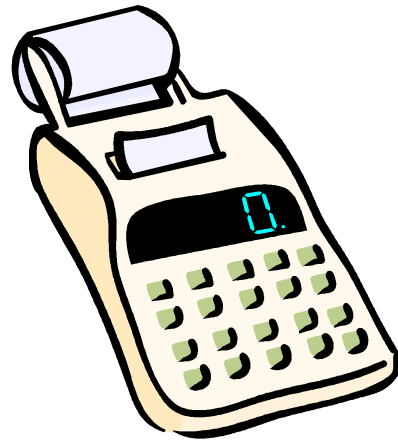
**Electrician**



**Carpenter**



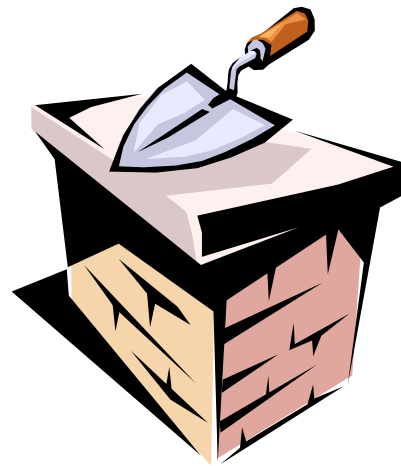
**Plumber**



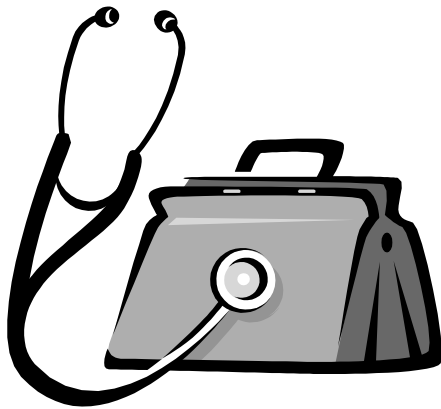
**Accountant**



**House painter**



**Mason**



**Doctor**



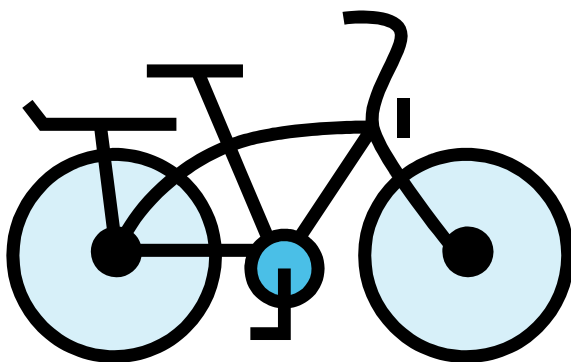
**Police officer**



**Postal worker**



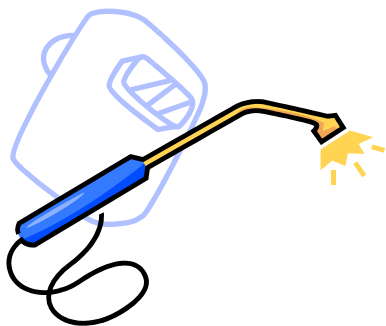
**Driver**



**Bicycle mechanic**



**Car mechanic**



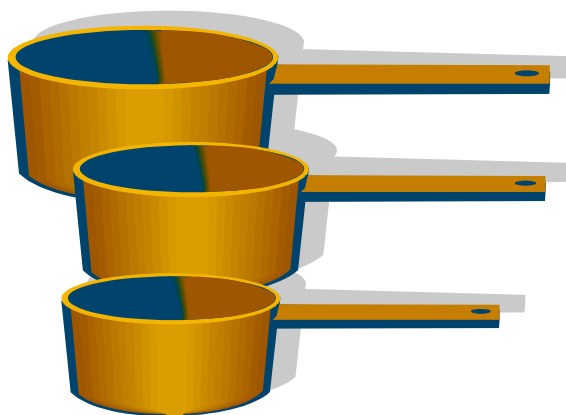
**Metalworker**



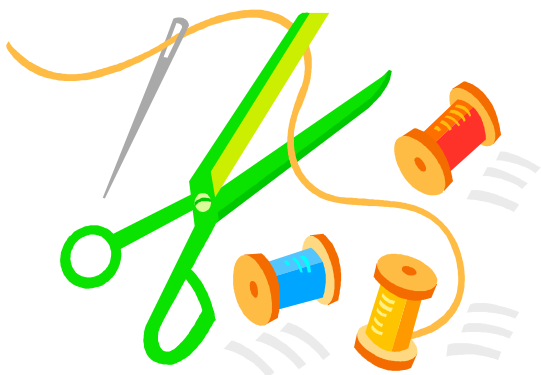
**Banker**



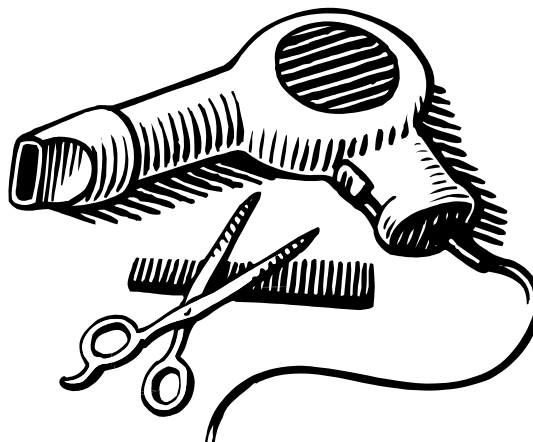
**Pharmacist**



**Cook**



**Tailor**



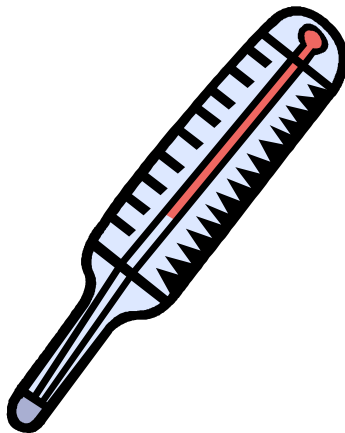
**Hairdresser**



**Secretary**



**Teacher**



**Nurse**



**Janitor/Maid**



**Childcare worker**



**Market vendor**



**Textile worker**



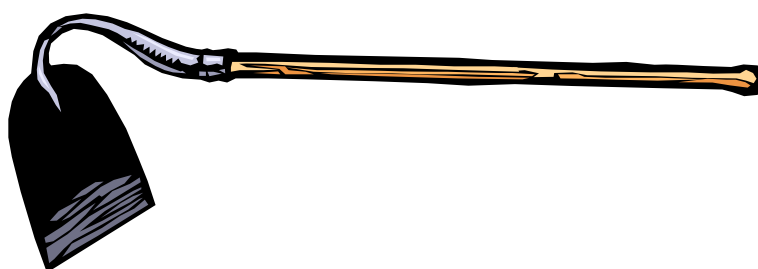
**Weaver**



**Radio announcer**



**Journalist**



**Farmer/Field worker**

## Gender-based segregation of activities and jobs

### **STEP 1:** *Ask the group:*

#### **What is a segregation of people?**

*Answer:* It is a segregation of people based on their differences.

*Examples:*

- Skin color: White and black people
- Ethnic or language segregation
- Skills: Literate and illiterate people
- Region: City dwellers and village people
- Age: Adults and children
- Gender: Females and males

### **STEP 2:** *Ask the group the following questions and discuss:*

#### **What are female or male activities according to present and past customs in some areas?**

- For males: building, driving taxis, etc.
- For females: cooking, looking after children, cleaning.

*Ask the group to share more examples.*

#### **What are the problems caused by gender-based segregation of jobs?**

- High joblessness of women and girls because they and the community think there are some jobs they cannot do.
- Men believe that some jobs can only be done by them, and hence women feel segregated from men and the opportunities they have.
- Women and girls remain underdeveloped.

#### Exercise

##### **Let's play a game.**

Show examples of jobs segregated by gender. Discuss how gender-segregation limits the choices of girls and women, and thus how this limits opportunities.

Tell the group that behaviors and past beliefs that debase women and render them underdeveloped can change. The girls soon understand that they may have more opportunities if they open their minds to other possibilities.

Discuss the paramount role of youth in changing such behaviors and attitudes. When young people, boys or girls, understand that people have equal rights and power over everything, then respect, desegregation, and opportunities occurs for girls.

No one is more important than another! Job segregation can change and girls can pursue those opportunities for income generation.

Implementing a profit-making project

***Tell the group:***

There are three things that we need to learn in order to implementing a profit-making project:

1. What a profit-making project is
2. How to choose and initiate a project
3. How to design a project

## **I. DEFINITION OF A PROJECT**

**STEP 1:** *Ask the group the following question and discuss:*

### **1. What is a project?**

*[Answer:]* A project is any activity that one person or a group of people implement in order to increase their income so as to meet their daily needs.

### **2. Types of development projects**

**Can you list some types of small income-generating projects you know?**

*Examples:*

- Projects that can only be implemented during specific seasons: cultivation.
- Seasonally-independent projects which can be implemented any time: leasing out tools, letting fields, serving food in restaurants, making and selling crafts, etc.

## **II. HOW TO INITIATE A PROJECT**

***Tell the group:***

**There are three parts when preparing to initiate a project:**

- A. Choosing a project
- B. Analyzing how the project will prosper
- C. Knowing about laws and administration

### **STEP 1: Choosing a project**

*Say to the group:*

### Here are the steps to be followed in choosing a project:

- Investigating on projects that may be implemented in your area, and how they may be implemented.
- Investigating on activities that generate more income than others in the area where you live.
- Planning the necessary funds and the expected profit.
- Knowing all about your area in regard to laws, taxes, patents (some activities require a prior payment of fees before implementing them: pub, taxi, etc.), people to work with, etc., depending on the project design.

The following are things we should know to make a project prosper:

- Seeing if a project may prosper in your area.
  - *Is my project acceptable considering the situation of my family? In my neighborhood? Considering my religious beliefs?*
- Seeing if the techniques for implementing the project are sufficient.
  - *Shall I have the necessary equipment? Is this equipment close to my home? Is it far from my home?*
  - *Do I have enough relevant skills that can help me to implement the project? Otherwise, can I have someone help me in this respect?*
- Seeing if you have enough financial means
  - *How much capital is required to implement the project?*
  - *Do I have enough capital to implement the project?*
  - *Shall I need a loan? Where shall I get it? From a solidarity group? From a COOPEC? Or from a bank?*
- Studying the project marketing
  - *What are the products that are mostly demanded?*
  - *Is there any market in my neighborhood or an area where I can sell my products?*
  - *What is a good place for selling products? At the market? At home? At another place?*
  - *Are there any potential buyers for my products? Where are they? Are there many?*
  - *If there are, how am I going to go about it?*
  - *How am I going to fix prices?*



## A. Analyzing how the project will prosper

While analyzing if a project will prosper, you should do the following:

- Make a list of needs.
- Calculate the money that will be used to get all the necessary things.
- Calculate the money you expect to earn as a profit considering the prices that you have fixed.

### Example: Shop project

List of items for sale: Other needs to implement the project:

1. Bread
2. Sugar
3. Cooking oil
4. Soap

Other needs to implement the project:

1. Funds for purchasing shop supplies
2. Hiring a bike for carrying shop supplies
3. Renting a place where you will sell your goods
4. Notebook and pen to calculate sales

- After researching the prices, do the following:
  - Set a price for each item you will sell. The price you sell the item for should be more than what you purchased it for.
  - Next, calculate the money that will be used: Calculate the cost of all the things you need to do for your project. Add the money that you will use to purchase shop supplies with all the other money you will use to implement a project.
  - Analyze how much you will earn once all goods are sold.

You always want to analyze whether a project will be profitable based on your supplies, what you will use, and the money you will get from the sale of goods.

### ***Tell the group:***

**Remember:** In order to know whether your project will make a profit or a loss, you will take all the money from sales and subtract the money you will have used for your shop supplies, and the money you will have used in other sales-related activities.

- If you notice that your project will make a loss, you should see if you have purchased expensive supplies and equipment.
- If you notice that the profit is excessively high, you should see if you have set prices for your goods that are too high, or you may have forgotten to list some money.

## PART 2: Knowing about laws and administration

### ***Tell the group:***

Knowing all about laws and administration in your area helps you know whether your project is consistent with laws or is among other projects that are being promoted in your area, and this can make your work easier. You should:

- Know all about taxes, duties, and patents.
- Know all about potential people you may work with, or other solidarity groups and associations.
- Carefully investigate the kinds of business that are carried out on the borders, especially in case of an import or export project.
- Know all about jobs, groups, or associations that might help you in your work.

## **III. PROJECT DESIGN**

*Share and discuss the following questions and answers of project design with the group.*

### **STEP 1: What is a project design?**

Project design is the planning and organizing of all activities to be fulfilled by one person or a group of people. It entails separating tasks and making clear every existing need for manufacturing, producing, selling, and monitoring activities on a daily basis. If the project is implemented by a group of people, the project design also shows the role and responsibility of every person.

### **STEP 2: What is producing?**

Producing is all the steps related to the knowledge and techniques required in manufacturing goods so that they will be model, high quality products. Examples of products that are produced are goods that are sold like tools, food items, skills that others do not have, or anything we do for sale.

### **STEP 3: What are the elements of selling products?**

Selling products consists of four things:

- a. Goods
- b. Sale place
- c. Pricing of goods
- d. Marketing

## **A. Goods**

- The goods must be nice and well manufactured in order to attract buyers.
- In order for goods to sell, you need: hygiene, good appearance of the products, good design of products, and good manners as the salesperson (like welcoming customers and smiling at them).

## **B. Sale place/location**

Choosing a workplace location is very important. The place should be:

- Easily accessible to customers (there should be a way to it).
- An area where a lot of people live or meet.
- Near the business owner.
- Attractive to buyers (It attracts a lot of customers).

## **C. Pricing**

- The price should be both attractive to customers and profitable to you. Prices should not lead to your bankruptcy.

## **D. Marketing**

- Marketing means advertizing goods in order to make them known by many people, especially in your area. You try to show the product's beauty, its importance, and how it is better than other goods so that people are compelled to purchase them from you.

Example of marketing: When someone is given the task of advertizing goods they sell in several target areas, they may show the goods in places where there are a lot of people, such as at parties. They try to exhibit their value. They might put up posters or pictures advertizing the goods.

- *Encourage members of the solidarity group to try this.*

## **STEP 4: Counting assets and monitoring project activities**

### **What does it mean to count assets and monitor project activities?**

Counting assets and monitoring project activities refer to the type of work one does. This means monitoring the activities on a daily basis in the areas of:

- Capital
- Tools
- Supplies
- Expenditures

Once such an activity is carried out on a daily basis, it helps you know your daily and even monthly profit. The way this is done depends upon the kind of project, but it is a requirement for any project.

You should monitor activities on a daily basis in order to know whether you are making a profit or a loss, and what you have in stock. Therefore, you should keep records on how the project is being implemented.

The following documents help monitor project activities:

- The stock ledger
- The petty cash book
- The bank ledger

#### A. The stock ledger

A stock ledger shows the number or quantity of goods in stock. Every ledger is solely concerned with one type of good. For example: One stock ledger for beans, one for eggs, etc.

Item: .....

Date	Number or quantity of goods in stock	Goods entered into stock	Origin	Goods sold	Remaining Goods	Comments

**Remember:** To know the number/quantity of remaining goods, take the number/quantity of goods that are in stock, add to it those that were entered into stock, and then subtract the number/quantity of goods sold.

**Remaining goods = (Goods in stock + Goods entered into stock) - Goods sold**

#### B. The petty cash book

A petty cash book shows a project's daily receipts and expenditures. It also shows the date on which money is disbursed or received, the reason of its disbursement and reception, and the amount left in the cash box. It is important for a project designer to show the difference between months by drawing a line at the end of a month before moving on to the next one.

Date	Justification	Receipts	Expenditures	Remaining Amount	Comments

**Remember:** To know the remaining amount, you take the amount of cash in hand, add the receipts, and subtract expenditures.

**Remaining amount = (Cash in hand + receipts) – expenditures**

The other things you should take into account while filling in the petty cash book are the following:

1. There should be written evidence for each record.
2. Always record the date on which you receive or disburse money.
3. The justification should be stated clearly.
4. At the end of a page, add up the receipts vertically and expenditures vertically, and then take the receipts and subtract the expenditures to find the remaining amount equaling the money in your cashbox.
  - If the remaining amount is lower than the money in your cashbox, this shows that there are some receipts you did not record; the surplus should be recorded.
  - If the remaining amount is higher than the money in your cashbox, you should see whether there are some expenses you did not record, and record them.
5. It is prohibited to have dirty or unclear records. If you notice that you have made a mistake, you should cross out the first record with one line, and then write the correct one clearly in another place.

### C. The bank ledger

If a project implementer has a bank account, he/she must keep a bank ledger showing the account balance at all times. Such a ledger shows cash withdrawals and their justification. It is important for a project implementer to show the difference between months by drawing a line at the end of the month before moving on to the next one.

Date	Justification	Amount paid in	Amount withdrawn	Remaining Amount	Comments

**Remember:** To know the remaining amount, take the initial balance, add the amounts paid in and subtract the amounts withdrawn.

**Remaining amount = (initial balance + amount paid in) – amount withdrawn**

### CLOSING

**Note to the Community Agent:** Upon completion of this lesson, it may be necessary to return to sections and review them again so that all members of the solidarity group understand the

*material and have clarity. Decide with the group, with the support of the Field Coordinator, what elements need to be reviewed.*

#### **STEP 14:**

*To close the lesson:*

1. Ask if the group has any final questions.
2. If you haven't completed the lesson, tell the group that you will continue on with Lesson 5 at the next meeting.
3. Have the President close the meeting by sharing the date, time, and place of the next meeting: "See you at the next meeting on: [Date..... Time..... Place.....]"
4. End the meeting with a game or song that will help everyone learn by heart what has been studied.

## GAME OR SONG

Let the group members propose their own ideas to choose an interesting way to do this exercise, perhaps making up their own game or song.

### 3.5.6. NAWE NUZE LESSON 6

## CONFLICT PREVENTION AND RESOLUTION

# OVERVIEW

**Introduction:** This is the concluding lesson for this training. It trains solidarity group members in conflict prevention and resolution. Conflict is one of the main issues causing members to abandon their goals, forsake all the good work they have already begun, and in some cases, close their solidarity group. Girls and groups that do not deal well with conflict have trouble maintaining the existence and function of their solidarity group. Their hope can vanish away and their activities can lose their initial orientation.

### Do

- Integrate conflict management training in general throughout all areas of solidarity group capacity building. Topics such as addressing rumors, jealousy, poor leadership, or governance, and conflict around money management are critical. The internal rules must provide details for application in each case.
- Ask girls often about what they will do if there is some sort of conflict.

### Don't

- Allow members to take loans if they have not mastered the conflict lessons.

# Solidarity Group Training

## LESSON 6



# LESSON 6 TRAINING:

## CONFLICT PREVENTION AND RESOLUTION

### GETTING STARTED

**STEP 1:** *Ask the group if they have any questions about the previous lesson. Give the group time to discuss.*

**STEP 2:** *Say to the group:*

This is the concluding lesson for this training. It trains us in conflict prevention and resolution. Conflict is one of the main issues causing members to abandon their goals, forsake all the good work they have begun, and in some cases close their solidarity group. Members and groups that do not deal well with conflict have trouble maintaining the existence and function of their solidarity group. Their hope can vanish away and their activities can lose their initial orientation.

We are capable of preventing and resolving conflicts. That is what we will learn to do.

**STEP 3:** *Share with the group the objectives and content for this lesson.*

Objectives of the lesson:

By the end of this lesson, we will:

- Understand what a conflict is and its causes.
- Understand conflict aftermath.
- Understand conflict prevention.
- Understand conflict resolution.

***Tell the group:***

**There are six components to this lesson:**

1. Understanding what a conflict is.
2. Understanding different causes of conflict.
3. Understanding the consequences of conflict.
4. Conflict prevention.
5. Conflict resolution.
6. Comparing discussions about money and conflict.

## 1. What is conflict? Understanding what conflict is

**Step 1:** *Ask and discuss with the group:*

**In your opinion, what is conflict?**

*[Response]:* A conflict is a misunderstanding or strife between two or more people.

## 2. Understanding the different causes of conflict

**Step 1:** *Ask the group and discuss the response:*

**Who can tell us the main causes and foundations of conflict?**

Conflict may be grounded in many things such as: difference of opinion, of people, of interests, of understanding, of aptitude, and of leadership.

**Step 2:** *Ask:*

**Can we lead a life free from conflict?**

“There is no life without conflict” and “There is always strife among people” (translation of Kirundi proverbs)

***Read the following example and discuss.***

Example / Game

A game with eyeglasses:

Two people are wearing glasses. One is wearing glasses with black lenses whereas the other one is wearing glasses with yellow lenses. If they are shown a white sheet of paper while wearing the glasses, and asked what color the sheet of paper is, each one will answer it a color resembling his/her glasses.

