



ECOM GHANA WOMEN'S EMPOWERMENT AND ENTREPRENEURSHIP TRAINING MANUAL FOR WOMEN IN COCOA FARMING COMMUNITIES

INTEGRATED LAND AND RESOURCE GOVERNANCE (ILRG)

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Cover Photo: Grace Annison, cocoa farmer in the Assin Fosu district, Ghana, August 2022. Photo credit: Thais Bessa/ILRG.

Tetra Tech Contact: Matt Sommerville, Chief of Party
159 Bank Street, Suite 300
Burlington, VT 05402
Tel: (802) 495-0282
Email: matt.sommerville@tetrattech.com

Contract Number: 7200AA18D00003/7200AA18F00015

USAID Contacts: Stephen Brooks and Karol Boudreaux, USAID Land and Resource Governance Division

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Acronyms

CLC	Community Land Committee
ECOM	ECOM Agro-Industrial Corp.
ILRG	Integrated Land and Resource Governance
kg	Kilograms
SMART	Specific, Measureable, Achievable, Realistic, and Timebound
USAID	United States Agency for International Development
VSLA	Village Savings and Loan Association

INTRODUCTION

The United States Agency for International Development (USAID) is working with ECOM Agro-Industrial Corp. (ECOM), a global commodity trading and processing company specializing in coffee, cocoa, and cotton, to strengthen women's land rights and economically empower women in the cocoa value chain in Ghana.

An initial gender assessment showed that cocoa is considered a man's crop, and gender inequality is pervasive in the cocoa sector in Ghana. Although women are involved in nearly all activities of cocoa production, their roles and contributions remain unseen, undervalued, and often unpaid. This is caused by a combination of unequal access to productive resources, unbalanced power relationships, and harmful gender norms.

Because women typically do not own land independently, they are often not perceived as farmers by themselves or others. They have low representation in cocoa producer groups, which are an important vehicle for receiving inputs, extension services, financial services, and technology. Division of labor in cocoa farming households is highly gendered, with activities with social and economic value reserved for men. Women are primarily responsible for unpaid household and caring tasks and have less availability to work in cocoa farming (producing less cocoa as a result), attend trainings, and engage in income diversification activities. Women have little to no involvement in the sale of cocoa and limited decision-making power over the use of income from cocoa production.

Evidence from other women's empowerment initiatives has shown that empowering women in the cocoa value chain leads to increased productivity and benefits for women, cocoa farming families, companies, and the cocoa sector more broadly. Empowering women includes the establishment of an enabling environment by engaging men to shift harmful gender norms on division of labor, access and control of resources, decision-making power, and gender-based violence. It also involves equipping women with the skills necessary for them to take a greater role in cocoa farms, join producer groups, take on leadership positions, and pursue alternative income-generating opportunities. To that end, it is important to provide women with training on self-confidence, financial literacy, entrepreneurship, and several socioemotional (or "soft") skills necessary for them to succeed as cocoa farmers and entrepreneurs.

This manual is designed as a practical guide for facilitators to deliver empowerment and entrepreneurship training to women in cocoa communities. In the spirit of collaboration and efficient use of available resources, it draws on existing and publicly available training approaches¹, which have been adapted to the context of the cocoa value chain in Ghana.

Approach and Methodology

ADULT LEARNING

The training is designed to be run by at least one facilitator, who should be experienced in gender equality, women's empowerment, and facilitating participatory training sessions. The program is highly interactive and uses a variety of methods, including small and whole-group exercises, role play, case studies, and picture cards. This approach is intended to allow women with different levels of literacy and confidence in public speaking to actively participate, challenging themselves on what needs to be done to become successful entrepreneurs.

Many of the intended trainees are women with low literacy but extensive life and work experience. They are usually not accustomed to listening to theoretical concepts and long lectures. For these reasons, facilitators are encouraged to apply the following principles of adult learning:

¹ A full list has been provided as Annex I.

- *Action Learning.* Lectures should be kept to a minimum. Analysis and explanations **follow** rather than precede practical exercises. This approach enables participants to analyze and learn from their own experiences. Aim to make training fun, as adults learn better when they have a good time.
- *Adaptability.* All sessions are adaptable, and the facilitator should present in the most appropriate language for the audience. Time is scarce, especially for poor rural women. Participants are using their scarce time for training and adapting to their specific needs on timetables and locations as much as possible. The manual indicates roughly how long each activity should take in order to ensure that the entire module can be finished in the total allocated time. As much as timekeeping is important, facilitators are strongly encouraged to be attentive to real-time feedback from the group. When there is a buzzing noise, suggesting that participants are still actively engaged in an activity, check if a few extra minutes can be added or moved from another exercise. When the noise in the room gets quieter or very loud (suggesting that participants have finished their activity), consider ending the activity even if the allocated time is not up yet.
- *Respect.* Respect all participants, regardless of their educational levels, background, status, and role. Demonstrate this respect by listening intently, not interrupting, and valuing each individual's contribution. For instance, if a participant gives an answer perceived as inaccurate, politely assist them in finding the correct answer.
- *Dialogue.* A facilitator should think of her or himself as a facilitator, not a teacher or lecturer. The emphasis should be on facilitating reflection within each participant and exchanges between participants to enhance learning.
- *Engagement.* Pay attention to the level of engagement of all participants. If only a few people are dominating discussions, the facilitator should find ways to invite the participation of others either through small group activities or by inviting the perspective of those individuals who have not been active.