**Lesson:**

- No one is wrong for seeing a different color, even if the color of the paper they are shown is the same.
- We notice here that two people wearing different colored glasses will see things in two different ways. Our “glasses” in everyday life, affecting the way we see situations are: gender, birthplace/homeland, education, customs, profession, and age, among others.

***Share with the group:***

Conflict is a constant normal issue in daily life. What is important is that it be handled well and proactively addressed in order to avoid its consequences if it goes unresolved. Very often,

people confused the actual conflict with the conflict's consequences. They are two different things.

**Conflicts are mostly caused by:** Misunderstanding, pursuing different interests, different opinions, lack of honesty, poor leadership, injustice, treason, and excessive trust among others.

### 3. Understanding the consequences of conflict

*Ask the following question and allow members to provide response before reading the answer:*

**In your opinion, what are the consequences of conflict?**

*Share this response with the group after they discuss their own answers:*

If the people involved in a conflict handle it badly, this may bring about disastrous consequences: insults, fighting, separation, war, communication gaps, fleeing, closing down of solidarity group, loss of funds, trauma, loss of people, and destruction of infrastructures, among other things.

If they handle it well, a conflict may cause people to understand one another better than they did before and know what they must do to prevent conflict so as to coexist peacefully despite their differences. That is why conflict experts state that conflicts are not always bad. What is most important is to know how you should deal with conflict so they may not bring about bad outcomes.

**Practical example:** For instance, if there is a conflict in a household where the wife is blaming her husband for mismanaging household assets, knowing how to manage and resolve conflicts well may help her redress their household situation.

***Read the following story:***

#### Story 1

##### **A tale about five blind people and an elephant**

Five blind people who did not know an elephant went to touch an elephant at a zoo.

- The first blind person touched its tail and said that an elephant is a rope.
- The second blind person touched its trunk and said that an elephant is a snake.
- The third blind person touched its ear and said that an elephant is a taro leaf.
- The fourth blind person touched its leg and said that an elephant is a tree trunk.
- The fifth blind person touched its body trunk and said everyone had been mistaken: An elephant is a very big building with walls.

After touching it, they then started arguing and conflict broke out.

Lesson:

Actually, no one was wrong because what each of them said was based on the part of the elephant they had each touched. Let's remember that we are all wearing "glasses".

## 4. Conflict Prevention

***Ask the following:***

### ***What is conflict prevention?***

Conflict prevention means taking all possible decisions and setting up all barriers before any strife turns into fighting or total conflict.

### **How can we prevent conflicts? When?**

We can prevent conflicts by doing the following things:

- Monitoring correctly the relationships between people, analyzing all warning signs revealing that strife may break out, and observing if there is any change in someone's behavior or attitude.
- Promoting dialogue.
- Sharing information if you have noticed a warning sign.
- Forgiving one another.
- Setting up internal rules that prohibit doing anything that may lead to conflict. Rules can also clarify the expected behavior and consequences for those who fail to abide by them.

**Everyone has a role in conflict prevention, even if most people think that the main role must be played by leaders and representatives.**

## 5. Conflict Resolution

*Share with the group the following about conflict resolution:*

If the people involved in a conflict deal with it properly, deciding to talk and mutually give up some of their interests, they may resolve their conflict by themselves. But in most cases, people involved in a conflict prefer to call upon a mediator to help them settle their dispute.

**The following are fundamental behavioral attitudes a person should adopt for conflict resolution and the principles he/she should take into account:**

- **Investigating carefully in order to get sufficient data and also understand the nature of the conflict:** For example, what are the causes of the conflict? How did it break out and evolve? Who are the people involved in it (visible and invisible people), and its aftermath? While investigating a conflict, and prior to meeting altogether with the people in conflict, you ask and listen separately to the people involved in the conflict and those who know something about it.
- **Listening carefully:** This means listening to your interlocutor with special attention to who is speaking, listening to what is being said, and not to your inner voice which tells you what you already think about your interlocutor. This means showing your interlocutor that you are sympathizing with him/her in his/her sorrow and that you understand him/her (especially when he/she is still angry) so that he/she can openly tell you everything.

It means asking clear questions showing that you are trying to know what happened, not questions tending to judge him/her as being wrong or right.

- **Undertaking an investigation about those who are involved in a conflict.** A conflict may seem to involve two visible persons, but it involves more people. When settling a conflict, you should know how to investigate carefully about the people involved in it together with their relationships and the ways of finding a sustainable way out.

The people involved in a conflict may be obvious and identified, or unobvious and unidentified. These are people who instigate the conflict in order to satisfy their selfish interests. You must investigate carefully in order to discover them. While trying to know the people involved in a conflict, you should not declare that this or that person is involved, or jump to conclusions too quickly.

## 6. Conflict Management: Conflict around money

### ***Ask the group and discuss:***

*With whom are we dealing regularly with about money, and what money matters are we talking about with them?*

- **With our parents or our brothers and sisters:** We ask them to buy us clothes, shoes, pay for our health and school fees, or contribute money to save in our groups and for our future.
- **With friends:** We talk about the prices of what we plan to buy, and about borrowing and loans.
- **With the members of our solidarity group:** We speak about the weekly saving, the fines, loans, and income-generating activities.
- **With our employer or employee:** we speak about earning a salary and benefits.
- **With businesspeople where we buy and sell products and our customers who buy product:** We talk about the prices of products.

### ***Ask the group:***

#### **Is it easy to lead conversation about money? How do you feel?**

To talk about money is not an easy issue. Most people do not want others to know how they manage their own money: how much money they have, when they have it, their salary/profit or sources of money.

Money can be the source of hate between family and the best of friends when it is not managed well. That is why we focus on it when we are talking about conflict.

*Share the results after a conflict:*

#### **There are three types of results after the resolution of a conflict:**

1. Winner - Winner
2. Winner - Loser
3. Loser - Loser

The following are examples for each of these results:

Winner-winner:

1. When a vendor and a customer cannot agree on the price of a dress, and the customer decides to leave, the vendor shows her an alternative dress which is still attractive, but for the right price for the customer. The customer buys the alternative dress.
2. One girl wants to participate in the meeting of her saving group. Her mother refuses to give her money for saving because that money is for buying soap. This girl promises her mom that she is going to contribute to the solidarity group, and that soon she will be able to borrow in order to buy soap and other urgent needs of her family. The girl and her mother develop a common understanding.

Winner-loser:

A girl's mother refuses to let her attend a solidarity group meeting because her mother went to a social ceremony and wants her daughter to stay at home and prepare the dinner. The girl does not agree and her mother decides to beat her and does not allow her to attend the solidarity group. In the end, the girl stays home.

Loser - Loser:

Two girls simultaneously request loans in their solidarity group because they both meet the criteria. In the cashbox there is not enough money for them, and other members ask them to reduce their request, or one of them to wait for the next period. They refuse to decrease their requested amounts or to wait. The solidarity group members obligate them to wait for another occasion when the cashbox will have enough for their loan request.

***Ask the group and discuss:*** Define good behavior when managing conflict.

You need good behavior when there is a conflict to prevent negative consequences. This behavior is important for the facilitator, as well as the persons involved. Ideally, you want a winner-winner outcome.

**As solidarity group members, what is good behavior in conflict management?**

- To manage anger and emotions. Ensure your voice and words are the appropriate tone and volume. There should not be any threats, violence, or insults of a person's esteem.
- Take your time and listen to all sides of the story with interest, and the other party must do the same. Perhaps the other person is right.
- Clearly state your position and your expectations, and interests. Sometimes your real interests are different from what you are saying, and you have to be clear.
- To be willing to accept some losses, similarly for the other party, for a good outcome to the conflict.

## CLOSING

### ***To close the lesson:***

1. Ask if the group has any final questions.
2. If you haven't completed the lesson, tell the group that you will continue during the next meeting.
3. Have the President close the meeting by sharing the date, time, and place of the next meeting: "See you at the next meeting on:

**[Date..... Time..... Place.....]"**

4. End the meeting with a game or song that will help everyone learn by heart what has been studied.

# Section 4

## SOCIAL EMPOWERMENT



# Social Empowerment

## 4.1 INTRODUCTION

Social empowerment is an integral part of the Nawe Nuze methodology and the solidarity group (SG) platform. In fact, when asked, the majority of girls respond that the solidarity, relationships, trust, and support they receive from being part of the SG is most noteworthy and valuable.

Through SGs girls develop strong social bonds, a safe place, and greater confidence. SGs and the components integrated into the model build girls' leadership, solidarity, self-esteem, social security, skills, knowledge, and capacity to make informed choices. The platform of economic and social bonds, group governance and regularly organized meetings established in the first months of implementation create an excellent space for introducing other elements essential to girls' empowerment such as sexual and reproductive health (SRH) and HIV/AIDS information, clinical service access, and life skills and human/legal rights training.

### Purpose:

*The purpose of this section is to provide you with some of the methods, content, and tools utilized in Ishaka for girls' social empowerment. Guidance is provided for SRH training, life skills training, and human rights training, as well as for Ishaka's structural and normative components of social empowerment, which include advocacy with government in correlation to girls' human rights training, and the engagement of men and boys as Positive Change Agents (PCA).*

This section is divided into five parts:

- PART 1:** Sexual Reproductive Health (SRH) and HIV/AIDS Education and Clinical Service Access
- PART 2:** Life Skills
- PART 3:** Human Rights Training/Education and Advocacy
- PART 4:** Engaging Men and Boys as Positive Change Agents (PCAs)
- PART 5:** Alternative Delivery Mechanisms

## 4.2 GETTING STARTED

**Phasing.** Phase social empowerment components into the SG after girls have completed their training in Nawe Nuze and are grounded in its operations, methodology, and the basics of income-generating activities (IGAs). However, you may consider providing some basic training in SRH, life skills, and rights early in the project depending upon girls' needs, and the demand.

Begin identifying and engaging men and boys as PCAs as early as the preparatory phase. Reference the operations cycle diagram for suggestions about phasing. See Part 4 of this section for detailed tools for PCAs.

### **Social empowerment through partnership:**

**Local Partners.** Work with local partners on the social empowerment components. Find partners who have the specific technical expertise, capacities and training you need, and can help connect your organization to the girls you want to target. For example, CARE partnered with separate non-governmental organizations (NGOs) and community-based organizations (CBOs), for each component.

- **Sexual Reproductive Health (SRH) and HIV/AIDS Education and Clinical Service Access:** ABUBEF (Association Burundaise pour le Bien-Être Familial), Burundian Family Welfare Association
- **Life Skills:** ABEJA, Burundian Association for the Education of Youth and Adults
- **Human Rights Training/Education and Advocacy:** APDH (Association pour la Paix et les Droits de l'Homme), Association for Peace and Human Rights
- **Engaging Men and Boys as Positive Change Agents (PCAs):** REJA, (Réseau des organisations de Jeunes en Action pour la paix, la réconciliation et le développement), Youth Action Network for Peace, Reconciliation, and Development, and JJB (Jeunesse Jumelage Burundais)
- **Alternative Delivery Mechanisms (like community theater):** Tubiyage Association (Which means 'Let's talk about it' in Kirundi)

Remember to be cautious in turbulent political environments however, and thus to be aware of what political affiliations your partners have. Youth associations tend to engage in political organizing particularly during election periods. In the interest of maintaining the safety of girls participating in your project, it may be wise to disassociate the project from political parties and movements. In our experience, it is best to partner with non-partisan organizations. It may also be necessary to suspend project activities during election periods.

**Broadening the definition of partnership for social empowerment.** Partnership occurs beyond the formalized contract and agreements you establish with local organizations. The following can also be considered as partners, and successful engagement with them is crucial to your project's success:

- Girls and their SGs are your most important partners, and working with them should consistently inform the social empowerment components of your project, their evolution, and their improvement.
- Local government
- Community leaders
- Key influencers in girls' lives and households: family members, guardians, husbands and partners, men and boys

**Partners and project design.** If time allows for a participatory project design, consider the following:

- Bring partners together as early as possible to carry out analysis and the adaptation of the the social empowerment components.
- Have girls participate in your project design and planning. This is part of social empowerment and girls' leadership development, and it benefits your project too!



**Challa and Magnifique**  
with their pictorial representation  
of what economic security  
looks like to them.



Participants in the program design session (right) sit in front  
of pictorial representations of their dreams.

## 4.3 PART 1: SEXUAL REPRODUCTIVE HEALTH (SRH) AND HIV/ AIDS EDUCATION AND CLINICAL SERVICE ACCESS

### OBJECTIVE:

This chapter provides components, approaches, content, tips, and tools used in Ishaka in order to integrate SRH (SRH and HIV/AIDS training and clinical service access) into SGs for girls.

SRH and HIV/AIDS education and access to girl-friendly clinical services are of vital importance for adolescent girls. For girls that participated in Ishaka, SRH training and information was in high-demand. Perhaps like girls in your program, Ishaka girls were regularly negotiating their SRH, faced with decisions and the need for accurate information and resources. Many of the girls lived with a male partner with whom they were not legally married, and 30 percent of girls had already given birth to their first child. Multiple girls in the program also participated in some form of transactional sex, or earned income through other high-risk, marginalized mechanisms such as day labor or domestic work. Numerous cases of physical exploitation, including sexual exploitation, were discovered among girls working as domestic workers when the baseline study was conducted. SRH in Ishaka was very beneficial for girls and complementary to the economic empowerment, SG platform.



*Ishaka participant holding her infant daughter.  
Most girls in Ishaka already had their first child.*

You will decide what the best SRH objectives and indicators are for your program to meet girls' needs. For Ishaka, the overall purpose of including SRH was to impact girls along the following indicators:

- Increase the percentage of girls with very good knowledge about HIV/AIDS
- Increase the percentage of girls who decide alone or with their partner to use contraceptives
- Increase the percentage of girls who have delayed first pregnancy
- Increase the percentage of girls who seek help in the case of rape
- Decrease the percentage of girls who are victims of physical, sexual, and psychological forms of violence

## Components:

There are two SRH components to the Ishaka model:

1. Sensitizing and involving influencers to create an enabling environment for girls' SRH
2. SRH training, education and clinical service access to impact girls' SRH knowledge and behaviors. This includes four phases:
  - **Phase 1:** Sensitization of SGs by the SRH Field Coordinators
  - **Phase 2:** Training of SGs by the SRH Field Coordinators
  - **Phase 3:** SRH Community Agents are selected from within SGs and trained to train their SGs (Training-of-Trainers – ToT) as peer educators
  - **Phase 4:** Community Agents train SGs in SRH with the oversight and reinforcement of concepts by the Field Coordinators

**Roles and responsibilities.** The SRH Field Coordinator (FC) provides key leadership for the implementation of the SRH components and phases. In addition to her expertise, the profile of an SRH FC is to be youthful, but older than the girls, and preferably female, thus she also functions as an accessible mentor for girls' SRH.

As noted earlier in this toolkit, a Nawe Nuze Field Coordinator (NN FC) is distinct from a SRH FC. While a NN FC and SRH FC will both monitor the same SGs, the NN FC has greater oversight of the full implementation and monitoring of SGs, and is particularly responsibly and concerned with the economic empowerment implementation as well as the phasing-in of the social empowerment components. The SRH FC is responsible just for the SRH implementation and monitoring.

### Lesson Learned

While waiting to incorporate the intensive SRH training later in the SG cycle, NN FCs must be capable of responding accurately to girls' inquiries about SRH and informing girls where they can receive services. We noted in Ishaka that girls have immediate questions and needs pertaining to SRH early in the project, and thus a need for basic, but accurate SRH information. Girls are eager to learn this essential information and resolve their SRH concerns. Consider also providing some basic SRH training for SGs during the Intensive Phase of Nawe Nuze to meet girls needs.



### 4.3.1. COMPONENT 1

## Sensitizing and Involving Influencers

**Objective:** To create an enabling environment for improving girls SRH by building trust and partnership with key, close influencers in girls' lives, such as parents/guardians, husbands, and other household members.

Girls themselves are not the only ones who influence or make decisions about their SRH. Girls negotiate their SRH with other power holders in their lives. In preparation for phasing in the training of SGs in SRH, it is important to build awareness and trust among the key, immediate relationships that influence girls' lives. Parents/guardians and men and boys, such as husbands and live-in partners, can play an important role in determining the SRH status of girls. Involving and sensitizing them can help transform their knowledge and behavior so as to positively support girls SRH improvement. It can also help facilitate the participation of girls in your project and girls' behavior-change.

**Always consult with girls first.** It is important that girls in their SGs give their consent and recommendation about who is asked to join the sensitization sessions. Do not assume that all girls have the support for their participation in the project. They may have strong preferences about who attends the sensitization sessions. Protect and empower girls in the process, and target the right influencers.

**Suggested goals of engaging with influencers.** The following is what you should look to achieve by engaging influencers to improve girls' SRH:

- Build partnership with influencers and navigate and transform challenges, barriers, and opportunities they present to improving girls SRH.
- Connect with influencers about their concerns, their understanding of health, and their understanding of girls SRH needs. Facilitate a space for dialogue, questions, and information sharing.
- Orient influencers to what girls will learn and the value of linking to SRH services. Make it relevant to them and their roles. Consider providing them with their own relevant education on SRH/HIV.
- Provide participants with information about how they can support girls and the impact it can have on their lives. For example, parents/guardians often don't know how to talk with their daughters about SRH. Male partners and husbands might need to understand how their behaviors impact girls' SRH, and how important family planning is. They may also want to get tested for STDs and HIV/AIDS.
- If clinical services are available to influencers, educate them about the clinical services available to them and girls, and the impact it can have on their health.

# PHASES

The following steps are led by the SRH FCs.

**STEP 1: Identify key relationships to target and involve.** Within the context of your project, identify key, direct, influential relationships in SG members' lives that impact their SRH. Girls in the SGs help identify and invite those in their lives who should participate. This may entail convening and sensitizing parents/guardians, elders, husbands or male-partners, in-laws, or brothers, among others. For Ishaka, it meant parents/guardians, husbands, male live-in partners, and brothers.

**STEP 2: Mass sensitization.** Start with a mass sensitization of the key influencers identified. For Ishaka, we used film, projected on mobile big screens, to share information through story, and thus begin the dialogue with the influencers. Depending upon your context, decide whether it is appropriate to have influencers together (for example, parents and husbands) or sensitized separately. It may be appropriate to have girls present, or it may not. That will depend upon your context.

**STEP 3: Continued sensitization and follow-up.** Continue to have sensitization sessions with influencers throughout the life of the social empowerment project components, with the objective of on-going engagement and education to impact girls' SRH and rights. Frequency will depend upon your project budget. More sessions are ideal. For Ishaka, we had one session every three months, covering six communities in that period. Consider including the following list of topics:

- What young people must do to be healthy
- Risky behaviors
- Conditions for pregnancy to occur
- Problems pregnant girls and women face
- Miscarriages
- Abortions
- STDs and HIV/AIDS
- Sexual abuse and rape

After every session, distribute pamphlets with images and text, appropriate for both literate and illiterate participants, to reinforce what was learned during the sessions.

*A banner used at sensitization sessions to convey information about girls' SRH, stating: The choice, a world of possibilities. Clandestine abortions with complications are a reality among young people in Burundi. [Girl] "Me, pregnant at my age, it is not possible. I will abort."*



## Suggested methods.

Consider using the following methods for sensitization, all of which we employed for Ishaka:

- Mass sensitization through films on big screens
- Community discussions
- Focus groups
- Testimonies from young couples, girls, and parents themselves
- Community theater and plays to address challenging or taboo topics
- Interactive dance and song used as a complementary tool
- Linking this project component of men and boys as Positive Change Agents (PCAs) and have PCAs as peers and champions in the community reinforce the importance of the girls SRH
- Pamphlets and brochures with images and text, appropriate for literate and illiterate participants, to reinforce information after sensitization sessions

### Lesson Learned

- **Listen to Girls!** We assumed targeting the girls' brothers were the most important male figures to participate in SRH sessions, but learned from girls that many of them preferred their husbands and live-in male partners participate in sensitization. Some girls even wanted to join the sensitization sessions with them.
- **Films and testimonies are the most impactful.** When sensitizing influencers and girls sessions are more impactful when they include films and testimonies. For example, in Ishaka, young couples, via film and in person, shared their own experiences with girls and their partners about HIV/AIDS, abortion, and the consequences of pregnancy.



*A small SRH sensitization session that includes girl participants and male youth.*



## 4.3.2. COMPONENT 2

### SRH Training, Education and Clinical Service Access

#### INTRODUCTION

The SGs cohesiveness established via Nawe Nuze is the platform for integrating SRH training and education for girls. You will build upon the strength, governance, routine meetings and functionality of SGs to implement the SRH training, education and clinical service access.

**Objective:**

To build girls' agency – their own awareness, aspirations, and capabilities – through direct training that influences their SRH knowledge and behaviors and provides girls access to girl-friendly SRH clinical services.

As noted earlier, there are four phases to the SRH training, education and clinical service access for SGs:

- **Phase 1:** Sensitization of SGs by the SRH Field Coordinators
- **Phase 2:** Training of SGs by the SRH Field Coordinators
- **Phase 3:** SRH Community Agents are selected from within SGs and trained to train their SGs (Training-of-Trainers – ToT) as peer educators
- **Phase 4:** Community Agents train SGs in SRH with the oversight and reinforcement of concepts by the Field Coordinators

**The SRH FC has the following responsibilities across the phases:**

- Work in very close coordination and communication with the NN FC on the timing, design, planning, and organizing of activities and deliverables so the sequencing and integration of Nawe Nuze and SRH are as seamless as possible for the SGs.
- Lead mass sensitization and training of SGs in SRH.
- Be a Master Trainer of the SRH content delivered to girls.
- Lead the training-of-trainers for the SRH Community Agents (SRH CAs).
- Support and monitor both the SGs and the SRH CAs, working closely with CAs on all aspects of the SRH training as a primary resource.
- As the CAs provide SRH training in their SGs, the SRH FC visits the group every two to four weeks, working closely with the CA and the SG on topics that are challenging for the CA to teach conceptually, taboo topics for discussion, and to reinforce learning. The SRH FC brings materials with her, such as pictures, replicas of sexual organs and anatomy, condoms, and examples of actual birth control methods.
- The SRH FC also supports the linking of girls to clinical health services, and therefore it is important that the SRH FC has direct access and coordination with SRH clinical services. Cultivate trust and accessibility among the SRH FC, CAs, and girl SG members, thus girls are more comfortable seeking SRH clinical services.

*\* Note: From this point forward the SRH FC maybe referred to only as FC.*

**Number of SGs managed by one FC.** One FC manage SRH implementation for twenty SGs and therefore also the respective twenty CAs. To ensure quality, make the management of SGs and CAs feasible for the FC.

### Lesson Learned

Managing too many SGs and CAs is burdensome for an FC. In Ishaka, at one point an FC was managing 40 SGs. It was too much, and implementation was lacking quality. We had to adjust.

**SRH Community Agent (CA):** SRH Community Agents (CAs) are essentially peer educators. Like the NN CA, they are selected from within the SGs. The role provides a leadership opportunity for girls and the supports assimilation of SRH information in SGs because a CA is an embedded resource as both a project participant and an educator.

The responsibilities of the CA are to:

- Provide weekly SRH training and announcements within their SGs, and refer girls to services.
- Work closely with the FC who is monitoring and overseeing SRH implementation for their SG.
- Convene and gather girls for SRH project activities and education opportunities that may occur outside of regular SG meetings.

More information is provided later in this chapter about the selection, training and role of the CA.

**Access to girl-friendly clinical services.** By design, the Ishaka model strives to integrate access to girl-friendly SRH clinical services into each SRH component and phase. This is possible through partnership and FCs are the link. In the case of Ishaka, our SRH implementing partner organization (ABUBEF) directly staffed the FCs for the SRH component and offered clinical services. Since the FCs work so closely with SGs and CAs, they develop a strong awareness of girls' needs, trust, and the capacity to link them up with the appropriate services. The FCs also orient the CAs to the clinics so they can make referrals. Girls feel more comfortable visiting the clinic because they know the FC is there with whom they have built a trusting relationship.

Work with a local SRH partner that links SRH training and supervision with direct access to girl-friendly clinical services. That entails that your partner:

- Leads the design, provision, delivery, and monitoring of training, as well as the provision of SRH clinical services for girls.
- Is capable of staffing FCs that design, organize, support, supervise, and monitor girls' training in SRH/HIV according to the responsibilities outlined above. They also must train and coordinate the SRH Community Agents, and provide direct referral and access to girl-friendly health services at their own clinics.
- Orients girls to the clinic and makes them feel comfortable. Preferably the FC is available at the clinic when girls visit, and thus the FC can help girls receive services.

- Accesses and leverages innovative resources and partnerships, like mobile clinics for girls that live far away from stationary clinics, or alternatively, enables partnership with local or governmental clinics capable of providing girl-friendly SRH services.

The following list of SRH services were offered in Ishaka free of charge to girls. Consider including these in your project.

- Standard gynecological exams
- Pregnancy support: prenatal, birth, and postnatal
- Counseling on family planning and access to a variety of methods
- HIV testing and counseling for those who are HIV positive
- STD testing and counseling
- Vaccinations
- Contraception
- Youth services in the evening with sensitization and films, providing contraceptive services, which were provided discreetly for some girls
- Medicine, vaccinations, and referrals for victims of rape
- Free medications for girls who have had abortions

### Lessons Learned

- If you are adapting this model for rural girls, consider using mobile clinics, building the capacity of local clinics to serve girls, or covering the transportation fees for girls to travel to your partner's clinic. Ishaka was designed for urban and peri-urban girls. When we incorporated rural girls later in the project, we discovered how challenging it was for them to access stationary clinics given distance and transportation fees!
- Make treatment of STDs free for girls. In Ishaka, many girls realized they had an STD after a training session or a health consultation, but because treatment was not free or affordable, they could not access treatment. If it is not possible to make treatment free, one possible alternative solution maybe to link the fund generated via the savings, loan and income generating activities of girls to health treatment options. This was not attempted in Ishaka.

**SRH training content.** Training topics for girls need to be age and context appropriate. Many Ishaka girls were sexually active, had minimal social protection, already had children, were single moms, or were partnered or living with a man. Some girls also participated in transactional sex. Numerous girls were survivors of sexual violence. Thus providing a full and detailed range of SRH information and mature content was necessary.

The following outline summarizes the content of the SRH Training Guidebooks used by the FCs and CAs to train SGs. This example of content may support training design ideas for your project. Adapt it and include additional topics as appropriate. The content is reinforced throughout implementation by the FC.

## TOOL 4-1: OUTLINE OF SRH TRAINING GUIDEBOOK CONTENT



- I. Sexual and Reproductive Health
  - A. What is good health?
  - B. What is good SRH?
- II. What must girls do to obtain good SRH?
  - A. Have sufficient knowledge and capacity to protect themselves from:
    - Unwanted pregnancy
    - Clandestine abortion
    - HIV/AIDS and STD infection
    - Rape and sexual violence
  - B. Understand how to become a model parent if you have children or plan to start a family.
- III. Branches of SRH and clinical services offered
  - A. Early prenatal consultation (before three months)
  - B. Delivery at the hospital
  - C. Vaccination of children
  - D. Consultation 15 days after childbirth
  - E. Support for unwanted pregnancy
  - F. Family planning
  - G. HIV/AIDS and STD testing
  - H. Assistance if you have been raped
  - I. Testing for cancer in the uterus and under the sternum.
  - J. Treatment and assistance for STDS, cervical cancer, and fistula
  - K. Prevention of clandestine abortion
  - L. Preventing and treating consequences of clandestine abortion
- IV. Female and male sexual and reproductive organs and anatomy
  - A. Female organs
    - Outer sexual organs
    - Inner sexual organs
  - B. Male organs
    - Outer sexual organs
    - Inner sexual organs
- V. The menstrual cycle
- VI. Sexual intercourse and conception
  - A. Sexual intercourse
  - B. Conception
  - C. Bareness

- VII. Conditions for pregnancy to occur
- A. How pregnancy occurs
  - B. What causes sterility for females
  - C. What causes sterility for males
- VIII. Family Planning
- A. Models of family planning
  - B. Advantages and benefits of family planning
- IX. Family planning methods available in Burundi
- A. Each method is presented with information on how they function, how to use them, and the advantages and disadvantages. Pictures are provided. It is very important that girls see images.
    - Injection (Birth control shot)
    - Oral contraceptives
    - IUD
    - Spermicide pills – vaginally inserted
    - Male condom
    - Female condom
    - Contraceptive implants
    - Female sterilization
    - Male vasectomy
    - Abstinence
  - B. Reliable methods for girls and young people
  - C. Methods distributed by the Community Agent and the Field Coordinator
  - D. Birth control methods that do not require going to a clinic
    - Fertility Awareness Based Methods: Using a thermometer, checking cervical mucus, and using a calendar
    - Breastfeeding
    - Withdrawal
- X. Prenatal consultation
- A. Advantages of prenatal consultation
  - B. When to have a prenatal consultation?
  - C. *Which girls and women MAY HAVE issues during DELIVERY?*
- XI. Problems and complications that girls and women often face during pregnancy
- XII. Healthy diet during pregnancy
- XIII. Advantages and elements of postnatal consultation
- XIV. Sexually Transmitted Diseases (STDs)
- A. Names and definitions of STDs
  - B. Who can contract STDs

- C. Symptoms of STDs
  - D. How are STDs transmitted
  - E. What increases your risk of contracting STDs
  - F. How to prevent STDs
  - G. Consequences of STDs
  - H. Getting tested for STDs
  - I. What to do if you have an STD
- XV. Cervical Cancer
- A. Symptoms
  - B. Causes
  - C. Protection
  - D. Treatment
- XVI. Rape and sexual abuse
- A. What are rape and other forms of sexual abuse?
  - B. Who is often raped or sexually abused?
  - C. Reasons why raped or sexually abused people keep it a secret
  - D. Effects of rape and sexual abuse:
    - On the survivor's body
    - On the survivor's mental health, behaviors, and attitudes
    - On the survivor in their relationships and in the community
    - On the economic level
  - E. Needs of a raped or sexually abused person
  - F. What to do if you have been raped or sexually abused
  - G. What can we do to prevent rape and sexual abuse?
- XVII. HIV/AIDS
- A. Why is it important to have information on HIV/AIDS? How does it help?
  - B. What is HIV/AIDS?
  - C. How does HIV/AIDS develop within the human body?
  - D. How is HIV/AIDS transmitted?
  - E. How do you prevent HIV/AIDS?
  - F. Behavior that puts someone at greater risk of HIV/AIDS infection
  - G. Advantages of HIV/AIDS testing
  - H. Counseling and behaviors to help people with HIV/AIDS
  - I. Similarities and differences between HIV/AIDS and other STDs

*\*Note that the content was developed by CARE's implementing partner ABUBEF*

## 4.3.2.1 PHASE 1

### Sensitization of girls by the SRH Field Coordinators

In this phase, the FC kicks-off orienting and educating the SGs on SRH through mass sensitization with multiple SGs simultaneously.

#### **Approach and methods:**

- The NN FC and SRH FC work together to convene multiple SGs for a meeting.
- The President of each SG is responsible for ensuring that all SG members attend the mass sensitization session(s).
- The FC explains the importance of SRH, that SGs will learn about SRH in their weekly meetings, and that a girl from each SG will be selected to be a Community Agent.
- Give an overview of the SRH training content that will be integrated into the SGs.
- Hold the sensitization at a convenient location for the SGs. If possible, hold the session at the clinic so girls can simultaneously be oriented to the SRH services. If using a mobile clinic, bring the mobile clinic to the sensitization session. Provide SRH/HIV counseling and testing services that same day for girls. For example, for Ishaka had two nurses and one health counselor available during the sensitization.
- If you are unable to hold sensitization session at a clinic, at a minimum, explain where the clinic is, what services are provided, and how to access services (Do girls need to bring anything? Who will they work with? How is their information kept private? What services are free?)
- Have SRH materials available for orientation, such as contraception methods and photos/pictures that help explain concepts.
- If possible, use film during the sensitization to deliver key information, plant problems girls face, and explain options available to them.
- Provide contact information of the FC and program staff to the SGs. Where can she be found and reached if girls have questions or concerns?
- Use testimonies from other girls: If there are SGs from earlier cycles of the project that have already been trained in SRH, resulting in positive impacts and testimonies, consider having girls from those SGs attend the mass sensitization to share their experiences as an example to the girls in the SGs who will just begin training.

#### **Lessons learned and recommendations**

- Cover transportation fees for SGs that must travel long distances to attend the mass sensitization.
- After sensitization sessions, some girls will realize that they have an STD or other SRH issue and will begin seeking out service. Ensure that your clinics are prepared and available to provide the needed resources, counseling and treatment options.
- Encourage girls to involve their partners, as is appropriate. In Ishaka, after the sensitization sessions, many girls wanted their husbands to learn as well, and sent them to the clinic for services.

Sensitization session among girls held at the SRH clinic. May 2011



A girl receives SRH counseling while at the sensitization session



A girl volunteers to be tested for HIV at the SRH sensitization session





## 4.3.2.2. PHASE 2

### SRH Training of Solidarity Groups by Field Coordinators

To ensure that girls receive accurate SRH information, have a direct relationship with the FC as mentor and resource, monitoring the learning as the lessons progress. The FC begins by providing intensive SRH training to the SGs they oversee. This will lay the foundation to later select and train a CA from each group who will continue training and reinforcing information.

**Timing.** Beginning SRH training in SGs is pre-approved by the Nawe Nuze FC based upon completion of the Nawe Nuze modules and group functionality. The Nawe Nuze FC informs the President in each SG when the SRH FC will be visiting the SG to begin training.

**Duration.** The training will take four to eight weeks with one weekly meeting. Some groups may learn faster or slower.

**Convening options for training.** Both of the following options were utilized in Ishaka. Choose the option that is right for your project, or combine them!

**Option 1:** Preferably, if your project allows enough time and staff, the FC trains each SG individually at their regularly scheduled, weekly SG meeting. Training should happen in the second hour of the SG meeting after all regular SG savings, loans, and business activities have finished.

- Advantages:
  - The FC establishes a more direct relationship with each SG, which supports trust, mentoring, and referral to services.
  - The FC will build awareness of each SGs unique needs, and/or gaps in SRH knowledge, thereby allowing the materials and pace to be adapted for each SG.
  - Girls may feel more comfortable asking questions and participating in dialogue in the setting of their own SG.
  - The FC can begin to identify a girl in the SG who will make a strong CA.
  - This is the most convenient option for girls because the SG meeting is part of their regular, weekly activity.
- Disadvantages:
  - Training each SG individually can be time consuming depending upon the number of SGs that each FC oversees.
  - Sometimes SGs meet at the same hour, and therefore the FC cannot attend both of the SG meetings.

**Option 2:** The FC convenes multiple SGs at the same time to provide training.

- Advantages:

- The FC can save time.
- If planned for a time that is different than the regular SG meetings, then the FC can allot more time during the session to cover more SRH training material because the SGs will not necessarily carrying out their regular savings and loan activity. For example, each training session could last two hour rather than one.
- Girls from different SGs meet each other, which may cultivate new social networks, solidarity, learning, and cross-sharing about IGAs and PMPs.
- Girls like the experience of being part of a bigger project identity with other SGs. Uniting girls across SGs strengthens this experience.
- Disadvantages:
  - Girls commit extra time outside of the regularly scheduled SG, which may be burdensome. Some girls may not be able to attend given other responsibilities.
  - The FC does not develop as close of a relationship and awareness of each SG they support because they are managing multiple SGs.
  - Girls may not feel as comfortable asking questions and participating in dialogue about SRH in a multi-SG setting.
- Tip: Choose a location that is convenient for girls, and group SGs together that normally meet within close proximity of one another.

**First meeting.** The FC introduces herself, her role, and orients the SG to the frequency and duration of trainings as well as the content that will be covered over the next several weeks. Ensure that girls are made aware at every training session that clinical services are available to them. Inform them of the location and the services provided. Integrate the content used for training with practical information about services provision available to the girls.

For example, when training on contraception, show girls contraception methods and let them know which options are available at the clinic. Or another example, pertaining to services available at the clinic for girls who are raped. When teaching the chapter on rape, ensure that girls know how and where the services can be accessed and who will help them.

Providing that the FC is staffed at the clinic, the FC should inform girls of their availability at the clinic. Girls will begin to form a relationship with the FC over this training period and will look to her as a mentor and a resource for SRH information, advice and referrals to services.

**Environment.** Cultivate a safe, respectful, non-judgmental environment for the training. Girls are very interested in learning about SRH, but some information may be new and unfamiliar to girls. Other topics may be taboo. The FC must be skilled at navigating the context, making girls feel comfortable, and providing accurate information.

**Content.** Use your SRH Training Guidebook as the primary reference for the content to be delivered by the FC. An example of content used in Ishaka is outlined earlier in this section. Adapt it for your own project and the content you desire to cover.

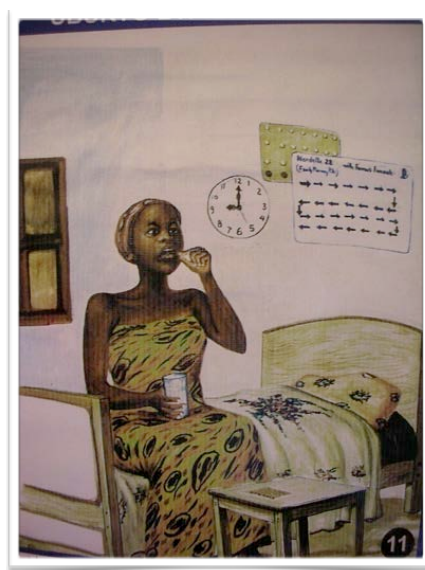
**Materials.** The FC brings visual, tangible materials to support learning and explain concepts. The following suggested materials used in Ishaka may support your design:

- Larger, poster-size photos and images of, for example, body parts, diseases, service provision, use of contraception, or images and drawings to help explain concepts through story. See the images below for examples.
- Replicas of female and male genitalia and reproductive systems.
- Materials demonstrating ovulation and the menstrual cycle.
- Materials that show the sexual organs in detail and explanation as to what happens during sexual intercourse.
- Real condoms and contraception options for girls to view, touch, and understand. Include a demonstration, using a replica of male genitalia, of how to put on a condom.

To support access to family planning methods, the FC can also provide girls with some contraceptive methods directly, such as condoms, spermicide, and perhaps even oral contraception. For Ishaka, condoms (packages of 24), spermicide, and oral contraception were provided directly by the FC. Distribution of oral contraception was regulated by the FC who was required to register at the clinic use of oral contraception by that specific girl. Develop a system that works for your project and support girls' easy access to contraceptive methods.









*Tangible and visual materials used by the FC, such as contraception methods and replica of male and female genitalia to support SRH training with the SGs.*



*String of beads used to teach the menstrual cycle.*

## Lessons Learned and Recommendations

- **Support the FC as the bridge to accessing SRH clinical services.** Girls want to receive clinical services from trusted people. The relationship built with the FC was so strong in Ishaka that when some girls went to the clinic, they would only speak with the FC to initiate their inquiries or communicate their needs. Sometimes girls would leave if the FC was unavailable, and return for services only when she was there. This reinforces the importance of the FC as a key relationship and facilitator of girls' access to services. Ensure that this critical relationship is supported in your project. Also look for creative solutions to make girls feel more comfortable accessing services, even when the FC is unavailable.
- **Communication options.** In a setting with mobile phone access, consider having the FC provide her mobile phone number to the SGs she trains and monitors. Thus the FC is more accessible to answer questions, make referrals, provide advice, or support a girl in crisis.
- **Use local and common words.** To facilitate understanding of complicated terms, use local and common words whenever possible.
- **Support illiterate girls.** Ensure that the training and materials are accessible for girls who are illiterate.
- **IEC materials girls can keep.** Consider having materials available that can be left with girls, such as a small booklet with photos, key demonstrations of SRH concepts and resources. This may be costly, so be creative. If this is not possible, don't worry! The SRH CA will have an SRH Training Guidebook to use and share with her SG. It can include photos and other mechanisms to illustrate concepts and information.

### 4.3.2.3. PHASE 3

## Selecting and Training SRH Community Agents

Like the Nawe Nuze (NN) implementation, whereby a girl from each SG is a NN Community Agent (CA), a girl from each SG is also selected to be an SRH CA. Girls selected to be SRH CAs participate in a training-of-trainers (ToT) workshop lead by the FC, where they are capacitated on how to provide SRH education to their SGs during the SG weekly meetings. By delivering SRH training through this mechanism of peer education, you are developing girls' leadership, ownership of the information, and its consistent integration into the SG. The SRH CA also has a critical role in coordinating and communicating SG progress with the FC. Given that most SGs continue to function long after the project ends, the CA's knowledge of SRH and role as a trainer will be an on-going resource to SG members.

**Timing.** The NN FC will determine whether an SG is ready to begin training an SRH CA, and to incorporate the weekly SRH training into the group. The NN FC will inform the SRH FC of this. The criteria for a CA to begin SRH training and incorporate it into the SG is that all NN lessons have been completed by the NN CA, and the group has both solid comprehension and practice with savings, loans, and IGAs. Thus, the second hour of the SG weekly meeting, which was dedicated to NN training is now replaced by SRH training led by the SRH CA.

### Selecting the SRH Community Agents:

- The NN FC and the SRH FC coordinate to select a girl from each SG to be a SRH CA. By this time, the FCs will know the SGs well. SG members can also nominate and recommend who they think would make a strong SRH CA.
- Do not select the NN CA to be the SRH CA. Acting both as NN CA and a SRH CA would be burdensome for one girl because each role is a significant commitment. It is also important to provide leadership role opportunities to multiple girls in each SG.
- When choosing girl to be SRH CA, look for the following qualities:
  - Viewed by other girls as a leader
  - Responsible
  - Literate
  - Communicates well
  - Not ashamed to talk about sexual topics and anatomy
  - Able to clearly explain all the organs, body parts, and SRH/HIV concepts
  - Good attendance record in SG meetings
  - An older and more mature group member. For example, if the group is made up of 15-18 year-olds, then an 18 year-old girl would be preferred, if she is mature and capable. It is important the other group members respect her and trust her.