FACILITATION

Some activities require the facilitator to divide participants into small groups. This can be done by simply splitting the group in half according to where they are standing—although this strategy risks that people who already know each other end up in the same group. To avoid this outcome, the facilitator can ask participants to count until however many groups are needed (for instance, if four groups are needed, participants count to four) and ask all people with the same number to join that group. Instead of numbers, facilitators can use names of fruits, animals, colors, etc., to lighten the mood.

Many suggested activities include working in pairs, which enables participants to ‘test’ their ideas with someone else before sharing them with the entire group. It also helps give everyone an opportunity to speak without needing to invite every single participant to speak in plenary. When pairing participants, ensure that people work with someone they do not know well and/or have not yet been paired up with.

When asking for feedback, facilitators should consider encouraging participants to only start their feedback to one another with either “I love...,” “I wish...,” or “I wonder....” This technique encourages positive, constructive, and respectful feedback.

In case of delivery of multiple modules on the same day or if the facilitator notes that participants are losing focus, a list of suggested icebreaker and energizer exercises is provided in Annex III.

NUMBER OF PARTICIPANTS

As the methods are highly participatory and competence-based, the maximum recommended number of participants is 20.

VENUE AND LOGISTICS

Choose a venue with ample space for participatory exercises with physical movement and to break participants into smaller groups that can work in parallel without distracting each other. Tables and chairs can hinder participants' full engagement in the training. People often 'hide' behind tables or slouch on chairs. Facilitators should encourage participants to stand up and move around the room as much as possible. Research has shown that we think better when we are on our feet!

TRAINING MATERIALS

Each module outlines the specific materials required for the module. A complete list of required materials can be found in Annex II.

STRUCTURE OF THE MANUAL

The manual has eight modules that will allow participants to reflect on their strengths, visualize themselves as successful entrepreneurs, and develop the necessary skills and competencies.

The training has the following learning objectives:

- Understand the different types of power (over, to, with, and within) and recognize one's own inner power;
- Develop self-awareness, self-confidence, and self-responsibility;
- Develop core socioemotional skills and competencies, including:
 - Communication and assertiveness;
 - Negotiation; and
 - Decision-making;
- Understand key financial concepts and competencies, including:
 - Income, expenditure, and profit;
 - Record-keeping;
 - Financial goal-setting; and
 - Saving and borrowing money.

Modules	Learning objectives	Exercises
Module 1. Welcome and Introduction	Understanding our inner strength	<ul style="list-style-type: none">• Getting to Know Each Other• Our Journey Together• The Successful Entrepreneur: Could That Be Me?
Module 2. Self-Awareness and Self-Confidence		<ul style="list-style-type: none">• The Four Types of Power• Self-Awareness and Self-esteem• Self-Responsibility
Module 3. Building Our Inner Power: Communication and Assertiveness Skills	Building our socioemotional skills to become an empowered entrepreneur	<ul style="list-style-type: none">• Active Listening• Assertiveness: Walking in Mary's Shoes

Modules	Learning objectives	Exercises
Module 4. Building Our Inner Power: Negotiation Skills		<ul style="list-style-type: none"> • What is Negotiation? • Negotiation in Practice: Three scenarios
Module 5. Building Our Inner Power: Decision-Making Skills		<ul style="list-style-type: none"> • The Four Elements of Decision-Making • Risk-Taking
Module 6. Financial Literacy: Understanding Your Finances	Building our financial skills to become an empowered leader	<ul style="list-style-type: none"> • Seasonal Calendar • Establishing Goals
Module 7. Financial Literacy: Budgeting and Record-Keeping		<ul style="list-style-type: none"> • Our Grain Bin • Memory Game • Cost, Revenue & Profit
Module 8. Financial Literacy: Saving and Borrowing		<ul style="list-style-type: none"> • Creating a Savings Plan • My Money vs. Someone Else's Money • Final Reflections

Each of the eight modules is designed to be run in two hours. The pace of delivery can be adapted to participants' and facilitators' schedules. Modules can be delivered once a week over approximately two months, over two or three consecutive dates, or at any other frequency that suits participants' needs and availability. However, it is not recommended to hold sessions with more than two weeks between them to prevent participants from forgetting the content and/or losing interest in between sessions. If delivering over several weeks, a brief recap session will be needed to remind participants about the previous module. If sessions are delivered continuously over four days, energizing exercises might be needed as participants will likely get tired.