### Training-of-Trainers (ToT) for SRH Community Agents:

The objectives of the ToT workshop are to:

- Teach CAs how to train their SG in SRH by providing them with the content, materials, and the skills to do so.
- Orient CAs to the SRH clinical services available to SGs so that CAs can share information with their SGs and help facilitate their access to services.



- Help CAs themselves access SRH clinical services, since they are both project participants and CAs, and will additionally be an example to the girls in their SGs.
- Build the CAs working relationship with the SRH FC who will monitor, support, and oversee SRH across multiple SGs.



SRH Community Agents participating in the ToT session



SRH Community Agents participating in the ToT session



Field Coordinator facilitating the SRH Community Agent ToT.



**Duration:** The girls selected to be CAs participate in a Training-of-Trainers (ToT) workshop led by the FC. Training for Ishaka was four days, but we suggest adapting the number of training days to your own project needs and objectives. Ensure that are able to sufficiently cover all material at a comfortable pace for the CAs, creating opportunities for sufficient dialogue, participatory learning, questions evaluation of what CAs actually assimilate and identifying CAs will need extra support.

**Covering girls' needs:** Allocating multiple days to training is a big commitment. Girls have other responsibilities to tend to, such as income generation and livelihoods activities, household responsibilities, and schoolwork. The ToT session should be the least burdensome and as accommodating as possible for CAs. At a minimum you should:

- Cover transportation fees for CAs
- Provide lunch and refreshments
- Consider providing childcare for CAs over the four days

**Orientation to SRH clinical services:** Ideally, the ToT session should be held at, or near, the clinic that will be offering SRH services to girls. If this is not possible, ensure that CAs are oriented to the clinic and the service available so they can refer members of their SGs.

As part of their training, CAs themselves should be offered a SRH/HIV consultation and clinical services over the four days. CAs are encouraged to be an example to SGs by experiencing and accessing services. How can they encourage girls to go to the clinic if they do not go?

Suggestions:

1. Have nurses available for consultations
2. Offer HIV/AIDS testing
3. Offer testing for STDs
4. Have contraception options readily available



*An Ishaka staff member leads by example at a ToT session and is tested for HIV/AIDS in front of the girls.*



*Community Agent at ToT session learning about contraception methods.*



*Field agents attend a sexual and reproductive health training session, in preparation to conduct capacity-building sessions in turn for solidarity group members.*

**Materials:** During the ToT, CAs receive the following:

- SRH Training Guide with text and photos, which they will use to train their SGs
- Blank notebook and pen

*\*Consider including other materials as appropriate and as budget allows.*



*Community Agents and staff with their SRH Training Guidebooks during the ToT.*



## TOOL 4-2: Sample schedule for ToT workshop

The following is the ToT schedule used over four days of training. It can serve as a framework for your own ToT workshop, and should be adapted for your project and training objectives. Note that for Ishaka, the SRH Training Guidebook is the source of content that we wanted CAs to master, thus the references to content in the sample schedule are linked to content in the guidebook. It is important that CAs leave the training capable and skilled at accurately and confidently sharing the SRH information in their guidebook.

### **SCHEDULE FOR SRH/HIV COMMUNITY AGENT (CA) TRAINING-OF-TRAINERS**

#### **DAY 1**

8h00-8h30: Arrival and registration of participants

- Girls receive their SRH training guidebook, a blank notebook, and a pen.

8h30-10h30: Workshop greeting and orientation

Objectives:

- Share the goals and objectives of the ToT workshop
- Clarify the role and responsibilities of Community Agents
- Clarify working standards and expectations during the ToT workshop
- Introduce Field Coordinators and orient Community Agents to the roles, tasks, and how Community Agents are to work with Field Coordinators
- Conduct a pre-training test of girls' knowledge about SRH to identify subjects that require more training, and to serve as a measure in order to evaluate how much the Community Agents learn during the ToT.

10h30-11h00: Coffee break

11h00-13h00: The Concept of Sexual and Reproductive Health

- What is Sexual and Reproductive Health?
- Female and male reproductive system
- Menstrual cycle

13h00-14h00: Lunch break

14h-15h00: How pregnancy occurs

15h00-15h30: Evaluation of the day

## DAY 2:

8h00-8h15: Review of learning from Day 1

8h15-10h30: Family Planning

- Definition of Family Planning
- Available contraceptive methods and their function
- Advantages and side effects of contraceptives

10h30-11h00: Coffee break

11h00-13h00: Pregnancy, prenatal care, and post-natal care

13h00-14h00: Lunch

14h-15h15: Hygiene and nutrition

15h15-15h30: Evaluation of the day

## DAY 3

8h00-8h15: Review of learning from Day 2

8h15-10h30: HIV/AIDS and Sexually Transmitted Infections (STIs)

10h30-11h00: Coffee break

11h00-13h00: Sexual violence

13h00-14h: Lunch

14h00-15h15: Introduction to illustration techniques

Objective:

- Community Agents learn to illustrate and discuss SRH content to support their training of SG members. For example, Community Agents learn to draw a diagram of the menstrual cycle.

15h15-15h30: Evaluation of the day



## DAY 4

8h-8h15: Review of learning from Day 3

8h15-10h00: Communication Skills

10h00-10h30: Coffee break

10h30-13h00: Group practice and application of drawing and facilitating skills

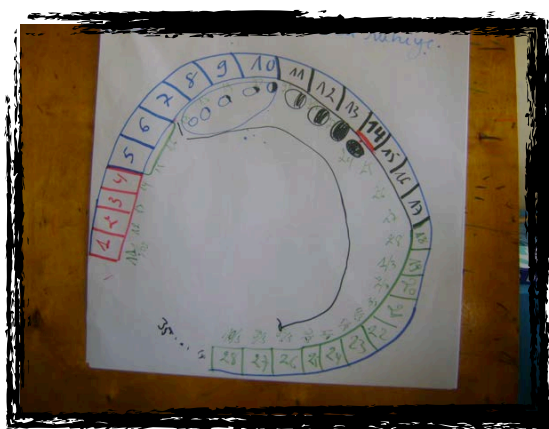
13h00-14h: Lunch

14h-15h15: Group practice and application of drawing and facilitating skills continued

15h15-15h30: Workshop close: Summary, evaluation, and closing logistics about providing training in the SG

## Delivery mechanisms:

Pictures, drawings, tangible materials, and anatomical replicas are great tools for teaching SRH. In addition to the pictures in their SRH Training Guidebook, teach the CAs how to illustrate and explain important SRH concepts, and acquaint them with tangible materials such as contraception options and replicas of male and female genitalia. The more you can demystify and normalize SRH through practical examples and experiences, the more CAs will understand, and the better equipped they will be to teach girls in their SG.



*During the ToT workshop Community Agents are taught how to draw and explain the menstrual cycle for application in their SG.*



*During the ToT, Field Coordinators train Community Agents in SRH by using tangible and visual materials like male and female condoms and replica of male and female genitalia. CAs are then able to better teach girls in their SG. When an FC visits SGs, they also bring these materials to reinforce training.*

## 4.3.2.4. PHASE 4

### Community Agents train their Solidarity Groups in SRH

The CA provides weekly training to her SG on SRH utilizing her SRH Training Guidebook. She provides the training during the second hour of the SG meeting after regular savings, loan, and IGA activity.

**Time allotment.** Estimate approximately 1-2 SG meetings to complete one lesson. Each SG is different. Some lessons may be more challenging than others for girls. Some groups move quickly through the information. It is important the CA and the FC collaborate to assess comprehension and retention of the knowledge.

**Coordination.** The CA coordinates the timing and frequency of SRH training with her SG members with guidance from the FC. SGs are committed to completing the SRH training lessons, however ensure that there are opportunities to reinforce and revisit other project components as needed or per your work plan. The CA:

- Works closely with the SG President to support coordination, communication and prioritization of SRH training.
- Coordinates with the NN CA and the NN FC if it is determined that the SG needs to revisit any NN lessons.
- Coordinates with other CAs providing additional social empowerment training such life skills or human rights capacity building.

Additionally during the SRH training phase, SGs are still gaining practical skills implementing their IGAs and PMPs, which the NN FC and NN CA lead. Therefore the NN FCs and the SRH FCs also coordinate their respective implementation schedules and work plans so as to avoid overlap at SG weekly meetings.

**FC supervision and support.** The CA is supported and supervised by the FC. The FC circulates to SG meetings every 3-4 weeks to observe the CA training, assess and inquire about girls' understanding and knowledge, and review and reinforce information, particularly for challenging subjects. The FC continues to bring materials with her, such as pictures, replicas of sexual organs and anatomy, condoms, and examples of actual birth control methods. FC support and monitoring is important to ensure the quality of the sessions.

**Referrals to clinical services.** The CA will be capable of referring SG members to clinical services and should have all the appropriate information for doing so. The CA encourages girls to visit the clinic for their SRH needs.

**Method.** The training method employed by the CAs is that of reading and sharing the information in the SRH Training Guidebook with accuracy, and allowing for group discussion. During each training session, the CA is to:

- Summarize the previous lesson and ask if there are questions.
- State the subject of the current lesson.
- Pass around the SRH Training Guidebook to demonstrate photos and images.
- Use notes taken during the ToT session on each lesson.

- Encourage SG members to ask questions and discuss the topics. If the CA does not know the answer, then the CA consults the FC to provide an accurate answer. The CA is encouraged to keep a running list of questions to share with the FC for the next time the FC attends the SG meeting.

### **Fun tools for reinforcing key messages**

CAs can teach SG members songs that reinforce key messages learned in the SRH training, like those used at the end of NN Economic Empowerment lessons. At this stage, the songs will integrate and affirm key messages from NN, SRH, human rights, and include language about confidence and identity. Use song and dance if appropriate! Use melodies that girls are familiar with, and are easy to remember. Adapt the lyrics below for girls in your project and your for your organization. Consider creating songs about specific parts of your SRH training content, and remember to have fun! Let the girls use their creativity as well!



### **TOOL 4-3: Examples of songs to reinforce lessons**

#### **ISHAKA GIRLS ARE RESPECTED**

Ishaka girls are respected by everyone  
 We are respected all over the world  
 We save and benefit from loans  
 Our capital constitutes a guarantee for the future  
 We are developing ourselves  
 We learn how to protect ourselves against HIV  
 We learn how to protect ourselves against unwanted pregnancies  
 Our children are recognized by the administrative services  
 With CARE, with Ishaka, we can achieve our plan  
 With Ishaka, all is possible  
 Ishaka saved us!

#### **YOU HAVE AN HONORABLE PLACE WITH CARE AND ISHAKA**

You have an honorable place with CARE  
 You have an honorable place with Ishaka  
 Happy are you among girls since we have known you  
 Now, no girl has to beg to satisfy her needs  
 We express our opinions  
 We feel confident  
 Our capacities are strong in reproductive health  
 We are responsible for our bodies  
 No unwanted pregnancies  
 We will be thoughtful in our relations with the boys  
 The belief that girls stay behind is false  
 We know that girls and boys have the same intelligence  
 They are not going to take advantage of us anymore  
 Ishaka you promote girls!





## 4.4. PART 2

### LIFE SKILLS TRAINING

A section dedicated to life skills training may appear repetitive because savings, loan, income generation, and SRH are all life skills. In Ishaka, we developed a small, basic and exploratory life-skills training with a partner organization for a limited number of SGs based on a small, complementary grant. Tools in this section highlight some suggested objectives for your training, a method to assess girls' knowledge of life-skills, and an example of content in a module on sexual violence that complements and reinforces the SRH training.

**Integration into SGs.** The Community Agent model is a supportive method for integrating life-skills training into SGs. Consider integrating the life-skills training into either or both the NN and SRH trainings for a more streamlined approach or leverage it as a tool for building leadership among a girls who then mentor other girls.

**Suggested objectives of life-skills training:** The following are recommended objectives for including a life-skills training component. Revise them as needed for your project and planning!

1. Girls understand what “skills” are.
2. Girls understand that new skills can be learned, and attitudes and behaviors can change.
3. Girls understand the communication process, and build communication skills accordingly.
4. Girls reinforce their capacity to effectively deal with conflict.
5. Girls gain a deeper understanding of SRH concepts and related actions, particularly regarding HIV/AIDS.
6. Girls learn about sexual and gender-based violence (SGBV), develop strategies, and know what resources are available to them.
7. Girls recognize and understand their rights.
8. Girls are aware of their own values, qualities and flaws, strengths, and weaknesses.
9. Girls choose positive values.



*Closing ceremony of girls' life skills training.*

## TOOL 4-4: Pre and Post-test Life Skills Training Questionnaire



This questionnaire can be used as a measure for girls' learning and knowledge pre- and post-life-skills training. Develop tools and exercises that teach girls about each of these areas. Adapt the questionnaire as needed for your project.

**PART 1 - Instructions:** Is the following a skill or not? Put an X in the box corresponding to the right answer, either Yes or No. *(The correct answers are checked here as the answer key)*

1. Saying no to sexual solicitations	YES	X
	NO	
2. Maintaining friendships	YES	X
	NO	
3. Resisting peer pressure	YES	X
	NO	
4. Respecting and valuing yourself and others	YES	X
	NO	
5. Fear when witnessing an unfortunate situation	YES	
	NO	X
6. Making irrational decisions	YES	
	NO	X
7. Not accepting oneself	YES	
	NO	X
8. Communicating effectively	YES	X
	NO	
9. Understanding and anticipation of situations	YES	X
	NO	
10. Protecting oneself against HIV/AIDS and other STDs	YES	X
	NO	

**PART 2 – Instructions:**

Answer Yes or No to the following questions. Put an X in the corresponding box.

*(The correct answers are checked here as the answer key)*

1. AIDS is a disease with an exclusively sexual origin	YES	
	NO	X
2. A good mentor is someone who speaks aloud	YES	
	NO	X
3. A good mentor is someone who listens to others	YES	X
	NO	
4. Each young person has the right to training in reproductive health	YES	X
	NO	
5. Girls and boys have equal rights in the family	YES	X
	NO	
6. Beliefs and traditions unjustly support gender-based violence	YES	X
	NO	
7. Women are more likely to be HIV infected than men	YES	X
	NO	
8. For a raped girl or woman, medical treatment should start within...	Less than 72 hours	X
	More than 100 hours	
	More than 150 hours	
9. Girls also must work together to fight against sexual violence	YES	X

## TOOL 4-5: Example outline of life-skills module on sexual violence



### Introduction:

This exercise works with participants to define and understand sexual violence and seek medical care if they are victimized. This activity was designed for girls in an urban setting.

*\*Note that many girls may be survivors of sexual violence. Special care and sensitivity should be taken when facilitating this model to make girls feel emotionally safe. Girls should not be required to open up about their own experiences unless they want to. Girls' mental, emotional and physical safety is your first priority in addressing any aspects of sexual and gender-based violence.*

**STEP 1:** Ask the group to define, in general, what violence is and what sexual violence is. Discuss their responses, and then share the following definition.

### DEFINITIONS

- Violence, in general, is the use of physical force and power in order to dominate, weaken, harm, traumatize, and/or destroy another.
- Sexual violence is the imposition of sex or sexual acts on someone through coercive means and without their consent. When a person is forced to have sex against her will, this is always rape or sexual assault.

**STEP 2:** Ask the group to share specific types of sexual violence.

Types of sexual violence that might be discussed are:

- Sexual harassment (verbal and physical)
- Forced touching
- Rape and sexual assault
- Forced prostitution

**STEP 3:** Brainstorm with the group factors that contribute to sexual violence. Discuss the following factors. Add factors that are appropriate to the context.

The key factor is an abuse of power that one has over another.

- Beliefs and traditions that wrongly justify sexual and gender-based violence
- Poor education and abuse of power: disrespect for the rights of girls and women in the household, community, and society
- Alcoholism
- Socio-political crisis
- Sex trafficking (people who sell girls)
- Unsafe neighborhoods
- Moral depravity
- Influence of pornographic films
- Impunity towards rapists

**\*\*Ensure that it is clear to the group that it is never the fault of the person who is the victim of sexual violence. Everyone has the right to be safe in his or her body and mind!**

**STEP 4:** Share and discuss the consequences of sexual violence.

Physical consequences:

- Exposure to STIs, HIV/AIDS, Hepatitis C, and other infections
- Physical handicaps
- Physical trauma (genitals, assault and injuries)
- Unwanted pregnancy

Social consequences:

- Isolation
- Rejection by family or group
- Blaming the victim
- Stigma

Psychosocial and emotional consequences:

- Fear, guilt, shame, anxiety
- Eating disorders
- Suicidal thoughts
- Madness and depression
- Sexual dysfunction (frigidity)
- Mood changes
- Rejection of the child born of rape
- Rejection of the mother
- Self reproach

**STEP 5:** Brainstorm with the group how we can collectively prevent and address sexual violence in our lives and community. Help girls develop strategies to support each other and gain support in their community.

*[\*The facilitator should have developed a list beforehand to compliment the brainstorm with appropriate actions and real resources for girls]*

**STEP 6:** What is the purpose of urgent medical care for victims of sexual violence?

1. Prevention of unwanted pregnancy
2. Prevention of STIs and HIV/AIDS
3. Wound care
4. Psychological support and the provision of medicine in case of psychological trauma
5. Referral to legal authorities to report the crime if the girl desires to do so

Inform the group of the appropriate time frames to receive medical care, if one is a victim of sexual violence:

1. Less than 4 hours to avoid contact with HIV and plasma cells
2. Less than 48 hours to prevent the spread of HIV in the blood
3. Less than 72 hours to prevent the HIV from beginning to replicate in the blood
4. After 72 hours: Serological monitoring with mandatory HIV testing should be considered

## CLOSING

Be sure to provide resources for girls to receive help if they are victims of sexual violence. Now that they have greater awareness, they also need the tools to be able to act, get help, or help others!

Point to common language, messaging, anecdotes, stories, or songs in the community that reinforce the message about girls' rights against SGBV, such as the following example used in Burundi:

*"Women and girls do not deserve such misfortunes because they give birth. The female who is raped is my grandmother, my mother, my sister, my child, my wife, my friend, my neighbor, my co-worker, my teacher, my healer." (Translation from Burundian language).*

### **A note about sexual and gender-based violence (SGBV):**

In Ishaka, there was evidence that economic empowerment and solidarity among girls were means of decreasing SGBV among girls and providing survivors with resources. SGBV training was also part of the SRH training.

However, educating girls on SGBV is not enough. Girls must be supported to develop and share strategies to both address and prevent SGBV. Some girls may already have strategies they are using to address SGBV. Girls in SGs can provide social protection to one another given the relationships of solidarity that they build. They have the greatest awareness of whether one of their members is being victimized and are informants - essentially the "eyes and ears" - for each other and the FC to help identify girls who need more support, protection, provision of services, and perhaps, in the case of a married or partnered girl, couples counseling on SGBV via mediums available in the community.

To catalyze further transformation, consider adopting SGBV as the human rights or advocacy component of your project or by including it in your work to engage men and boys.



## 4.5. PART 3

### Human Rights Training and Advocacy

**Objective:** This section provides you with a method, suggestions, examples and lessons learned from Ishaka to support the incorporation of human rights training and advocacy in your own project.

In theory, girls and boys are born with equal human rights everywhere in the world, but their ability to exercise, access, claim, or enjoy those rights, and have them recognized by others, differs radically because of limited awareness, power structures, and gendered social norms and policies. It is easy to understand human rights denial in the context of torture, war, or repressive governments. It is much more challenging to understand how the rights of girls are denied in the absence of flagrant abuses, and within the context of formal and customary structures.

SGs provide a safe space to help girls understand their rights and the potential ways to act upon them. The influence of your organization with formal entities such as government, can also support the development of a more enabling environment for girls. Your organization can use its influence to advocate and develop mechanisms by which girls can access their rights.

**Methodology:** There are three suggested components to this model:

- 1) Identifying and choosing the rights issue that you will adopt and address in your project.
- 2) Rights training in SGs via a Community Agent (CA). As with NN and SRH training, a girl from each SG is selected as a CA and is trained-to-train her SG weekly in the rights-based issue.
- 3) Organizational advocacy with civic administrators, whereby your organization uses its influence to facilitate access to a specific right for girls.

#### **Steps to support your design.**

You will know best which rights issue is appropriate to adopt for the girls in your project. The following are some suggested steps to support your design.

- Identify rights that are denied to the girls you are targeting.
- Determine which rights-based issue(s) you will work to address.
- Define your goal(s). What are the desired outcomes of your training and advocacy efforts?
- Identify the stakeholders who you need to engage with in order to facilitate girls' access to their rights. Perhaps these stakeholders are in the household, community, government, or with institutions.
- Determine your specific strategy, requests, and engagement with stakeholders to achieve your desired end result.
- Develop training content that:

- Raises the awareness and understanding of girls about the specific rights-based issue you are addressing
- Help girls understand very pragmatically their options, resources, and how they can advocate for themselves.
- Informs girls about the steps your organization is taking to advocate for their rights, and specifically how girls will need to engage with your organization beyond training in order to advance their rights.
- Identify and work with partners that have credibility, relationships, and capacities that will strengthen and catalyze the advancement of your rights training and advocacy efforts.

## Ishaka as a case study

During the implementation of Ishaka, CARE discovered that girls needed support acquiring a birth certificate for their children born out of wedlock, thus enabling them to obtain official recognition of these children. Under Burundian law, children born to women and girls out of wedlock, especially to those who are not recognized by their fathers, have no right to state benefits such as free healthcare and free primary education without a birth certificate. Without access to this civic document, and thus these benefits, girls bear the incredible burden of paying for healthcare for their children, or simply not being able to obtain healthcare for their children, and the doors to formal primary education close on the next generation. Additionally, when girls make an independent attempt to gain official recognition and documentation for their children, administrators often use the request as an opportunity for bribery and sexual exploitation.

### **CARE chose to support program participants in addressing this rights issue by:**

**Raising girls' awareness of their rights, services, and how to access:** Some girls participating in the project expressed their strong interest in gaining official recognition of children born out of wedlock. Other girls were not aware of the issue, their rights, and the benefits of obtaining a birth certificate for their child. Ishaka staff built their knowledge and awareness through human rights training in SGs, covering human rights awareness more broadly, as

1. Well as specific rights before the law, and instructed girls on how to proceed and ensure they are able to gain the birth certificates for their children.
2. Raising the awareness of civic administrators and officials, and facilitating access to birth certificates for the children of program participants: Ishaka staff worked with civic administrators to determine how girls could gain birth certificates for their children, and to ensure administrators followed existing laws and provided services transparently and on demand to girls. They developed the awareness of administrators about children's rights to services, and facilitated the documentation process for girls' children while protecting girls from abuses. CARE submitted requests to local and provincial administrations for support of the girls.
3. Thanks to CARE's advocacy efforts, authorities have begun granting birth certificates, giving these children full legal status and automatic access to free healthcare and free primary education. 342 children of Ishaka participants received certificates with CARE's facilitation. This has a significant impact on the children, as well as on the mothers (girls) who are often discriminated against. This has reduced the economic pressures on the girl at the household level, and increased the opportunities for the children.



**A note about training content for girls.** Human rights training in SGs by Community Agents covered the following subjects:

- *Human Rights in general*
- *Laws governing homes and families in Burundi*
- *Children's Rights*

The content supported girls' conceptual awareness and understanding of ideas, articles, and policies pertaining to girls' rights as human beings, their rights as children and minors, the rights of their own children, and their rights in the household, in the family, and in marriage in Burundi. Our greatest lesson learned however was that human rights training needs to be personal and applicable for girls. Make it come alive and make it less theoretical. The following outline of training content used in Ishaka can help you generate ideas for the foundational content of your right-based training. It is fundamental that all right training is linked to action

### **EXAMPLE: Outline of Human Rights Training Manual for Community Agents**

*\* Appropriate for Burundian context, developed by CARE's partner ADPH*

#### **I. LAWS AND RIGHTS ON HUMAN DIGNITY**

##### **I. 1. Human Rights**

##### **I. 1. 1. What are Human Rights?**

##### **I. 1. 2. Laws and rights on Human Dignity**

- Rights (definition and examples)
- Laws (definition and examples)

##### **I. 2. MAIN RIGHTS GUARANTEEING HUMAN DIGNITY**

- Freedom, equality, dignity, well-being
- Articles in "Laws governing Human Rights", written by the Ministry of Education and Adult  
I. Articles 1, 3, 5, 6 and 7 (share and discuss)

Conclusion

#### **II. RIGHTS AND LAWS ON CHILDREN'S DIGNITY**

##### **II. 1. Who is a child?**

- Difference between a child and an adult
- Similarity between what a child needs and what that child has a right to.

##### **II. 2. Rights and laws on children's dignity**

##### **II. 3. Children's rights in Burundi**

##### **II. 3. 1. In traditional Burundi, a child was a creature who was highly valued and loved.**

1° Proverbs, customs, and forbidden practices about children (brainstorm)

##### **II. 3. 2. Formal rights**

- 1° Right to life
- 2° Right to development
- 3° Right to protection
- 4° Right to giving his/her opinion

### III. LAWS GOVERNING FAMILIES AND PEOPLE IN BURUNDI

#### III. 1. ORIGIN OF A CHILD

- The origin of a child means his relationship is with his father. This means the first level relationship.
- Burundian laws mention three types of child's origin:
  - A child born from legal parents
  - A child born from parents who are not legally married (illegitimate child)
  - A foster child

#### III. 1. 1. Origin of a legitimate child (article 196)

1. Things to consider for treating a child as legitimate
2. Child rejection
  - Acceptable situations
3. What happens during a lawsuit over a child refusal
  - a. Who is allowed to file a lawsuit?
  - b. Deadline for filing a lawsuit.

#### III. 1. 2. Origin of an adulterine child

- 1) Acknowledging an adulterine child
  - a) Who can acknowledge an adulterine child?
  - b) Children who can be acknowledged
  - c) When acknowledging a child can occur
  - d) Ways of acknowledging an adulterine child
- 2) Paternity claim
  - a) Requirements
  - b) Procedures and means for the defense for the so-called biological father
- 3) Consequences of acknowledging an adulterine child

#### III. 2. IDENTIFICATION RECORDS

##### III. 2. 1. Registration

- a. Four types of registers
- b. Contents of a register

##### III. 2. 2. What must be recorded (Article 30)

##### III. 2. 3. Content of birth records

##### III. 2. 4. Content of death records

##### III. 2. 5. Marriage Register [Article 87-157]

- Basic principles
  - a. Characteristics of a marriage
  - b. Engagement
  - c. Requirements for getting married
  - d. Obstacles to marriage [97-103]
  - e. Right to prevent marriage from being celebrated [Articles 104-112]
  - f. Requirements for wedding ceremonies to take place [Articles 113-131]

Canceling a marriage [Articles 139-157]

## Lessons learned to support your project:

- Make human rights training interesting and applicable for girls by linking the information to their actual lives, needs, and experiences. Educating girls about human rights is most powerful if you make it practical and actionable.
- Don't assume that just because a girl knows her rights that she has the capacity and power to act upon them. Knowing your rights without the power changes your current reality, and can be frustrating.
- Link your training of SGs with advocacy. Your organization needs to catalyze support and an enabling environment. Use the power of your organization, and that of partner and community organizations to advocate for changes in systems or structures that are barriers to girls wishing to access their rights.
- Facilitate processes for girls. Claiming and accessing your rights can entail learning to navigate and follow complex processes. Girls need support with this crucial element.
- Analyze, identify, and address informal structures or abuses of power that are limiting girls' claim and access of their rights. For example, perhaps girls are bribed or sexually harassed by officials who are supposed to support their access. Perhaps there is a stigma attached to the social status of the girl, and thus she faces discrimination. Maybe social customs, norms, relationships, or workload limit her mobility. Analyze the situation to address informal barriers in your context.
- Leverage and support in the community. Use posters, fliers, radio, interactive theater, and shared community spaces to raise awareness about girls' rights issues. Generate community momentum through the spread of ideas. Mixed media is a powerful tool. Use the spaces, trust and relationships you have developed with community and influences in the Nawe Nuze and SRH components of your project to also support the human rights component.
- Long-term, sustainable change in rights access takes time and persistence, and rights awareness and access for girls needs to be an ongoing effort that builds in accountability mechanisms for authorities.
- Consider both short-term and long-term assessments of impact. The fruits of rights and advocacy work are not always immediately apparent like other indicators in Ishaka, such as savings, loans, or use of birth control methods.
- Celebrate and learn from each success. Every girl that accesses her rights is progress toward greater equity.

## 4.6. PART 4

### Engaging Men and Boys as Positive Change Agents

**Objective:** This chapter will provide you with methods and tools for engaging men and boys in the community who exhibit gender equitable beliefs and behaviors as a means for addressing structural barriers – gender norms – that limit girls’ ability to fulfill their rights and have successful lives.



## Introduction

Girls in your program interact daily with men and boys in their community, facing countless socio-cultural norms that limit their ability to fulfill their rights and have successful lives. CARE’s empowerment logic clarifies that it is fruitless and ultimately dangerous to expect that gains in a girls’ agency (i.e. knowledge, skills and desires) alone can lead to and sustain girls’ empowerment, or that girls alone are responsible for their own empowerment. Although challenging, influencing changes in relations (i.e. relationships with those whom she directly negotiates her path) and structures (i.e. the environment and norms that surrounds, influence, and conditions her life and choices) can be catalytic in improving the status of girls; economic security, SRH status, rights, safety, and psychosocial well-being. At the same time, influencing changes to relations and structures—especially the intangible structures of gender norms and social hierarchies—is truly the more difficult task.

Consider how men and boys play a central role in some of the critical challenges that girls face, such as:

- Sexual and gender-based violence (SGBV)
- Control and use of household resources
- Limited income generation options based upon gender roles
- Access to reproductive health services and information
- Unwanted or early pregnancy
- STDs and HIV/AIDS
- Access to formal education

**Think about this in the context of your project and desired outcomes for girls, and ask: *How can men and boys be part of the solution?***

CARE Burundi has developed a successful methodology for addressing these delicate issues through men and boys engagement (MBE), specifically the development and involvement of male positive change agents (PCAs). Applied and tested in women’s empowerment projects prior to Ishaka, CARE adapted the approach for Ishaka and girls to help men and boys accept and promote change. In Burundi, these men and boys are more broadly named *Abatangamuco*, a social movement which means “those who bring light where there was darkness” – a term that has become very familiar to Burundian households.

**Methodology.** *Dialogue Valorisant*, “Dialogues that value” (DV), is CARE’s adaptation in the Burundian context of a method called *Appreciative Inquiry* that was developed by D. Cooperrider from Case Western University (see <http://appreciativeinquiry.case.edu/> for more information). DV focuses on individual stories of positive change as a means to address sensitive issues within communities, including gender relations, empowerment, and sexual violence and conflict. Through DV, identify the boys in girls’ lives or communities – fathers, uncles, husbands, brothers, cousins, boyfriends and live-in partners – who provide strength and support to girls by exhibiting beliefs and practices contrary to traditional gender norms, who have changed their attitudes and behavior, and are committed to fostering positive change in others. Use the Appreciative Inquiry method to identify, train over three days, and cultivate positive change agents who will educate and persuade other men and boys in the community. PCAs lead by example, and further work to change other male attitudes, beliefs, and behaviors in ways that support girls’ rights, promote gender equity, and even promote specific aspects of your project for girls’ economic and social empowerment.

Specific actions of PCAs as a movement are:

- To travel throughout their communities, inviting others to come, listen, share, and consider a better way of life.
- Through a process of appreciative inquiry and reflection, PCAs share personal stories of positive change, and encourage others to reflect on and question the beliefs and practices that prevent girls empowerment; in particular violence.
- Through these discussions and debates, others are touched and publicly commit to commence their journey of change.

## Implementation guidance

MBE as PCAs can begin in the earliest stages of your project during the Preparatory Phase. Identify and recruit candidates to be PCAs while you are also recruiting girls, and while SGs are forming in the Intensive Phase. Upon consolidation of PCAs, train them over three days using the tools and methods outlined in this chapter. Engage PCAs throughout the life of the project in tandem with key economic empowerment, SRH, and human rights components. Continue to identify PCAs and incorporate them into the project. You may provide multiple trainings. FCs track the PCA’s activities, regularly monitoring their progress through discussion with them and community members. This will allow you to understand the challenges that PCAs face, and help resolve problems in a timely manner.

### Steps and stages for Field Coordinators and project staff:

#### ***Stage 1: Enter into a meaningful dialogue with men and boys in the community.***

This can happen during the recruitment of girls, during sensitization and mobilization sessions, or as focused sessions with only men and boys. Project staff has meaningful one-on-one dialogues with male members about a chosen theme related to girls. The dialogue begins with the narrator recounting a time in his/her life when he/she made a difficult choice that made him/her proud. Together with the project staff, the narrator identifies the elements that made this experience so exceptional. It is from these successful elements that the narrator imagines a different future from what he is currently living. Positive life stories are shared and documented, allowing you to more fully understand complex issues that the target community faces related to girls empowerment.

***Stage 2: Identify PCAs to testify in their communities.***

Normally, although not in all cases, a very touching personal story will be told at some point during the dialogue, and in this story will be testimony of extraordinary behavior change. In cases where the narrator, in addition to having a story of significant life change, is eloquent, convincing, and especially motivated to testify, ask the man or boy to be a PCA.

***Stage 3: Train PCAs***

Train PCAs in the elimination of discriminatory customs and practices against girls and women, communication/testimony skills, rights, and empowerment. Later in this section, we have included an outline of training content and objectives used in Ishaka as a tool to support thinking, design, and delivery in your own project.

***Stage 4: PCAs share their stories and initiate discussions around the change.***

PCAs may share their stories in many different ways, often organizing focus group discussions in communities, participating in sensitization sessions organized by field staff, or taking advantage of opportunities that present themselves: an observed behavior, a meeting between friends, a visit, a conflict, or the desire to share and discuss personal situations with neighbors. Regardless of the setting, the PCAs manage the discussions, and project staff assists them only when asked.

**A note about motivation:**

PCAs are not paid by the project. They are not agents paid to support an opinion. Anything that they share comes from conviction and the training they receive. However, do provide compensation when people have to travel for project-related meetings, and if there is the will to travel to other parts within the country to share their stories. Consider methods of including community recognition, which motivates PCAs in the role as well.

***Stage 5: Identify 'second generation' actors that have changed their behavior and who have made the decision to share their story.***

During the process, the PCAs begin to identify individuals in their communities who have been impacted by their efforts. These 'second generation' actors begin to change their behavior and motivate others to change by sharing their own stories of positive change. The impact is a critical mass of people who have changed and who are motivated to convince and support others to change.

**RECOMMENDATIONS:**

- Value community expertise
- Adopt a “do no harm” approach
- Develop a Code of Conduct for field staff and PCAs
- Challenge organizational culture and norms, even that within your own organization, with your own project staff and within you partner organizations that reinforce discriminatory gender beliefs and practices
- Engage with supporting local social movements and their efforts and activities. You may also consider engaging PCAs around the International Day to End Violence Against Women (November 25<sup>th</sup>) and the subsequent 16 Days of Activism Against Gender Violence
- Utilize a community-based evaluation system



## Do

- Take a positive, inclusive approach. As a general rule in the PCA method, a positive approach is the best technique for helping people to change their behavior. This applies to all involvement of men and boys. It is not appropriate to blame or accuse others, rather help them become a positive leader by seeing their potential to do so, and to help others change.
- Collaborate with local structures to help create a social movement. This reduces tensions and the sense of creating “parallel” effort, or even power struggles. Why not align efforts for greater impact?

## Don't

- Assume that every PCA or candidate to be a PCA actually is living up to the role. Sometimes PCAs are not, which can create significant problems for your project and organization in the future. Inquire with girls and in the community for validation and assessment.
- Force people to share testimonies. It must be fully voluntary from them when and if they are ready to share. Some PCAs will never be comfortable sharing a testimony, however they can still be a strong community educator and example. Sharing a testimony is not necessary.

## TOOL 4-6: Field Coordinator Guide for identifying men and boys to be PCAs



### How to identify PCAs and engage with men and boys in the community

#### A. During your daily work with SGs

As a Field Coordinator, your daily work with girls and follow up of the girls brings you to be in contact with the girls' parents, their brothers, their husbands, and/or their boyfriend. You will often have exchanges with them. Men and boys with whom you come in contact will typically fall into one of two categories:

1. Those who when initially interacting with the project, primarily have a positive reaction to what you are doing with girls. Perhaps they help you in the mobilizations, they share examples of girls' successes, they encourage girls to change negative or harmful behaviors, or they encourage girls to participate in income-generating activities. Approach these men and boys to learn more about them and ask they would like to support Ishaka as a PCA.
2. Those that express non-support or hostility towards the project. These men may ask girls: "What do they (name of your organization) give you so that you spend time listening to them? They are going to deceive you. Please do not join them...". For this second category of men and boys, do not avoid them. Always commit to showing them the best of the project in term of results in the community, particularly for girls.

Both categories of men and boys are important, and both can be engaged to support change, even men and boys who are initially resistant.

Make the following efforts to involve and engage them, and cultivate their transformation: (*Add to this list for your own project*)

- Invite them to community meetings related to the project
- Ask them from time to time for advice
- Greet them with consideration and interest
- Share successes of the project with them

#### B. During the community meetings organized by your project

These meetings are opportunities to identify the men and boys who share interesting and supportive testimonies about the project. Pay attention to men and boys who speak publically at these meetings in support of the project, or testify about the positive impacts the project is having. Ask them to be PCAs and participate in training. Request and retain their contact information and continue to engage with them in an encouraging manner so they become real ambassadors of the project on the field.



## TOOL 4-7:



Example of training content, lessons, and objectives for PCA's

The following outlines training content utilized in Ishaka to train men and boys as PCAs for gender equality in support of girls' empowerment in their communities. It was developed by CARE's partner REJA. Use it to support your own design of training content. As a tip, your facilitator must be very well trained in gender equity and equality and in community-based, participatory training methods for low-resource participants. Facilitation of this type of training must include dialogue, group work, visual aids, and the incorporation of local social and cultural examples, practices, language, norms, and ideas. Concepts need to connect directly with men and boys' experiences and daily lives. Consider how similar training might be useful for other stakeholder groups, mentors, and even girls themselves! We hope this will inspire ideas for your own project!

### **MEN AND BOYS' TRAINING ON ELIMINATING DISCRIMINATORY CUSTOMS AND PRACTICES AGAINST GIRLS AND WOMEN IN DEVELOPMENT**

#### **LESSON 1:**

##### **EDUCATIONAL VALUES IMPORTANT FOR MEN AND BOYS**

###### ***PART 1: Difference between innate characteristics (sex) and acquired characteristics (gender)***

**Objective:** Participants clearly understand the difference between the innate characteristics (sex) and acquired characteristics (gender), noting how some acquired characteristics, practices, and ideas cause injustice, but because they are not fixed, they can be transformed.

###### ***PART 2: Positive and negative masculinity: Eliminating useless and harmful acquired characteristics from men and boys education***

**Objective:** To enable the participants to identify and recognize positive and negative attributes acquired through men and boys socialization and education, and to show that these can be transformed. Through the use of local proverbs, male participants identify qualities that are positive (to reinforce and encourage them) and those that are negative or harmful for both men and women/girls, so as to discourage and eliminate them.

#### **LESSON 2:**

##### **UNDERSTANDING ONESELF AND SELF-ESTEEM**

###### ***PART 1: Understanding oneself***

**Objective:** To allow participants, through self-reflection, the opportunity to identify their own strengths and weakness and understand oneself. The facilitator identifies commonalities between all people, particularly males and females, such as, for example: All people have many problems that they are capable of solving; many good things characterize each person; and each person desires and deserves respect. Participants establish a sense of how by knowing themselves, it is easier to understand and respect others. Participants realize that others are knowledgeable, have abilities, dreams, wishes, priorities, and hopes. You want participants to realize that their strengths can help them create positive change, including in their social relationships.

## ***PART 2: Self-esteem***

**Objective:** Participants understand what self-esteem is, how it is cultivated and enhanced, why it is important, and how valuing oneself without underestimating or overestimating oneself is important for handling challenges surely and courageously. Participants also understand self-esteem in relationship to others.

# LESSON 3:

## GENDER EQUALITY

### ***PART 1: What people think and believe about gender based on proverbs and songs***

**Objective:** Participants identify and understand language and customs where ideas about both gender equality and discrimination are present. They understand how this is actually part of local culture, education, and tradition by looking at common proverbs, singing songs together, and talking about what they mean. The proverbs, songs, and dialogue demonstrate common beliefs about relationships between men/boys and women/girls, some of which underestimate women/girls, while others value them equally to men/boys.

### ***PART 2: Activities that men/boys and women/girls do, and the division of labor***

**Objective:** Participants understand that the division of work and activities between men/boys and women/girls is important in gender equality. Participants learn to categorize and distinguish between different types of work, such as: 1) domestic activities, household chores, and family care related tasks, 2) development and income-generating tasks, and 3) socially oriented tasks. They realize that there is no real dividing line between men/boys and women/girls' work. They understand that women and men should be treated equally in the division of such types of work, especially for development and income-generating activities.

### ***PART 3: Analysis of the role distribution and activities***

**Objective:** Participants understand how roles are distributed between girls/women and boys/men, identifying very specific activities typically carried out by each gender, and distinguishing how they are categorized (domestic, income-generating, or social). Participants analyze and understand the value assigned these specific activities, how burdensome some activities are, and how to define more clearly the roles of men and women in development and income-generation based upon what they typically do and their actual availability to participate. Participants learn that there is no single job a man does that a woman cannot do, or a job that a woman can do that a man cannot do.

### ***PART 4: Explanation of the right to use and own property/capital***

**Objective:** Participants understand the concept of “the right to use and to own property/capital”, and that the “right” is not enough when there are obstacles that keep women/girls from that right.

### ***PART 5: Analyzing differences between how men/boys and women/girls use and own property/capital***

**Objective:** Participants learn to analyze the level at which men/boys and women/girls have the right to use and own property and the unequal benefits it produces. Participants analyze how certain types of property/capital like land, money, equipment, and formal school lead to benefits like clothes, food, accommodation, participation in politics, and greater salary. They see that men/boys typically have greater usage and ownership of property and capital than women/girls, and that women/girls must have the same authority in order to obtain the benefits.