At the beginning of each module, there is an overview of the module (i.e., purpose, overall length, and sessions). Each session contains its purpose, duration, required materials, facilitator's notes (i.e., additional guidance and key concepts), and a step-by-step guideline to run the session.

Module 1: Welcome and Introduction

Module Overview

Overall purpose:	This introductory module sets the tone for women’s empowerment and entrepreneurship training. It provides an opportunity for the facilitator to get to know the participants and for the participants to get to know one another. This module also encourages participants to start to perceive themselves as successful farmers and entrepreneurs.
Duration:	Two hours
Sessions:	Session 1. Getting to Know Each other Session 2. Our Journey Together Session 3. The Successful Entrepreneur: Could That Be Me?

Session 1. Getting to Know Each other

 <i>Purpose:</i>	Enable participants to get to know each other’s names and a little bit about each other, make participants feel at ease and relaxed, and allow time for settling down in the training.
 <i>Duration:</i>	30 minutes
 <i>Materials:</i>	/
 <i>Facilitator’s Notes:</i>	

This introductory session is important for establishing rapport with participants and creating an enabling environment for the smooth conduct of training. It is, therefore, crucial to make this session lighthearted and interesting. Participants will need to use self-awareness to introduce themselves. Be sure to encourage those who are more reluctant to share.

 *Step-by-step guide on how to run the session:*

1. Start by greeting participants and introducing yourself, then ask participants to sit comfortably in a large circle.
2. Explain that we will go around the circle, and each person will say their name and something that represents them. It could be an object, animal, plant, etc. The person should explain why they chose that element and why it represents them. For instance, “a lion represents courage, a dog loyalty, a river represents flexibility, a bee is a teamworker, etc.”
3. Go around the room, acknowledging the positive characteristics participants raise about themselves.

Session 2. Our Journey Together

 <i>Purpose:</i>	Build an understanding of the agenda of the training program, establish ground rules and expectations, and provide an opportunity for participants to clarify anything about the training.
 <i>Duration:</i>	40 minutes

 **Materials:** Flipchart paper and marker (optional if the group is illiterate)

 **Facilitator's Notes:**

In this session, ensure everyone understands what the training is about. It is important to go slowly over the agenda and allow participants to ask questions if they are unclear. The summary below explains the agenda to be shared.

 **Step-by-step guide on how to run the session:**

1. Start the session by asking participants what their expectations from the training are.
2. Explain the purpose of the training is to empower women with leadership skills to enable them to become effective leaders, with these objectives:
 - Build an understanding of the gender barriers faced by women entrepreneurs;
 - Empower women with the skills to be successful entrepreneurs; and
 - Establish relationships/networks with other women to exchange experiences and support each other on the entrepreneurship journey.
3. Explain the overall plan for the training, briefly going over the eight modules and how they connect to each other.

Modules	Learning objectives
Module 1. Welcome and Introduction Module 2. Self-Awareness and Self-Confidence	Understanding our inner strength
Module 3. Building Our Inner Power: Communication and Assertiveness Skills Module 4. Building Our Inner Power: Negotiation Skills Module 5. Building Our Inner Power: Decision-Making Skills	Building our socioemotional skills to become an empowered entrepreneur
Module 6. Financial Literacy: Understanding Your Finances Module 7. Financial Literacy: Budgeting and Record-Keeping Module 8. Financial Literacy: Saving and Borrowing	Building our financial skills to become an empowered leader

4. After clarifying questions, invite the group to establish some ground rules for the duration of the training. If working with a literate group, write the rules on flipchart paper so all can see. If not, a group discussion should be sufficient, or you can draw pictures that reflect the rule. Make sure that the broader group agrees with every rule suggested.
5. Initial ideas include:
 - Safe space—This is an opportunity for free and non-judgmental sharing and personal growth. Whatever is said and shared in this room/group stays here.
 - Active listening and participation—Be present and engaged, avoiding distractions like phones and leaving during training.
 - Mutual respect for all and giving space to others—Speak when it is your turn and listen to others.

- Respect and openness—There is no right or wrong answer. Every idea counts and is valid, even if you disagree. Seek clarification if needed.
- Positive feedback—Try to start feedback to one another with either “I love...,” “I wish...,” or “I wonder...”
- Time is precious—Come on time and stay for the whole session. Return from wellness and lunch breaks on time.

Session 3. The Successful Entrepreneur: Could That Be Me?



Purpose: Reflect on what it takes to be a successful woman farmer and entrepreneur, and begin to visualize oneself in this role. Reflect on the attributes of a successful farmer and on whether or not women and men are equally capable of playing this role.