### ***PART 6: Having a role in development***

**Objective:** The participants should clearly understand what having a role in development means and its value in women and men's life. In the preparation and implementation of activities, having a role goes hand in hand with having authority and the hierarchical stages that vary according to what a person contributes. Participants learn what this means with regard to gender.

### ***PART 7: Having authority in development***

**Objective:** Participants comment on and discuss the sentence: "If a woman has too much authority, this decreases a man's authority". They apply their discussion to learning about four types of power and authority: totalitarianism/tyranny leadership, democratic leadership, skill-based leadership, and servant leadership. They understand how power and authority can be used appropriately and inappropriately, inhibiting or cultivating inclusive development, gender equity, and opportunities for men/boys and women/girls.

### ***PART 8: Everyday basic needs and dignity-oriented needs***

**Objective:** Participants define and distinguish basic needs from dignity-oriented needs, and learn that when a person only meets their basic needs, there is always something missing. Someone who meets their dignity-oriented needs, which are related to power, can also address their basic needs at the same time.

### ***PART 9: How a person gets power and how this power increases***

**Objective:** Participants clearly understand how a person (a woman or a man) obtains power/authority and strengthens it so that it continues to increase. Through an exchange of ideas and discussion, they learn about five stages of power/authority, how they build upon each other, and how they are complementary. These are: 1) Meeting basic vital needs, 2) Learning the best techniques/practices for increasing productivity, 3) Gaining understanding about how one has been socialized to developing conviction to overcome barriers and increase potential, 4) Participating in decision making, 5) Making decisions and supervising follow-up.

### ***PART 10: Equality, rights, and justice for all men/boys and women/girls.***

**Objective:** Participants understand the difference between equal rights and respecting justice for all, and that treating people in the same way with regard to law is not enough if they cannot get the same benefits from this situation, which is why this must be supported by justice for all.

Participants discuss questions like:

- Is it possible in our country for a girl and a boy to be equal?
- In what ways should they be equal?

- Where/in what ways should they be different?
- What are the obstacles/setbacks to equality between a man/boy and a woman/girl?
- What should be done in order to have this equality fit with justice for all?

## **PART 11: Conclusion**

**Objective:** Participants are able to summarize key points from each lesson and understand changing discriminatory customs and practices that inhibit gender equality. As a Positive Change Agent (PCA), a person who has internalized these ideas puts them into practice in his everyday life, both in their family and neighborhood. This person fights against discrimination against girls, women, or other categories of people. Participants think about gender-related things that people believe can change, and they accept to testify about them and thus become PCAs in their community. Participants plan what they will do in their families, their neighborhoods, or associations so as to be *light-givers* for creating and reinforcing gender equality, and sign an agreement demonstrating their commitment.





## TOOL 4-8: EXAMPLE AGREEMENT FOR POSITIVE CHANGE AGENTS

The following is an example of an agreement that Positive Change Agents (PCAs) can sign upon completion of the training in order to formalize their commitment, solidarity and efficacy.

### **POSITIVE CHANGE AGENT AGREEMENT**

#### **A COMMITMENT BY MEN AND BOYS ROLE TO CHANGE THE DISCRIMINATORY CUSTOMS AND PRACTICES THAT WORK AGAINST WOMEN AND GIRLS AND THEIR DEVELOPMENT**

**This agreement is concluded between:**

[Insert name of organization] ....., represented by the project representatives, Ms./Mr.....in commune.....in province.....

**And**

Mr./Ms. [insert name of male participant] .....in commune.....in province ..... as a light-giver in the project for the eradication of discriminatory customs and practices against girls and women in development.

This agreement comes into effect on [insert date].....

**I agree to:**

1. Support other Positive Change Agents and community members willing to reinforce women and girls' development.
2. Contribute to activities that change discriminatory customs and practices against girls and women in development.
3. Support the changing of discriminatory customs and practices against women and girls in development by providing evidence and testimonies to the public about positive activities and outcomes that have been achieved.

I, ....., a light-giver, undersigned, agree to these statements after reading and supporting its content.

**REJA Representative**

**{Insert name of implementing organization}**

.....

**The Light-Giver**

**[Insert term used for PCAs]**

.....

## 4.7. PART 5

### Alternative Delivery Mechanisms

**Objective:** This section briefly outlines suggested methods for alternative and complementary mechanisms to delivering content, develop understanding, and raise awareness and support. These can be useful with girls and with community members. Think creatively and have fun!

### Community theater and interactive drama.

Interactive theater can provide a powerful and fun means to build awareness in the community about your projects, to build support for economic and social change initiatives in favor of girls, to reinforce lessons with SGs, and to discuss sensitive or taboo topics. You can take any topic that presents a problem and use theater to facilitate a solution. For example, Ishaka organized theater on topics such as:

- the benefits of joining Ishaka (to support recruitment)
- how IGAs increase autonomy and self-development
- building girls' vision and goals for their future, and
- resolving conflicts within SGs and with others.

Use your imagination!

### Case study from Ishaka:

Working with our local partner Tubiyage, a group with expertise in interactive theater, the Ishaka produced 47 theater presentations reaching 9,695 community members. Events highlighted the positive effects of the project intervention for girls; facilitated girls' recruitment in the neighborhoods, particularly in urban communes; and supported girls' capacity building.



*Girls role-playing during the convening of multiple solidarity groups.*



## Interactive debates:

Efforts to build girls' capacity have more impact if the people around them understand and support the initiatives. To build community support, we suggest facilitating interactive debates. For example, to sensitize parents, boys, authorities, and community leaders on girls' rights and sexual and reproductive health, consider organizing debate exchanges that focus on methods of contraception, the risks of early marriage, the importance of sexual education for girls, or whatever other topic is central for your project. Make it the goal of the debates that some participants commit to sensitizing other community members on responsible SRH for girls. This may even be an opportunity for girls in your project who have developed leadership and facilitation skills to engage in leading the exchanges.

## Case study from Ishaka:

CARE and our partner ABUBEF raised awareness on SRH by means of interactive debates. A total of 1,159 participants (645 women and 514 men) participated in 33 SRH sensitization sessions in the two project provinces. At the end of each session, participants committed in turn to sensitize other community members on responsible sexuality for girls. In communities like the commune of Makebuko, traditionally it was difficult to imagine a young girl leading a discussion on the taboo subject of sexuality. Now, using skills learned through Ishaka, girls regularly lead exchange sessions with mixed groups of girls and boys, helping demystify the subject, and encouraging young couples to discuss questions of responsible sexuality, the number and timing of their pregnancies, and gender-based violence.



*Members of a girls' solidarity group attend a group awareness-raising session.*

## Cross-visits between SGs:

To build the skills and understanding of SG members on particular program elements, it can be very useful to have cross-visits or cross-learning sessions between SGs. Through cross-visits, girls can share their experiences and learn from each other. For example, you might know of an SG that has developed strengths in income-generating activities that another SG would benefit from seeing and learning from. Cross-visits between SGs also support girls' sense of solidarity and connection because they build awareness of girls' connection and interrelatedness with many girls similar to them, facing similar challenges, but engaged in improving their lives.

## Radio:

Radio can be a means for raising awareness and amplifying communication about your project. Through radio spots, you can reach key stakeholders in girls' lives whose support is necessary to achieve changes for the girls you are targeting. Radio can also be used within SGs to reinforce and bring to life content learned about savings, loans, and income generation, as well as on SRH and rights. Lessons from Ishaka that may support your project if you decide to use radio:

- Work with partners and local stations to develop radio program content.
- Given that SGs do not necessarily meet at the same time as the broadcasting of the radio program, provide SGs with cassette players and pre-recorded cassettes of the radio show. Girls can then listen at any time and repeat the material as desired.
- Use solar-powered radio/cassette players rather than battery-powered.
- Ensure that each SG assigns responsibility for care of the radio/cassette player and the cassettes.



# Section 5

## MONITORING AND EVALUATION

# MONITORING AND EVALUATION

**Objective:** This section provides you with the most essential and useful monitoring and evaluation (M&E) mechanisms and tools utilized in Ishaka in order to support your project.

Effective M&E first begins by establishing clear, strong and relevant project goals and objectives. Recall that the Ishaka model is designed to accomplish the goal of girls' economic and social empowerment by creating impact along the following three, objectives:

1. **Improved Agency** (girls' individual skills and capacities): To build the capacity and individual skills of girls to access financial services and make appropriate choices to ensure their economic and social security.
2. **Improved Relations** (girls' social networks): To strengthen social networks and safety of adolescent girls through their participation in solidarity groups.
3. **Improved Structures** (institutional, cultural and policy structures): To address cultural norms in order to allow girls access to formal and informal financial services and to enable girls to make appropriate choices in relation to the use of their own resources.

Beginning to operationalize these broad objectives and bring Ishaka to life in your context starts when you dive into creating a logical framework. The logical framework is the launching point for developing and benchmarking effective M&E, as it forces further specification of objectives as well as the defining of indicators against which: 1) project progress is tracked (monitoring), and 2) project goals and objectives are measured (evaluation).

Your logical framework and indicators will support you in developing evaluation methods, such as a standard baseline and endline study, as well as a project monitoring and evaluation matrix. The latter is a key tool utilized in Ishaka, and the matrix that follows demonstrates CARE's approach to M&E for Ishaka. It is a master-reference and systemic planning tool that you can adapt as necessary for your context when applying and replicating Ishaka. In it you will note the reference to quantitative evaluation tools for the baseline and endline, such as questionnaires and surveys, as well as qualitative evaluation tools like focus groups, interviews and testimonies. You will also observe an extensive number of monitoring methods and collection tools, the most essential of which are provided later in this section.

Indeed, there is no shortage of M&E - particularly monitoring – tools for a project and approach as extensive as Ishaka. You may wish to take on a smaller or greater range of both indicators and tools than those listed below. To help you simplify and prioritize your own adoption of M&E methods and tools for your girls empowerment project, remember that the Nawe Nuze Solidarity Group is the foundation and driver of the model upon which everything else largely depends or is correlated.



## TOOL 5-1: ISHAKA MONITORING AND EVALUATION MATRIX

Level	Definition of Indicator	Collection unit	Source of data	Person in charge Collection	Person in charge Analysis	Collection Frequency	Methodology	Collection tools	Data utilization
<b>Project Goal: The economic and social empowerment of 12,000 poor, adolescent girls (ages 14-22) in urban and rural Burundi.</b>									
<b>Specific Objective 1 (SO1): 12,000 girls have individual skills and capabilities to access financial services and make documented choices to ensure their economic and social security. (Agency)</b>									
<b>SO1 – Life of Grant Impact (LoGI) 1.1</b>									
SO1 LoGI 1.1.1	% of girls who report a higher standard of living at the household level (Universal Level)	Household	14-22 year old girls	Researcher	External consultant	Baseline study	Survey of a random sample of households	Girl questionnaire	
SO1 LoGI 1.1.2	% of households owning a radio set has increased	Household	14-22 year old girls	Researcher	External consultant	Baseline study	Survey of a random sample of households	Girl questionnaire	
SO1 LoGI 1.1.3	% of girls whose monthly income has increased (Portfolio Level)	14-22 year old girls	14-22 year old girls	Researcher	External consultant	Baseline study Final evaluation	Survey of a random sample of targeted girls in the intervention communes	Girl questionnaire	
SO1 LoGI 1.1.4	% of girls who have saved money over the last six months has increased (Portfolio Level)	14-22 year old girls	14-22 year old girls	Researcher	External consultant	Baseline study Final evaluation	Survey of a random sample of targeted girls in the intervention communes	Girl questionnaire	
SO1 LoGI 1.1.5	% of girls who have the power to sell their property and assets has increased (Portfolio Level)	14-22 year old girls	14-22 year old girls	Researcher	External consultant	Baseline study Final evaluation	Survey of a random sample of targeted girls in the intervention communes	Girl questionnaire	
SO1 LoGI 1.1.6	% of girls who own property (jewellery, livestock, sewing machines, other)	14-22 year old girls	14-22 year old girls	Researcher	External consultant	Baseline study Final evaluation	Survey of a random sample of targeted girls in the intervention communes	Girl questionnaire	

Level	Definition of Indicator	Collection unit	Source of data	Person in charge Collection	Person in charge Analysis	Collection Frequency	Methodology	Collection tools	Data utilization
<b>SO1: Life of Grant Impact (LoGI) 1.2</b>									
SO1 LoGI 1.2.1	% of girls who have a formal or informal job (fixed workplace, trade possibly combined with seasonal employment) and/or attend school during the year has increased (Portfolio Level)	14-22 year old girls	14-22 year old girls	Researcher	External consultant	Baseline study Final evaluation	Survey of a random sample of targeted girls in the intervention communes	Girl questionnaire	
SO1 LoGI 1.2.1	% of girls who have a savings plan has increased	14-22 year old girls	14-22 year old girls	Researcher	External consultant	Baseline study Final evaluation	Survey of a random sample of targeted girls in the intervention communes	Girl questionnaire	
<b>SO1 Impact Indicators (Outcomes)</b>									
SO1 Outcome 1.1	% of girls who can satisfy their basic needs (shelter and food) has increased	14-22 year old girls	14-22 year old girls	Researcher	External consultant	Baseline study Final evaluation	Survey of a random sample of targeted girls in the intervention communes	Girl questionnaire	
SO1 Outcome 1.2	% of girls who decide how to use their own money has increased	14-22 year old girls	14-22 year old girls	ISHAKA Staff Researcher	ISHAKA Staff External consultant	Baseline study Internal evaluation Final evaluation	<u>Baseline study and final evaluation:</u> Survey of a random sample of targeted girls in the intervention communes <u>Internal evaluation:</u> Survey of a sample of girl members of SGs	Girl questionnaire	
SO1 Outcome 1.3	% of girls who report regular school attendance by children from their household has increased	14-22 year old girls	14-22 year old girls	Researcher		Baseline study Final evaluation	Survey of a random sample of targeted girls in the intervention communes	Girl questionnaire	

Level	Definition of Indicator	Collection unit	Source of data	Person in charge Collection	Person in charge Analysis	Collection Frequency	Methodology	Collection tools	Data utilization
SO1 Outcome 1.4	% of girls with very good knowledge about HIV / AIDS has increased	14-22 year old girls	14-22 year old girls	ISHAKA Staff Researcher	ISHAKA Staff External consultant	Baseline study Internal evaluation Final evaluation	<u>Baseline study and final evaluation:</u> Survey of a random sample of targeted girls in the intervention communes <u>Internal evaluation:</u> Survey of a sample of girl members of SGs	Girl questionnaire	
SO1 Outcome 1.5	% of girls with very good knowledge of laws and their rights has increased	14-22 year old girls	14-22 year old girls	ISHAKA Staff Researcher	ISHAKA Staff External consultant	Baseline study Internal evaluation Final evaluation	<u>Baseline study and final evaluation:</u> Survey of a random sample of targeted girls in the intervention communes <u>Internal evaluation:</u> Survey of a sample of girl members of SGs	Girl questionnaire	
SO1 Outcome 1.6	% of girls who decide alone or with their partners on the use of contraceptives has increased	14-22 year old girls	14-22 year old girls	Staff ISHAKA Researcher	ISHAKA Staff External consultant	Baseline study Internal evaluation Final evaluation	<u>Baseline study and final evaluation:</u> Survey of a random sample of targeted girls in the intervention communes <u>Internal evaluation:</u> Survey of a sample of girl members of SGs	Girl questionnaire	
<b>SO1 Output Indicators</b>									
SO1 Output 1.1	# of SG created and receiving orientation to NN methodology	Targeted Location (Commun)	SG	FC	M&E Unit	Quarterly	Monitoring and identification of SGs created	Monitoring lists of SG establishment	Assessment of effectiveness of planning and SG promotion strategy

Level	Definition of Indicator	Collection unit	Source of data	Person in charge Collection	Person in charge Analysis	Collection Frequency	Methodology	Collection tools	Data utilization
SO1 Output 1.2	# of girls members of SG trained in the NN methodology	SG	SG	FC	M&E Unit	Monthly	Census of participants at training sessions	Monitoring lists of training sessions	Assessment of planning strategy effectiveness
SO1 Output 1.3	# of girls who have been trained in social empowerment components	SG	SG	FC	M&E Unit	Monthly	Census of participants at training sessions	Monitoring lists of training sessions	Assessment of strategy used, reorientation of the strategy
SO1 Output 1.4	# of girls who have been trained in financial literacy (part of NN)	SG	SG	FC	M&E Unit	Monthly	Census of participants at training sessions	Monitoring lists of training sessions	Verification of achievement of objectives and strategy effectiveness
SO1 Output 1.5	# of girls members of SG who participate in collective training/sensitization sessions	SG	SG	FC	M&E Unit	Monthly	Physically counting the number of girl participants at sessions and documenting the total	Lists of participants at sessions	Monitoring of counselling strategy effectiveness
<b>SO1 Input Indicators</b>									
SO1 Input 1.1	# of SG training sessions on NN methodology	SG	CA	FC	M&E Unit	Monthly	Census of participants at training sessions	Monitoring lists of training sessions	Monitoring of monitoring agents' work effectiveness
SO1 Input 1.2	# of SG training sessions conducted on social empowerment components	SG	SG	FC	M&E Unit	Monthly	Census of participants at training sessions	Monitoring lists of training sessions	Monitoring of partner's work effectiveness
SO1 Input 1.3	# of SG training sessions conducted on financial literacy (in NN)	SG	CA	FC	M&E Unit	Monthly	Census of participants at training sessions	Monitoring lists of training sessions	Monitoring of planning effectiveness

Level	Definition of Indicator	Collection unit	Source of data	Person in charge Collection	Person in charge Analysis	Collection Frequency	Methodology	Collection tools	Data utilization
<b>Specific Objective 2 (SO2): The social networks and safety of 12,000 girls is strengthened through participation in solidarity groups.</b>									
<b>SO2: Life of Grant Impact (LoGi) 2.1</b>									
SO2 LoGI 2.1.1	% of girls who are victims of violence (physical, sexual, psychological) decreased during the project life	This indicator is assessed through the following two sub-indicators.							
Sub-indicator	% of girls who are beaten has decreased	14-22 year old girls	14-22 year old girls	Researcher	External consultant	Baseline study	Survey of a random sample of targeted girls in the intervention communes	Girl questionnaire	
Sub-indicator	% of girls forced to have unwanted sex with someone in their neighbourhood has decreased	14-22 year old girls	14-22 year old girls	Researcher	External consultant	Baseline study Final evaluation	Survey of a random sample of targeted girls in the intervention communes	Girl questionnaire	
<b>SO2 Life of Grant Impact (LoGI) 2.2</b>									
SO2 LoGI 2.2.1	% of girls who delay marriage increases (Universal Level)	14-22 year old girls	14-22 year old girls	Researcher	External consultant	Baseline study Final evaluation	Survey of a random sample of targeted girls in the intervention communes	Girl questionnaire	
SO2 LoGI 2.2.2	% of girls who are never invited to social events has decreased (Universal Level)	14-22 year old girls	14-22 year old girls	Researcher	External consultant	Baseline study Final evaluation	Survey of a random sample of targeted girls in the intervention communes	Girl questionnaire	
SO2 LoGI 2.2.3	% of girls who have delayed first pregnancy age (Universal Level)	14-22 year old girls	14-22 year old girls	Researcher	External consultant	Baseline study Evaluation finale	Survey of a random sample of targeted girls in the intervention communes	Girl questionnaire	

Level	Definition of Indicator	Collection unit	Source of data	Person in charge Collection	Person in charge Analysis	Collection Frequency	Methodology	Collection tools	Data utilization
SO2 LoGI 2.2.4	% of girls whose freedom of movement has increased (Universal Level)	14-22 year old girls	14-22 year old girls	Researcher	External consultant	Baseline study Final evaluation	Survey of a random sample of targeted girls in the intervention communes	Girl questionnaire	
<b>SO2 Impact Indicators (Outcomes)</b>									
SO2 Outcome 2.1	% of girls loved by their families and other people (Happiness)	14-22 year old girls	14-22 year old girls	ISHAKA Staff Researcher	ISHAKA Staff External consultant	Baseline study Internal evaluation Final evaluation	<u>Baseline study and final evaluation:</u> Survey of a random sample of targeted girls in the intervention communes <u>Internal evaluation:</u> Survey of a sample of girl members of SGs	Girl questionnaire	
SO2 Outcome 2.2	% of girls who seek help in case of rape has increased	14-22 year old girls	14-22 year old girls	ISHAKA Staff Researcher	ISHAKA Staff External consultant	Baseline study Internal evaluation Final evaluation	<u>Baseline study and final evaluation:</u> Survey of a random sample of targeted girls in the intervention communes <u>Internal evaluation:</u> Survey of a sample of girl members of SGs	Girl questionnaire	
SO2 Outcome 2.3	% of girls who manage to meet emergency needs with dignity has increased	14-22 year old girls	14-22 year old girls	Researcher	External consultant	Baseline study Final evaluation	Survey of a random sample of targeted girls in the intervention communes	Girl questionnaire	