Duration: 45 minutes



Materials: /



Facilitator’s Notes:

To facilitate this session, define gender and related concepts in simple terms, using local examples and expressions:

- **Gender** refers to the social and cultural attributes associated with men and women. Men and women face different expectations about how they should dress or behave and the roles and responsibilities they should or could have in the household, workplace, or public sphere. Gender is different from **sex**, which is the biological difference between men and women. Certain biological roles are specific to a certain sex, for example, getting pregnant or giving birth for women or producing sperm and growing a beard for men.



Step-by-step guide on how to run the session:

1. Ask all participants to sit comfortably in a circle.
2. Read the following story:

“Anita is a farmer and entrepreneur producing cocoa for sale. She has signed a contract with a company through which she can access training and inputs. The company also buys her product that meets the quality criteria with a fixed price.

She understands the terms of her contract very well. She is confident and professional when speaking with the company’s representatives and feels that her contract arrangement is a ‘win-win’ for both parties. She has explained her contract arrangement to her husband, who is fully supportive of her entrepreneurial spirit.

So far, she has attended three training sessions. She learned best practices to grow and care for the cocoa trees, and her productivity has increased. She is applying her new knowledge and skills to planting other crops on her land, and she sells them. She knows what a fair price for her crops is and where to find additional lucrative markets.

At home, Anita and her husband share household responsibilities, depending on who has more available time on a given day. Most days, Anita fetches water and firewood while her husband cares for the small animals they have. They take turns cooking, cleaning the house, and looking after their two small children.

Anita is excited about having a higher income. When she wants to buy something, she simply takes it from the family cash box without keeping a record of how much she took. She doesn't know how much money she and her husband have saved."

3. Facilitate a group discussion around the following questions:

- Is Anita a good businesswoman?
- What makes her a good/bad businesswoman?
- Is there anything she could improve?

As needed (depending on the points raised or missed by the participants), add that overall, Anita is a good and empowered farmer because she:

- Understands her contract;
- Has good communication and negotiation skills;
- Understands pricing and market access;
- Is mobile and shares housework with her husband, enabling her to fully attend training sessions and work on her crops; but
- Would benefit from improving her financial and record-keeping skills, which would enable her to be prepared for the future and overcome unforeseen challenges like pests/diseases in her crops, natural disasters, bad market prices in a given year, etc.

4. Facilitate a discussion about what participants think are the main differences between their lives and Anita's and the main barriers they face that Anita doesn't or has overcome. (10 minutes)
5. Facilitate a discussion about what participants believe they would need to "think," "say," "hear," and "do" to be successful farmers. (10 minutes)

Module 2. Self-Awareness and Self-Confidence

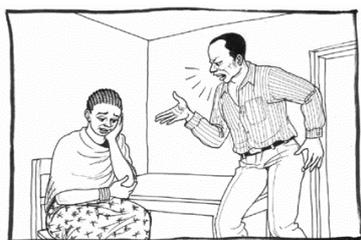
Module Overview

Overall purpose:	This module allows participants to develop self-awareness and self-confidence. The module introduces participants to the concept of power, including the different types of power and inner power. The module is designed to develop participants' self-acceptance and foster a sense of self-worth, self-esteem, and self-responsibility.
Duration:	Two hours
Sessions:	Session 1. The Four Types of Power Session 2. Self-Awareness and Self-Esteem Session 3. Self-Responsibility

Session 1. The Four Types of Power²

-  **Purpose:** Introduce participants to the different types of power and stimulate reflection about the importance of the power within ourselves (intrinsic or inner agency).
-  **Duration:** 30 minutes
-  **Materials:** Flipchart paper and markers (optional if the group is illiterate).
-  **Facilitator's Notes:**

The focus of this session is to help participants understand that there are different types of power. Your emphasis should be on the *power within*, which will be referred to in subsequent sessions.



- **Power over:** This is the type people most commonly think of when asked to define power. It is the power one has over others, often associated with force, coercion, domination, and control. It can have many negative associations and use fear or physical control and abuse. In this type of power, power is seen as a limited resource that some have and some do not. In most households—and society at large—men frequently dominate control of resources and decisions, which can lead to the exclusion of others in the family and abuse. Examples include deciding who someone should marry, physically assaulting someone, not letting someone own land, and controlling all income in the household.



- **Power to:** The potential to do or accomplish something; to use one's unique abilities and knowledge to shape one's life or the world where they live. Power to is productive power. Examples include being able to sell something to others, building something with our own hands, and planting a garden to have better food.

² Adapted from Helen Keller International. n.d. Nurturing connections: Adopted for homestead food production and nutrition. https://www.fsnnetwork.org/sites/default/files/TOPS_Nurturing%20Connections_English_FINAL_P.pdf



- **Power with:** The power that comes from collective strength. It refers to collaboration to achieve something together. Instead of control, it is motivated by respect, mutual support, solidarity, and collaborative decision-making. Power with is based on identifying commonalities, despite differences and finding ways to work together. Examples include two or more people building a house or sewing something together and community members coming together to demand action from authorities.