Level	Definition of Indicator	Collection unit	Source of data	Person in charge Collection	Person in charge Analysis	Collection Frequency	Methodology	Collection tools	Data utilization
SO2 Outcome 2.4	% of girls who communicate easily with others has increased	14-22 year old girls	14-22 year old girls	ISHAKA Staff Researcher	ISHAKA Staff External consultant	Baseline study Internal evaluation Final evaluation	<u>Baseline study and final evaluation:</u> Survey of a random sample of targeted girls in the intervention communes <u>Internal evaluation:</u> Survey of a sample of girl members of SGs	Girl questionnaire	
SO2 Outcome 2.5	% of girls who participate actively in their SG has increased	14-22 year old girls	14-22 year old girls	ISHAKA Staff Researcher	ISHAKA Staff External consultant	Baseline study Internal evaluation Final evaluation	<u>Baseline study and final evaluation:</u> Survey of a random sample of targeted girls in the intervention communes <u>Internal evaluation:</u> Survey of a sample of girl members of SGs	Girl questionnaire	
<b>SO2 Output Indicators</b>									
SO2 Output 2.1	# of functioning and independent SGs	SG	CA	FC	M&E Unit	Bi-annual	Focus group discussions on the functioning of SGs after 6 months of existence	SG functioning Assessment matrix	
SO2 Output 2.1	# of girls members in SGs	SG	SG	FC	M&E Unit	Quarterly	List of members of SGs established	Monitoring lists of SG establishment	Assessment of SG promotion strategy effectiveness
SO2 Output 2.1	# and characteristics of SGs established	SG	CA	FC	M&E Unit	Quarterly	Review of SG members status (in school, head of household, etc)	Monitoring lists of SG establishment	Assessment of inter SG diversity
SO2 Output 2.1	# of girl Community Agents identified	Girls	CA	FC	M&E Unit	Monthly	Focus group with SG and individual exchanges with SG girls	Identifying list of girl mentors	Assessment of peer educator strategy effectiveness

Level	Definition of Indicator	Collection unit	Source of data	Person in charge Collection	Person in charge Analysis	Collection Frequency	Methodology	Collection tools	Data utilization
<b>SO2 Input Indicators</b>									
SO2 Input 2.1	# of sensitization sessions with target groups on the NN approach (preliminary actions)	Targeted Location (Commune)	CA, FC	FC	M&E Unit	Monthly	Monitoring of sensitization activities at the commune level	Monitoring lists of sensitization sessions	
SO2 Input 2.2	Identification of potential Community Agents	SG	SG	FC	M&E Unit	Monthly	Focus group with SG and individual exchanges with SG girls	Identification sheet of CAs	Assessment of peer educator strategy effectiveness
<b>Strategic Objective 3: Cultural norms allow girls to access formal and informal financial services and to make informed and appropriate choices about the use of their own resources. (Structures)</b>									
<b>SO3: Life of Grant impact 3.1</b>									
SO3 LoGI 3.1.1	# and profile of male positive change agents (PCAs) who have publicly shared their life stories in order to encourage debate and discussion on the importance of the role and contribution of women and girls within the community	Targeted Location (Commune)	SG, CA	FC	M&E Unit	Monthly	Monthly census with SG and CA of public sessions where PCA life stories have been shared	Monitoring sheet of positive change agents (PCA) who share life stories	Assessment of PCA approach effectiveness
SO3 LoGI 3.1.1	Change of community attitudes about women and girls roles and responsibilities	Neighborhood	Community Leaders, SG, CA	FC, Ishaka team	M&E Unit	Baseline study Final evaluation	Focus group and Collection of life stories	Community interview guide	Assessment of project strategy effectiveness
<b>SO3 Life of Grant impact (LoGI) 3.2</b>									
SO3 LoGI 3.2.1	% of girls who have access to formal financial services at the age of 18 has increased	14-22 year old girls	14-22 year old girls	Researcher	External consultant	Baseline study Final evaluation	Survey of heads of household (HH)	Girl Questionnaire	

Level	Definition of Indicator	Collection unit	Source of data	Person in charge Collection	Person in charge Analysis	Collection Frequency	Methodology	Collection tools	Data utilization
<b>SO3 Impact Indicators (Outcome)</b>									
SO3 Outcome 3.1	% of girls who have low or very minimal traditional perception of male-female relationships has increased	14-22 year old girls	14-22 year old girls	ISHAKA Staff Researcher	ISHAKA Staff External consultant	Baseline study Internal evaluation Final evaluation	<u>Baseline study and final evaluation:</u> Survey of a random sample of targeted girls in the intervention communes <u>Internal evaluation:</u> Survey of a sample of girl members of SGs	Girl Questionnaire	
SO3 Outcome 3.2	% of girls with low or very low traditional perception of men's and women's roles and responsibilities	14-22 year old girls	14-22 year old girls	ISHAKA Staff Researcher	ISHAKA Staff External consultant	Baseline study Internal evaluation Final evaluation	<u>Baseline study and final evaluation:</u> Survey of a random sample of targeted girls in the intervention communes <u>Internal evaluation:</u> Survey of a sample of girl members of SGs	Girl Questionnaire	
<b>SO3 Output Indicators</b>									
SO3 Output 3.1	# & Profile of male positive change agents (PCAs) identified	Targeted Location (Commune)	CA, FC	FC, Ishaka Team	M&E Unit	Monthly	Tracking of PCAs by profile	PCA monitoring sheet	Monitoring of strategy effectiveness
SO3 Output 3.2	# of male PCAs who share their stories publicly in order to bring about positive change in others	Targeted Location (Commune)	CA, SG Leaders	FC	M&E Unit	Monthly	Tracking of life stories shared at public sessions by PCAs	PCA monitoring sheet	Monitoring of strategy effectiveness
SO3 Output 3.3	# of interactive plays conducted (community theatre)	Targeted Location (Commune)	SG, theatre partner	FC	M&E Unit	Monthly	Tracking of the number of interactive plays conducted in the commune	Drama monitoring sheet	Verification of effectiveness of planning and strategy

Level	Definition of Indicator	Collection unit	Source of data	Person in charge Collection	Person in charge Analysis	Collection Frequency	Methodology	Collection tools	Data utilization
SO3 Output 3.4	# of positive change stories reported	Male positive change agents (PCAs)	CA, SG	FC	M&E Unit	Monthly	Tracking of the number of stories reported by PCAs	PCA monitoring sheet	Verification of effectiveness of planning and strategy
SO3 Output 3.6	# of radio programs related to project activities	Radio	SG, CA	FC	M&E Unit	Monthly	Monitoring of radio programs	Project related radio programs monitoring sheet	Verification of effectiveness of planning and strategy
<b>SO3 Input Indicators</b>									
SO3 Input 3.1	# of appreciative inquiry dialogues conducted with men and boys	Male positive change agents (PCAs)	FC	FC	M&E Unit	Monthly	Focus group		Verification of effectiveness of planning and strategy
SO3 Input 3.2	# of interactive plays on taboo subjects designed with participation of PCAs	Drama	SG, CA	FC	M&E Unit	Monthly	Tracking of plays and the composition of steering team	Drama monitoring sheet	Verification of effectiveness of planning and strategy
SO3 Input 3.3	# of radio programs designed with participation of PCAs	Radio	SG, CA	FC	M&E Unit	Monthly	Monitoring of radio programs	Project related radio programs monitoring sheet	Verification of effectiveness of planning and strategy

# ESSENTIAL MONITORING TOOLS

This section provides the most essential monitoring tools to support the replication of Ishaka and your tracking of project progress, participants and activities. Principle data collection tools include:

- The Nawe Nuze Solidarity Group monitoring book
- Solidarity Group Functionality monitoring form (assessment matrix)
- The monthly narrative report

## **Nawe Nuze Solidarity Group monitoring book**

The monitoring book is the primary source of data on girls' progress in economic empowerment and their group participation, which indicates both girls' engagement and progress in the savings and loan activities, as well as their receipt of the Nawe Nuze and social empowerment trainings per their attendance at the SG meetings.

The monitoring book has seven parts to it which track the following items and activities:

1. Attendance during the weekly meetings
2. Savings during the weekly meetings for the income generating activities (IGAs) fund
3. Savings during the weekly meetings for the social fund
4. Penalties during the weekly meetings
5. Loans during the weekly meetings – Part 1 (for weekly tracking)
6. Loans during the weekly meetings – Part 2 (detailed input about the loan)
7. The movement of funds in the cashbox during the weekly meetings

Held by the Secretary of each SG, the monitoring book consists of multiple pages on which she enters the appropriate data at each weekly SG meetings about member activity. Each girl is assigned a number (N°) to simplify tracking.

The monitoring book is made for a 12-month-cycle (52 week period). Weeks start at 1 and end at 52. Therefore print the monitoring book with sufficient pages for 52 weeks of data input. Note that one page tracks two months. For example, the first page of attendance tracking will have columns for weeks 1 through 8. The second page will have columns for weeks 9 through 16. A month is clustered into four or five columns depending upon how many weeks are in a month. Some months may have four weeks and others may have five. The Secretary of the SG tallies and totals all entries at the end of a month. This supports both the SG's tracking of funds on a monthly basis and makes data collection simple for the Nawe Nuze Field Coordinator (NN FC).

Data from the monitoring book is collected by the NN FC on a monthly basis and reported to the project's M&E Officer for input into the project's monitoring system.



# PART 1 MONITORING BOOK

## MONITORING OF ATTENDANCE DURING THE WEEKLY MEETINGS

N° of the week	1	2	3	4	Total meetings attended	Total meetings absent without a valid reason	Total meetings absent with valid a reason	5	6	7	8	Total meetings attended	Total meetings absent without a valid reason	Total meetings absent with valid a reason
Date														
N°1														
N°2														
N°3														
N°4														
N°5														
N°6														
N°7														
N°8														
N°9														
N°10														
N°11														
N°12														
N°13														
N°14														
N°15														
N°16														
N°17														
N°18														
N°19														
N°20														
N°21														
N°22														
N°23														
N°24														
N°25														
N°26														
N°27														
N°28														
N°29														
N°30														
Total meetings attended														
Total meetings absent without a valid reason														
Total meetings absent with valid a reason														

NOTE: There can be 4 or 5 weeks/columns when necessary, depending upon the number of weeks in the month.

# PART 2 MONITORING BOOK

## MONITORING OF SAVINGS DURING THE WEEKLY MEETINGS INCOME GENERATING ACTIVITY (IGA) FUND

N° of the week	1	2	3	4	Amount saved	Amount recovered	5	6	7	8	Amount saved	Amount recovered
Date												
N°1												
N°2												
N°3												
N°4												
N°5												
N°6												
N°7												
N°8												
N°9												
N°10												
N°11												
N°12												
N°13												
N°14												
N°15												
N°16												
N°17												
N°18												
N°19												
N°20												
N°21												
N°22												
N°23												
N°24												
N°25												
N°26												
N°27												
N°28												
N°29												
N°30												
Amount saved												
Amount to recover												

**NOTE:** There can be 4 or 5 weeks/columns when necessary, depending upon the number of weeks in the month.

**NOTE:** The "amount recovered" refers to outstanding savings funds collected from members who did not make their weekly contribution at previous meetings.

# PART 3 MONITORING BOOK

## MONITORING OF SAVINGS DURING THE WEEKLY MEETINGS SOCIAL FUND

N° of the week	1	2	3	4	Amount saved	Amount recovered	5	6	7	8	Amount saved	Amount recovered
Date												
N°1												
N°2												
N°3												
N°4												
N°5												
N°6												
N°7												
N°8												
N°9												
N°10												
N°11												
N°12												
N°13												
N°14												
N°15												
N°16												
N°17												
N°18												
N°19												
N°20												
N°21												
N°22												
N°23												
N°24												
N°25												
N°26												
N°27												
N°28												
N°29												
N°30												
Amount saved												
Amount to recover												

NOTE: There can be 4 or 5 weeks/columns when necessary, depending upon the number of weeks in the month.

NOTE: The "amount recovered" refers to outstanding savings funds collected from members who did not make their weekly contribution at previous meetings.



# PART 4 MONITORING BOOK

## MONITORING PENALTIES DURING THE WEEKLY MEETINGS

N° of the week	1	2	3	4	Total amount of penalties	5	6	7	8	Total amount of penalties	9	10	11	12	Total amount of penalties
Date															
N°1															
N°2															
N°3															
N°4															
N°5															
N°6															
N°7															
N°8															
N°9															
N°10															
N°11															
N°12															
N°13															
N°14															
N°15															
N°16															
N°17															
N°18															
N°19															
N°20															
N°21															
N°22															
N°23															
N°24															
N°25															
N°26															
N°27															
N°28															
N°29															
N°30															
Total amount of penalties															

NOTE: There can be 4 or 5 weeks/columns when necessary, depending upon the number of weeks in the month.

# PART 5 MONITORING BOOK

## MONITORING LOANS DURING THE WEEKLY MEETINGS (PART 1)

N° of the week	1	2	3	4	Total number of loans received	Total amount of those loans	5	6	7	8	Total number of loans received	Total amount of those loans
Date												
N°1												
N°2												
N°3												
N°4												
N°5												
N°6												
N°7												
N°8												
N°9												
N°10												
N°11												
N°12												
N°13												
N°14												
N°15												
N°16												
N°17												
N°18												
N°19												
N°20												
N°21												
N°22												
N°23												
N°24												
N°25												
N°26												
N°27												
N°28												
N°29												
N°30												
Total number of loans given												
Total amount of those loans												

NOTE: There can be 4 or 5 weeks/columns when necessary, depending upon the number of weeks in the month.

# PART 6 MONITORING BOOK

## MONITORING LOANS DURING THE WEEKLY MEETINGS (PART 2)

[illegible]

**Note: This is completed each month**

***The cells for "amount reimbursed" and "amount remaining" are filled in on the established loan repayment date***

# PART 7 MONITORING BOOK

## MONITORING MOVEMENT OF FUNDS IN THE CASHBOX DURING THE WEEKLY MEETINGS

Date	Reason for the deposit or withdrawal	Amount deposited	Amount withdrawn	Cash remaining in the box	Notes / Observations
Total					

## Solidarity Group Functionality Monitoring Form (Assessment Matrix)

This monthly or quarterly monitoring form, used by the Field Coordinator, aims to collect information about the financial progress and operational functionality of an SG. It is the primary tool to review the strengths and weaknesses of each group. For Part 1, SG data is entered from the previous month. For example, if the SG is collecting the information in February, data is entered from the full month of January. For Parts 2 and 3, current SG data is entered upon the date of collection.

The Field Coordinator collects the data and then submits it to the Field Supervisor who reviews and submits it to the M&E Officer. Data is analyzed and used to demonstrate the progress of SGs individually as well as aggregated across the project. It is also used to identify weaknesses in SGs and to thus plan for their further capacity building or reinforcement.



# TOOL 5-3: MONITORING FORM SOLIDARITY GROUP FUNCTIONALITY (ASSESSMENT MATRIX)



## MONTHLY MONITORING FORM – SOLIDARITY GROUP FUNCTIONALITY

Location: \_\_\_\_\_  
 SG name: \_\_\_\_\_  
 SG number: \_\_\_\_\_  
 Monitoring date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
 Completed by: \_\_\_\_\_

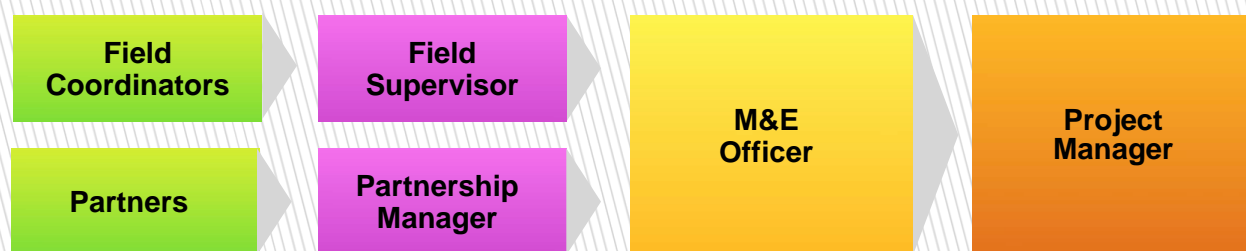
**Objective:** This form aims to collect information about the economic and operational functionality of a SG. It is the primary tool to review the strengths and weaknesses of each group and to plan for the appropriate capacity reinforcement as necessary. For Part 1, enter SG data from the last month. For example, if you are collecting the information in February, enter data from the full month of January. For Parts 2 and 3, enter current SG data upon the date of collection.

Monitoring criteria	N°	Definition of indicators	Total	SCORING					Observations
				Poor (0)	Fair (1)	Average (2)	Fairly well (3)	Good (4)	
Part 1: SG monthly data		# of member when SG was formed							
		# of current members							
		# of meetings planned in the month							
		# of meetings held in the month							
		Average # of girls attending meetings							
		# of savings contributions this month							
		Total savings amount collected this month							
		# of girls with delayed savings contributions							
Part 2: General observation of SG dynamics and progress		Total amount in the box							
		Total amount in the IGA fund							
		Total amount in the social fund							
		Total amount of outstanding IGA loans							
		Total amount loaned from the social fund							
		Other cash withdrawals							
		# of girls who requested a loan							
		# of girls who have received at least one loan							
Part 3: SG Operations and leadership		# of girls with overdue for loan repayment							
		Total amount of loans overdue for repayment							
		Governance by the SG Executive Committee							
		Book-keeping							
		Member participation in SG decision-making							
		Adherence to the SG rules and regulations							
		Application of SG rules and regulations							

## Monthly Narrative Field Report

The monthly narrative report is a qualitative tool utilized to monitor progress on project activities. Each FC and partner organization completes the report. The FCs give their completed reports to the FS. The FS then gives the reports to the M&E Officer. Similarly partner organizations compile and complete the monthly report and submit it to the Partnership Manager who in turn compiles the information and submits it to the M&E Officer. Given that partners likely oversee staff responsible for implementing activities, partners are responsible for compiling all the reports from their field staff prior to submitting them to the Partnership Manager. Finally, after the M&E Officer inputs the necessary data from the reports into the project monitoring database, the reports and data are shared with the Project Manager. S/he can utilize the information to inform the project's progress, address outstanding issues, make any necessary adjustments and develop donor and/or organizational reporting.

The following chart shows information flows for report completions, submission and data aggregation.



## TOOL 5-4

# ISHAKA MONTHLY NARRATIVE FIELD REPORT

### **ISHAKA MONTHLY REPORT**

#### **Section 1: Introduction**

*Give an overview of the conditions in which the month's activities were conducted. Be specific.*

#### **Section 2: Evaluation of the action plan**

*Using the table below, provide an overview of the monthly planned activities and the correlated achievements and gaps. Include an explanation.*

<i>Planned activity</i>	<i>Achievement</i>	<i>Gaps</i>	<i>Explanation</i>

#### **Section 3: Details of the period achievements**

*Provide a detailed explanation of each activity carried out, including how the activity was conducted, the participants' profiles, why they were chosen, how many people participated, and how they responded to this activity.*

#### **Section 4: Successes and lessons learned**

*What worked very well in relation to these activities?*

*What are somewhat surprising or unforeseen issues that arose? Include positive and negative situations or events that you noticed in the field.*

#### **Section 5: Challenges and possible solutions for the future**

*What are the challenges you encountered at all levels of the intervention?*

*What are the possible solutions and next steps?*

#### **Section 6: Effects and impact**

*If possible, list some of the participant reactions and testimonies that exhibit the impact of the intervention.*

#### **Section 7: Future priorities**

*Outline priority activities for the next month and next quarter.*

#### **Conclusion**

*Provide concluding remarks on key points and any additional information you think is important to report that is not captured above.*



# Section 6

## STORIES OF IMPACT

# PORTRAIT OF GIRLS' SOLIDARITY GROUP

Izere or "hope" in Kirundi is a girl solidarity group located in Bujumbura-Mairie in the commune of Musaga. It has initially been created by a group of 18 girls whose age range from 15 to 22.

**T**

he group later recorded two new members bringing the number of girls to 20. Among the 20 girls making up the group, 12 are single, eight live with men, including four legally married and four living as concubines. However, 19 of these girls

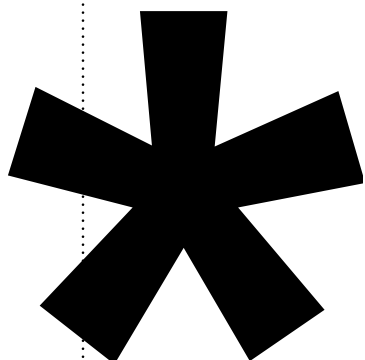
have already given birth to one child each. Four girls in the group are currently in high school, while others have dropped school, either from primary or high school. These are common features of vulnerability that led these girls to create the Ishaka solidarity group, hoping to make a living, and face the adversities of life. Before the Ishaka solidarity group was created, these girls were coping as best as they could with small income-generating activities (IGAs) such as selling vegetables, old clothes, doughnuts, drinks, etc. Very motivated for their solidarity group activities, in the beginning, these girls set a weekly contribution of 600 FBU (USD\$0.46) per member, including 500 FBU (USD\$0.38) for loan fund and IGA and 100 FBU (USD \$0.08) for social fund. They meet every Wednesday evening to manage the operations of savings and loans, and follow up on the training made by their community workers in Nawe Nuze, financial education, reproductive health, and rights. After five months of operation, the group decided to cap the weekly contribution per member at 1000 FBU (USD\$0.77). Izere has turned the lives of these girls into a family that shares a common goal – that of improving their economic and social position. The practice of loans has allowed in the first year to intensify the practice of income-generating activities among members. Out of the 20 girl members of the group, 19 had at least one loan each ranging between 5,000 and 30,000 FBU (USD\$3.85 and USD\$23.08). Loans are granted at an interest rate of 10% payable in two months. The loan repayment rate was very satisfactory in the group. Indeed, of the over 14 members who had taken out loans in March 2011, only three were late in repaying their loans, that is, loans of more than two months.