- **Power within:** A person's sense of self-awareness and self-worth. It comes from knowing our strengths and weaknesses and feeling confident about what we are good at. It includes the ability to recognize differences and respect others. Power within gives us hope for the future and the strength to act for change. It leads to recognizing power with (working with others collaboratively) and power to (achieve things). Examples include deciding to run for a community leadership position and reaching out to help others in need.



Step-by-step guide on how to run the session:

1. Start the session by asking participants what they understand about “power” and what they think power is. As they respond, write down responses on a flip chart. (5 minutes)
2. Use and expand their responses to explain the four types of power, using the concepts in the Facilitator’s Notes above. As you explain each type of power, write keywords on a flipchart paper and ask participants to give examples of each type of power. (20 minutes)
3. Explain that power can come from different sources, like physical strength, age, gender, wisdom, social position (status), wealth, information, education, etc. Explain that different situations require different types of power. Power—especially power over—can be abused and harm or exclude people. However, power can also help people achieve things individually (power within) and collectively (power with and power to). Emphasize that over the next modules, we will work together on nurturing and developing our “power within” so we can also develop our “power to” and “power with.” (5 minutes)

Session 2. Self-Awareness and Self-Esteem³



Purpose:

Allow participants to reflect on their beliefs about self and practice a simple technique for increasing self-esteem.



Duration:

40 minutes



Materials:

A4 paper per participant and pens/pencils



Facilitator’s Notes:

Self-awareness includes gaining an understanding of one’s strengths, weaknesses, ideas, thoughts, beliefs, ideals, attitudes, emotions, and motivations. It is the capacity that a person has for introspection, including assessing how others perceive one and how others are impacted based on one’s behavior, responses, and conduct. In this session, you are just beginning to give them a chance

³Adapted from Global Alliance for Clean Cookstoves. 2016. Empowered Entrepreneur Training Handbook. <https://www.cleancookingalliance.org/resources/342.html>

to gain some insight into themselves. Greater self-awareness also gives a person greater scope to grow and develop as they face new and greater opportunities and challenges.

Self-awareness leads to self-confidence and assertiveness, which come from the trust that one has in one's ability to reach a goal or demonstrate a certain skill. It's from the belief one has in themselves, trusting they are capable of achieving any task. People who are self-aware and confident may be more willing to take on new challenges as well as take responsibility for their actions or failures.

Key concepts to facilitate this session:

Self-awareness: The ability to examine and understand who we are relative to the world around us. When people know themselves well, they are more inclined to love themselves, accept who they really are, and acknowledge their strengths and weaknesses. They also find it easier to relate with other people. This self-awareness positions an individual to appropriately build effective relationships and manage group dynamics better.

Self-esteem: How you think about yourself and your belief of your worth. For example, believing you have what it takes to be a successful leader or feeling worthy of being treated with respect, care, and love. Oftentimes, women are faced with many criticisms from others about their intelligence, looks, or abilities. Sometimes, one may not have heard positive things about themselves. These criticisms can shape how we think about ourselves. In the exercise, ensure that each individual can create her own positive sense of self (and we don't have to rely on others to feel valuable or strong). For example, instead of thinking, "I am not good enough," another way to look at this could be, "I have some good qualities, and the more I learn, the better I get." Challenge women to develop new, positive mental habits.



Step-by-step guide on how to run the session:

1. Start by explaining that knowing your core beliefs (i.e., your most central ideas about yourself, others, and the world) is the first step to building self-esteem. Building an attitude of self-worth is about taking control of our beliefs and actions (self-responsibility) and believing in growth.
2. Ask each woman to find a comfortable space on the floor or at a table, and give each person a paper and markers or pens.
3. Tell them to roughly draw a picture of themselves in the middle of the paper. Stress that this is not meant to be an artistic drawing but just a simple picture (5 minutes).
4. Ask participants to think of the different roles they play (e.g., mother, daughter, spouse, farmer, community leader) and ask them to write or add a symbol of the role. Ask them to attach a quality to each of the roles they added to their picture. Try not to influence whether they should add something positive or negative; let them choose. (10 minutes).
5. Then ask the women to return to their drawing and think of a specific person in their family or circle of friends who they know loves them very much (e.g., parent, spouse, children, friend). Ask them to think about how this person would describe them. (5 minutes).
6. Invite participants to reflect on whether their loved one would describe them in the same way or differently from what they thought of themselves. For instance, did they describe themselves as "impatient mother" whereas their own child would describe them as "loving mother"? Allow 15 minutes for as many participants as possible to share their reflections and insights.
7. Explain that the purpose of this exercise was to show that sometimes we are our greatest judge or worst enemy as we often think negative thoughts about ourselves. It is important to realize your own self-worth as you begin any new endeavor (e.g., leading in your community). This can give you confidence and allow you to make it through difficult times.
8. Close the activity by encouraging people to remember their loved one's positive voice when they experience self-doubt.

Session 3. Self-Responsibility

 **Purpose:** Familiarize participants with the concept of self-responsibility as a critical trait on the road to empowerment and being a successful entrepreneur. Allow participants to recognize their power and reflect on how they can apply this to overcoming some of the obstacles that stand in their way.

 **Duration:** 30 minutes

 **Materials:** Flip chart paper, markers

 **Facilitator's Notes:**

Self-responsibility refers to the belief that we have control over our thoughts and actions. It refers to the idea that we have the ability to choose our response to what we experience in the world. For example, when misfortune happens, what do we think? Do we think it is because of our bad luck or something someone else did? If we think about events in this way, we often see ourselves as victims of the world or other people. If we focus on ourselves as victims, it can be difficult to change because we may feel hopeless, as if we don't have control over our lives. Examine how you feel when you don't see yourself as a victim of your circumstances. This takes individual effort and practice to change.

 **Step-by-step guide on how to run the session:**

1. Explain we will now do a role-playing exercise and invite three volunteers.
2. Explain the scenario: Imagine a woman farmer who ran for community land committee (CLC) elections and put time and effort into campaigning but did not win the elections.
3. Take the three volunteers aside so others do not hear you, and ask each of them to act one of these reactions to the group:
 - The woman is helpless and says, "I am unlucky; this is my destiny. I am not cut out to be a good leader; I will never try this again."
 - The woman is very angry and says, "Why did this happen to me? I am sure the other candidate badmouthed me to people in the community so they would win. If people had helped me or did not sabotage me, I could have won."
 - The woman is upset and says, "I am upset that this happened. I am worried it could happen again next time I run. I am considering what I could have done differently to avoid this."
4. Allow the volunteers to take turns and act their roles.
5. Ask participants which reaction they think is right or wrong.
6. Explain that all reactions are valid, but the third one is more empowering and productive for the future. In the first reaction, the woman felt defeated and allowed one negative experience to define her self-worth as a leader. The second reaction tried to find blame elsewhere. The third reaction showed that frustration is valid and expected when we face something difficult, but the woman started to look at things she could control to learn for the future.
7. Explain to participants that, in life, there are many things we do not have control over and some that we do have control over. Ask participants to brainstorm a few things they think they do and do not have control over when trying to be a community leader. Write (or draw) them on a flipchart as participants raise them.

8. Open up for discussion and end by stressing that we do not have control over what other people say or do, but we have control over our thoughts, actions, and how we react to other people's words or actions. We have the ability to choose our response to what we experience in the world.

Module 3. Building Our Inner Power: Communication and Assertiveness Skills

Module Overview

Overall purpose:	This is the first in a series of five modules that develop specific skills and competencies needed to empower women in their journey as successful leaders. This module focuses on effective communication, including active listening and assertiveness.
Duration:	Two hours
Sessions:	Session 1. Active Listening Session 2. Assertiveness: Walking in Mary's Shoes

Session 1. Active Listening

 <i>Purpose:</i>	Introduce participants to active listening techniques and practice these techniques in a role-play activity.
 <i>Duration:</i>	40 minutes
 <i>Materials:</i>	/
 <i>Facilitator's Notes:</i>	

Communication is a critical element of all human interactions. It is a process of sending information to and from and involves a continuous process of telling, listening, and understanding. Communication is a way of influencing to achieve desired goals in leadership. Women often face communication barriers due to a number of factors, such as social and gender norms that prescribe behavior and interactions, often disadvantaging women. For example, traditional rules that women should not speak in public spaces or be seen to be vocal or assertive, or if they do, speak only through a man. Even though women face these barriers, it is important to work towards overcoming them and becoming effective communicators so as to lead others effectively. For instance, in the case of elections, a woman has to communicate with people, and this way, make herself known and visible and be able to sell her candidacy or convince people to elect her. After being elected, women in CLCs need to communicate with community members and make their voices heard within the CLC.

Listening is as important as speaking. The characteristics of active listening are:

- Interested listening posture/body language;
- Appropriate eye contact;
- Paraphrasing or repeating in their own words to check their understanding of parts of the story;
- Asking clarifying questions as needed (and welcoming corrections/clarifications);
- Giving statements of understanding (e.g., I see..., I understand...); and
- Summarizing the core point of the story at the end.