Like other solidarity groups for girls, Izere conducted the first sharing of the loan/IGA fund after the group's first year of operation in August 2010. This sharing of a sum of 748,800 FBU (USD\$576.00) has enabled each of the 18 members at that time to receive an amount of 41,600 FBU (USD \$32.00), which further strengthens the individual businesses of the members. Between June 2009 and March 2011, the group's financial performance was as follows:

1,247,800 FBU (USD \$959.85) mobilized by individual contributions and loan repayment, and 755,000 FBU (USD \$580.77) of loans granted to members.

*knowledge to my colleagues.* "Another dimension of the impact of the group on the members is the awareness of members about aspects of rights, namely, the legality of marriage.

In fact, Jacqueline was legally married, Rebecca legalized her marriage, and Aline is also in the process of legalizing her marriage. Solidarity has taken an



Izere has truly changed the lives of its members as testified by Louis: *"We used to ask support from our parents. Now, thanks to Izere, we are no longer asking our parents. Saving in the group really helped us because it allowed us to have bigger loans.*

*We have strengthened our knowledge of reproductive health that allows us to use methods of childbirth spacing." The community worker in SRH says, "Ishaka gave me knowledge, I in turn gave*

important dimension both among girls, group members, and members towards their families. For example, Liliane saved her ill brother's life by paying the hospital charges through her savings. Solidarity was so strong among group members. They set up a systematic contribution for each group member who experiences a particular event such as wedding, funeral, or illness. Thus seven members already received a contribution from the group for a total amount of 104,000 FBU (USD \$80.00) at these various social events.

# Hakizimana Claudine's story

Hakizimana Claudine, 22, is a mother of three. She has had a hard life. Her father left when she was four and her mother died when she was 10.

**H**akizimana survived on handouts from neighbors and by begging. At 16, she thought she had found a safe-haven, moving in with a young man. They had three children together. Then problems started again. Her husband ran off with his brother's widow. Hakizimana was left alone with the children. No one would help her. She went to trash dumps searching for charcoal and anything to eat. She'd often join

a group of seven women to beg on a street corner. Only then could she return home with a little bit of food for her children.

Hakizimana's life started to change when CARE came to work with her and vulnerable girls in the neighborhood. "We quickly formed a savings and loan solidarity group," she says. "I was so happy to find a group of girls so I wouldn't be alone anymore."

Hakizimana took out a loan of 7,000 FBU (USD\$5.70) and started selling cassava flour and dry fish. She paid back the loan and made 8,000 FBU (USD\$6.50) in profit. The project team taught her how to farm. She harvested corn and squash from a small parcel of land she rented. She'll sell part of the harvest and eat the rest. She says she's now on the path to meet her basic needs, thanks to Ishaka.

"I am no longer discriminated against," says



Hakizimana. "I have friends from other ethnic groups in the neighborhood. Even though I'm Mutwa, I feel integrated into society. My future is better. I am HIV negative and am in good health.

**I am a  
businesswoman  
now."**

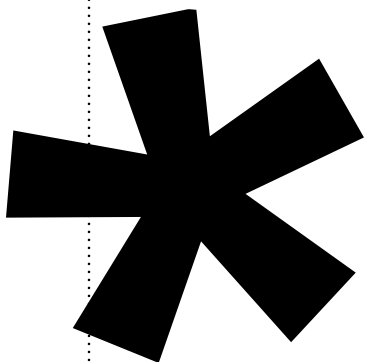


# Ishaka Solidarity Group

This solidarity group was created with the support of an 'engaged-man', a Positive Change Agent, which helped to mobilize girls. 19 of the 21 members of the solidarity group have already received at least one loan ranging from 2,000 to 20,000 FBU (USD \$1.50-USD\$15.00).



These girls make their living through the popular local IGA, i.e. selling traditional banana beer "Ugwagwa".



## I am no longer in the shadows.

I have a bit of capital, and I know how to earn and manage money. I know my rights, and local authorities respect us because they know that we are in a group and that we are learning things. I am among a group of girls who are ready to stand tall for our place in Burundi, because a girl and a boy are equal in their rights.



**Adeline  
Ndayikengurukiye,**  
Ishaka Participant

# Ishaka Solidarity Group

This 2-year-old SG is made up of girls who, for the most part, live with male partners but are not married, which is illegal, but common, in Burundi.

Most of them have at least one child. Inspired by the sensitization sessions on sexual and reproductive health, these girls have become aware of the danger of HIV/AIDS.

The group decided to conduct mass screening tests. They were tested three times at the Screening Center of CARE's SRH partner organization ABUBEF. Some of them even managed to convince the men with whom they live to get tested. They report now that they are so fearful of sexually transmitted diseases and are very cautious concerning behaviors that expose them to these diseases.



**Rutoyi Emmanueline.**  
Ishaka Participant

## Financial education

has been very useful to me. Today, I have my own pigpen. I also buy myself clothes of my choice. My parents used to buy me clothes that are not necessarily my choice.

Financial education taught me to prioritize my expenses. If I have a pair of shoes, I would wait until it is all used up before I think of buying another one. I also learned much about the menstrual cycle. I know the times when I have to be careful.



**I used to think that it is normal for a girl to have sex any time and that pregnancy was a matter of bad luck.**



**Odette Habimana**  
Ishaka Participant

Now I know that pregnancy happens at specific times and I pay attention to this.

**Ishaka helped me get together with my neighbors.**

Since I was born, my parents convinced me that if I ever set foot in the family of one of our neighbors, I was as good as dead, because that family would bewitch me: they are sorcerers. So I grew up with this belief until the day I found myself in the same solidarity group with the girls from that particular family, who were considered enemies of my family.

The more we all followed the training on associative life and on solidarity culture among the SG girls, the more each of us became sensitive to those teachings and decided to change our behavior.



**Emelyne Bukuru,**  
Ishaka Participant

Now, we regularly visit one another and that has really surprised our parents. I share meals with these girls and I continue to live contrary to what my parents had always told me. My dream is to completely destroy the wall that separates our families, and I feel I am able to do that.



As for me, Ishaka allowed me to be able to speak up again.

Before the solidarity group, even if someone insulted me, I would only cry. I dared not even share my problems with someone else out of fear. Now, I can even share my personal problems with other girls. I am currently taking steps with the family of my late husband to recover the house he left, since I have his child with me. The resolution of the case is under way.

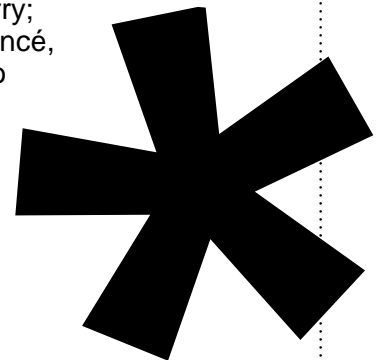


**Floride Chantal Kwizera.**  
Ishaka Participant



**Christella Niyirema.**  
Ishaka Participant

I'm single with no children. But I have a fiancé. I know that I have sexual demands from my fiancé, but I have always refused because I decided that the only person to have sex with me would be my husband. If he leaves me because of my refusal, so be it, I would not worry; I will wait for another fiancé, and I know I won't fail to have one.





**M**y name is Evelyn Twagirayezu. I am a student in Grade 10. I used to love doughnuts and I was wasting my money on it. But, now I think only about saving and I spend so little of my money. I also pay much attention to boys who think they can fool me;



**Evelyn Twagirayezu.**  
Ishaka Participant

I learned from the solidarity groups to be cautious with those handsome boys. They are liars.



**Nduwimana Anastasie**  
Ishaka Participant

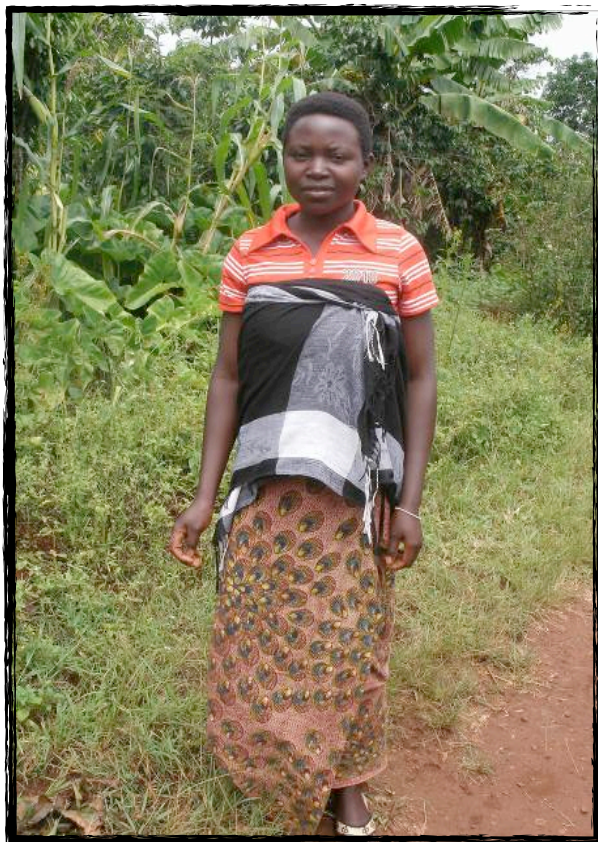
For my entire life, this is the first time I am part of a solidarity group. I learned a lot from Ishaka. I already have a child. With what I learned with Ishaka, I made up my mind I would not have another unplanned child. That is why I made my decision to use injected contraception. In the past, I lived with a man who slept around with many girls in the neighborhood.

**When I learn about sexually transmitted diseases with Ishaka, I made the decision not to ever return to this gentleman.**



# Aline Ndayisenga

Is one of those girls of SG of Dutegure Kazoza, very active in the trade of banana beer. Aline is the second daughter of eight children born to her mother. Faced with her parents' inability to appropriately meet the needs of her and her brothers, Aline left school in Grade 6 to help her parents support the family.



That's how she became interested in the Ishaka solidarity group, which she has been a part of for a year now. Aline has received a 20,000 FBU (USD\$15.38) loan from her solidarity group to start a small business making and selling banana beer.

Her parents have great respect for her contribution to the household. Presently, Aline has a fiancé, but she says she will wait another year to get married, so she can save enough money.

She shares that she will start her marriage with lots of money, and she will continue the production of banana beer at home, thus she will be respected and valued by her husband.



***Fermentation of a 50 liter can of beer.***



I intended to do "Kwigemura", a traditional practice consisting in boys kidnapping willing young girls and going to live with them in another location as if they were married. I thought "Kwigemura" was as normal as any other marriage, but, when

**I realized the importance of legal marriage for a girl**

and her children, and that Kwigemura is no formal wedding, I gave up this project.

I have now found another fiancé, but I would not live in his house before we get legally married.



**Annonciate,**  
Ishaka Participant



**Ndayishimiye Nadine**  
Ishaka Participant

I am illegally married with a man. We already had a child. With Ishaka, I became aware of the importance of legal marriage for girls and their children. I struggled to convince my husband to the need to make our marriage legal. He has now accepted my proposal. And we are currently saving money to formalize our wedding at the City Hall. That is why

**I am very happy with Ishaka.**





**Nsengiyumva Alice,**  
Ishaka participant

I am a war-demobilized person. I even received 600,000 FBU (USD\$461.00) as a compensation for demobilization, but the money has melted away because of my ignorance and lack of initiative. When we learned about Nawe Nuze in the solidarity groups, I understood the value of saving and I even became good at managing money. One day, I took a 10,000 FBU (USD\$7.69) loan from the SG to start selling amaranth ("Lenga Lenga"). This small business, which I have run properly, has now generated a profit of more than 100,000 FBU (USD\$76.92). Also, before I used to have closer childbirths, with as short of a space between them as one year. Now, I have spaced childbirths. I just had my third child three years after I had had the second one.

**I'm not afraid of rumors from people who say that contraception causes disease.**

I was in Grade 9 when I had a child and the father of this child refused to marry me. It was this incident that made me leave school. I decided to join the Ishaka solidarity group because I thought it would help save my life. My solidarity group friends trusted me and chose me to be the community agent of the solidarity group. Like other members of the group, I took a loan and started selling doughnuts, and started making a lot of money; things went very well for me.

I was in the solidarity group when the man who had refused to marry me learned from others that my life had changed. I am like a civil servant in the group. He then came begging me to come back and live with him. I agreed on condition that we get married. We have presently taken most of the steps that need to be taken in the City Hall to celebrate our wedding.



**Bahati Médiatrice,**  
Ishaka participant

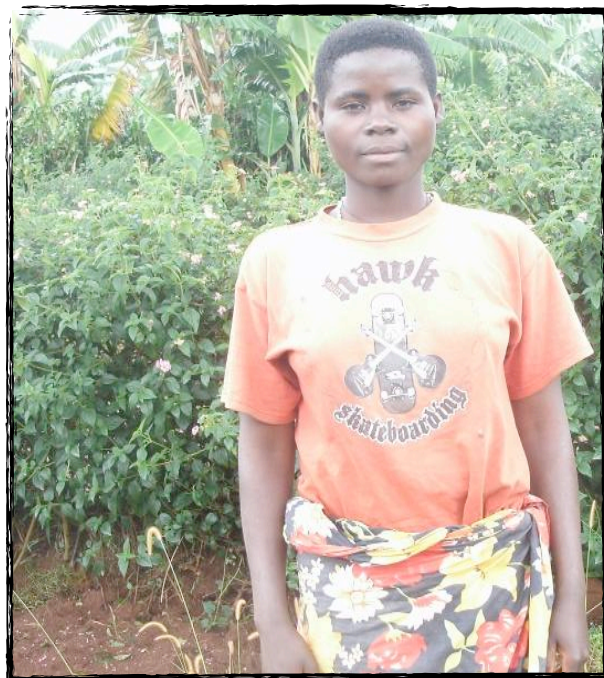


## Ishaka has opened my mind

and I am now very sensitive to anything concerning rights. I recently managed to resolve a conflict between my mother and my brother's wife through dialogue by convincing each one of her shares of responsibilities, of what is just and unjust in her behavior. I even pleaded with our community Chief for a girl whose mentally ill mother wanted to cheaply sell the family's only plot of land available for her children. The Chief, who was to be a witness for the sale of land backed off when he felt the threat, because I had told him that even we girls have rights. Finally, the Chief informed the buyers that the woman's children did not agree to sell the piece of land.



**Nshimirimana Gloriose**  
Ishaka Participant



**Odette Ntahizaniye,**  
Ishaka participant

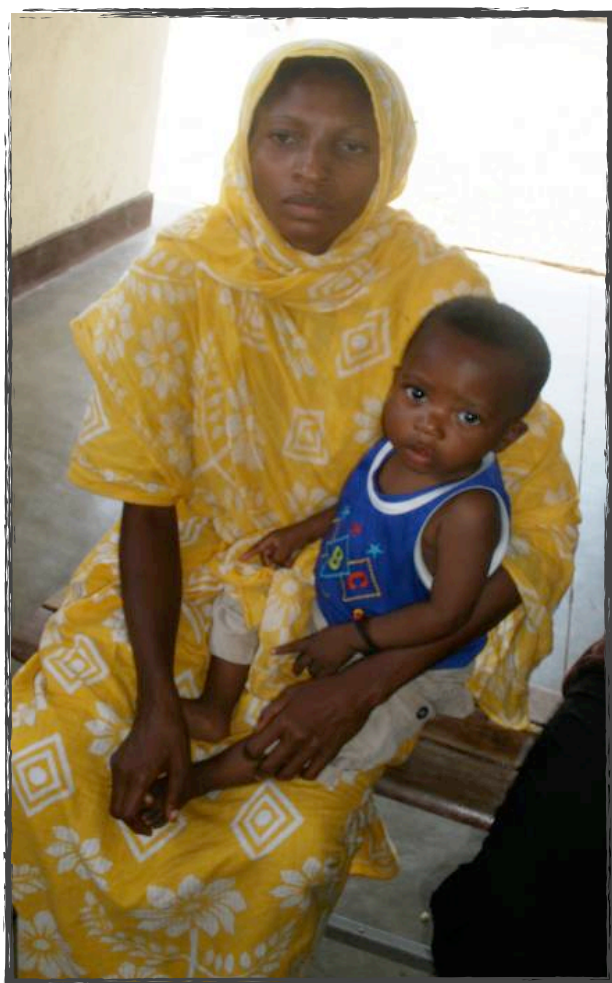
## Ishaka set me free

from boys' manipulations. I have long been victim of excessive timidity. I am unable to say no to a boy who wants to force me to sleep with him. I would just laugh and the boy would interpret it as consent on my behalf. Thanks to my participation in the Ishaka solidarity group, my eyes are open. My capacities have been built up and my shyness has given way to eloquence. Now I talk with anyone, especially with my clients in my trade of banana beer. The banana beer business works well for me. I have managed now to buy two goats and I am preparing to buy my own piece of land. Now a boy will pursue me to marry me, and I will be a woman who is respected by her husband because I have property. When I get married, in the beginning of our marriage, I will not go to my husband with my possessions. I will first take some time to observe his behavior in order to understand if he is someone who really loves me.

Our solidarity group also adopted a common strategy for dealing with sexual abuse from boys. We decided not only to not drink large quantities of alcoholic beverages with boys, and to always refuse to sleep with them, but to also get away from him and get help from the first person who comes in the vicinity.

I dropped school in Grade 8 as a result of the pregnancy of this child. Afterwards, I became the wife of the father of this child. With Ishaka, I learned family planning methods that I explained to my husband. I believed we did not have enough resources to feed many children and he understood. That's how I went to the clinic for contraception and they gave me an injection.

I am sure that, without this injection, this child that I carried in my arms would not be entitled to this place because his little brother would already be there.

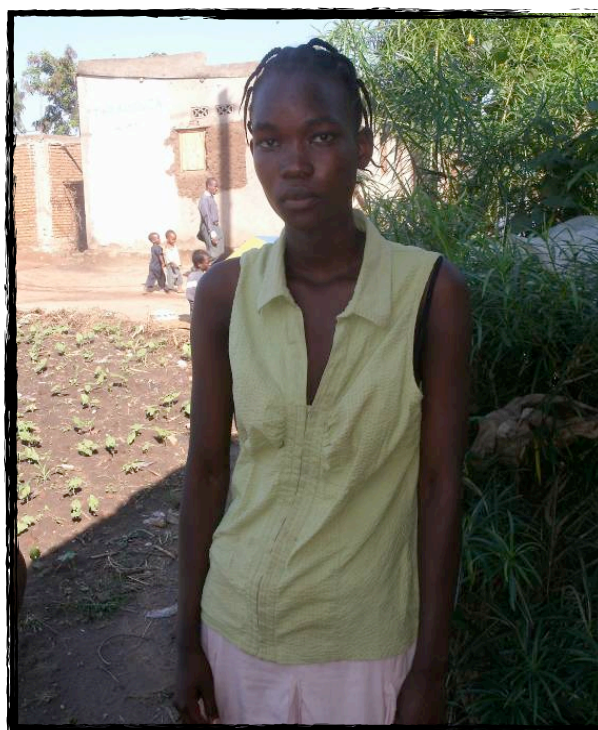


**Mawjuma Ismail,**  
Ishaka participant

As for me, I had the misfortune of getting pregnant when I was in school. My parents kicked me out of the house and I had to go live with the boy who got me pregnant. When I learned of sexual and reproductive health in Ishaka, I thought it was better for me to resort to contraception in order to avoid getting pregnant again.

Thanks to this solidarity group,

I was able to get back to school after I had dropped out with my child's birth. The solidarity group gave me a loan, which I used to purchase school supplies.



**Nkerabahizi Chanaita**  
Ishaka participant





I am  
Adeline.

I am no longer in the dark; I know my rights. Local authorities respect us because they know we are in the associations and we learn things. I have capital and I know how to earn and manage money. When I get married, I'll claim the piece of land that culture provides for a girl who gets married. I am among the girls who are ready to fight for the woman's inheritance, since girls and boys are equal according to law.

**Sifa Kwizera**



Ishaka participant

Before joining the association for girls, I thought I was the only orphan.

But I understand now that there are other girls who have the same problems as me. I learned to overcome my worries and I feel comfortable with others. In the past, I used to hang around friends who would tell me, "You have to go out at night with boys in order to get money to live well and forget your worries."

**With Ishaka, I learned the drawbacks related to multiple partners. I learned to save and I now sell clothes for girls.**

I would send people to Congo to buy goods and I would sell them at Buyenzi.

# ISHAKA

## Toolkit

A Guide to Girls' Economic and Social  
Empowerment through a Solidarity Group  
Savings and Loan Platform