Step-by-step guide on how to run the session:

1. Explain that in this session, we will practice active listening through a quick role-play activity and debrief with a discussion.
2. Explain that active listening is when a person demonstrates their understanding of the content and emotional message of a speaker. Active listening is an important skill to have as a leader (whether related to land or not) and member of the CLC. It helps build rapport, helps you as the listener to check your understanding of what was said, and helps to avoid misunderstandings and miscommunications with the farmer/entrepreneur.
3. Ask for a volunteer to demonstrate the active listening exercise with you. Ask the volunteer to join you in front of the group. Explain that they should take a couple of minutes to make up a fictional story about a situation that has arisen in a group they participate in (if they belong to one) that they are unhappy with. It could be in the CLC or at church, etc.
4. Explain that the other participants should observe what the facilitator does as they are listening to the story.
5. As the story is being told, the facilitator will **NOT** demonstrate active listening (refer to Facilitator’s Notes above). Do the opposite of the characteristics of active listening: not making eye contact, shifting your body away from the speaker, seeming distracted, etc..
6. Repeat the exercise, inviting another volunteer to tell a different story. This time demonstrate all the characteristics of active listening.
7. Facilitate a discussion around what they observed the facilitator doing as each story was being told. Ask which actions demonstrate active listening and why. How did it make the person telling the story feel? If points are missed, go through the list above to recap what the group may not have picked up on.

Session 2. Assertiveness: Walking in Mary’s Shoes



Purpose:

Demonstrate the importance of assertiveness as a communication skill. Participants are led through a scenario that demonstrates the rewards of being assertive and the costs/missed opportunities of not being assertive.



Duration:

40 minutes



Materials:

/



Facilitator’s Notes:

This is a “choose your own adventure” or movie-/telenovela-style exercise. As you read the story of Mary, participants make choices for her that affect the outcome. Participants do not need to agree unanimously on a course of action; a majority decision is sufficient. Remind participants that assertiveness itself is an act of communicating one’s own opinions, needs, wants, interests, and feelings to others in a non-threatening and non-defensive way. When you know what you want, you can be assertive, but it’s difficult to assert yourself when you don’t. Being assertive is not the same as being aggressive.



Step-by-step guide on how to run the session:

1. Explain that in this exercise, we will explore assertiveness and challenge our fears and assumptions about being assertive using role play.

2. Proceed to explain that we will spend some time “walking in Mary’s shoes.” Explain that you will read through some scenarios that Mary encounters, and as a group, we will decide what Mary should do. Ask participants to keep in mind what the costs and benefits are of Mary’s choices as we move through the exercise.

“Mary and her husband grow maize and groundnuts. They both own the farm, but Mary refers to her husband on all matters related to the farming activities. She also has a small store of her own in the market. Her store has few ranges of products due to space constraints, limiting how many sales she can make. Mary is part of a women’s savings group, where they pool their resources together to give loans to members. Mary is confident that if she could buy shelves for her shop with a small loan from the savings group, she could offer a wider range of products and improve her sales. Mary proposes the idea to her husband, but he doesn’t think it is a good idea as he worries that if Mary is unable to pay the loan, the burden will fall on him.”

Ask the group: What does Mary do?

- A. Mary accepts her husband's answer and does not proceed with the loan.
- B. Mary explains to her husband how the family could benefit from the potential increased profits from her business. She explains that the customers constantly ask about products she does not have available but could easily add if she had the space to display them.

If the group chooses A, say:

“Mary puts the idea of improving her store to the back of her mind. Her store continues to make some small revenue but struggles to grow due to the limited range of products offered. The store eventually closes in a year.” (END of Mary’s story, proceed to step 10 below to facilitate a discussion).

If the group chooses B, say:

“Mary goes to her savings group meeting and requests some small funds for expanding the shelves of her store. The group leaders argue that she has not been in business long enough for them to grant the loan.”

Ask the group: What does Mary do?

- a. Mary accepts their answer and gives up on expanding her business (END of Mary’s story, proceed to step 10 below to facilitate a discussion).
- b. Mary speaks with the group leaders and shows them the records she keeps for her expenses and revenue. She explains she is confident she can pay back the loan. They reconsider her request and grant her the loan.

If the group chooses B, say:

“A few months later, the store is doing very well. Mary was able to increase the selection of products she sells and quickly pay back the loan. That year their farm doesn’t do very well, and the additional profit from Mary’s business is used to pay her children’s school fees and buy seeds and fertilizer for their farm. Mary’s husband appreciates the support her business offered to their household during a season when money from farming was small. She now has more say when making decisions about their farm and how household income will be used.”

3. Facilitate a group discussion around the following questions:

- A. If the group chose options A and did not make it all the way to the end: Quickly explain what choices Mary could have made to assert herself more and read the final scenario to the group where Mary’s store and household are thriving. Ask for reflections on these choices: What were the costs of Mary not asserting herself? What were the benefits?

What are some other potential benefits for her and her household had she been more assertive?

- B. If the group made it all the way to the last scenario where Mary's store and household are thriving, ask: What would be the cost/missed opportunity if Mary did not speak up when discussing with her husband? What would be the cost/missed opportunity if Mary did not speak up to the group members to convince them that she could repay the loan? Ask for reflections on this. If it has not been said already, explain that being assertive is about not being afraid to stand up for oneself with solid arguments, which can benefit the individual and others.
4. Conclude the session by emphasizing that assertiveness is about using the power within and is important to realize one's dreams. As a woman with aspirations, don't easily give up your aspirations but be assertive and determined to work through the challenges and achieve your dreams for the benefit of the household and the community.

Module 4. Building Our Inner Power: Negotiation Skills

Module Overview

Overall purpose:	This is the second in a series of five modules that develop specific skills and competencies needed to empower women in their journey as successful entrepreneurs. This module focuses on understanding what a negotiation is and the elements of a successful negotiation. It allows participants to practice negotiation at the household and community levels through role-playing.
Duration:	Two hours
Sessions:	Session 1. What is negotiation? Session 2. Negotiation in practice—Three scenarios

Session 1. What is Negotiation?

 **Purpose:** Allow participants to reflect on what “negotiation” means, enabling an understanding that negotiation is something positive that helps us achieve better outcomes for everyone.

 **Duration:** 30 minutes

 **Materials:** Flipchart papers, markers, tape/blue tag

 **Facilitator’s Notes:**

To prepare for this session, place three flipchart sheets on the wall/floor marked “Negotiation,” “Argument,” and “Joint-Decision” (if needed, use drawings or pictures for illiterate participants) so they are visible to all.

Negotiation is an inevitable part of being an effective leader. It is a dialogue between two or more people intended to reach a positive outcome over something where different opinions exist;

- It is purely verbal, constructive, and based on good arguments/persuasion; and
- It is carried out respectfully and involves both parties listening to each other.

Negotiation is a process of compromising to achieve an agreement that works for all parties. Every negotiation generally has three outcomes: win-win, win-lose, and lose-lose. A successful negotiation results in a win-win for all parties involved—where all parties are happy with and benefit from the final outcome of the negotiation.

Outcomes of Negotiation



A win-win is the most ideal possible outcome for a negotiation. This is where both parties are happy with the outcome.



A win-lose is when only one party is happy with or benefits from the outcome of the negotiation.



A lose-lose is the least desirable outcome of a negotiation. This is when neither party is happy nor benefits from the outcome of the negotiation.



Step-by-step guide on how to run the session:

1. Ask participants to sit in a semi-circle around the flipchart sheets. Go around the room asking participants to say the first word or image that comes to their mind when you say the word “Negotiation.”
2. Go around the room again, asking participants to say the first word or image that comes to their mind when you say the word “Argument.”
3. Go around the room one last time, asking participants to say the first word or image that comes to their mind when you say the word “Joint-Decision.” After they respond, do the same for “Argument” and “Joint-Decision.” Write down under each flip chart as they respond.
4. Using the conceptualization of “Negotiation” from the Facilitator’s Notes above, explain what negotiation is, emphasizing that it is a process that can happen with people with different levels of power, and it does **not** determine the outcome (like in a ‘joint-decision’), but it can help influence the outcome. Negotiation can often produce an outcome that is better for everyone.
5. Conclude the exercise by explaining that a negotiation process can have three outcomes:
 - Win-win (ideal scenario);
 - Win-lose; or
 - Lose-lose.

Session 2. Negotiation in Practice: Three Scenarios



Purpose: Allow participants to practice or witness negotiation in practice and discover that good negotiations rely on sound arguments and a respectful manner.



Duration: 80 minutes



Materials: /



Facilitator’s Notes:

Take your time explaining the dynamic of the role-playing exercise and how participants should rotate in roles between negotiating parties and observers. It is important that the observer does not interfere during the acting, verbally and otherwise.



Step-by-step guide on how to run the session:

1. Explain that we will role-play to practice negotiation skills. Divide participants into groups of three. Explain that two people will play the role of the two parties negotiating, and the third person will be the observer. We will have three different scenarios and rotate between roles, so everyone will have a chance to play a negotiating part and observer at least once. If the number of participants is not divisible by three, one group may need to have four people. In this case, they will not be able to play all roles, but they will still be able to be at least a negotiating part and observer once.
2. Explain that you will read a scenario and allow time for participants to act out the situation and negotiate. The observers are not to participate in the negotiation, verbally or otherwise.

Scenario 1: “A woman is invited to attend a training on good agricultural practices and financial management offered by a local known organization. The training is going to be held during daylight hours in a nearby village, which is accessible by foot. A leaflet from the organization is available,

explaining the training, goals, time, venue, and content. The training will be held from 9.00–12.00 on a Thursday; both women and men can attend. It is unknown whether the trainer will be a woman or a man. The husband is unsure if he will permit his wife to attend.

Task: Carry out a role-play where the wife tries to convince her husband that it is important for her to attend the training. (10 minutes).

3. Bring the larger group together and go around the room asking the observer in each group to provide two-minute feedback about how the negotiation went:
 - How did the husband and wife try to convince each other? Did they use arguments? Force? Who had the stronger argument and why?
 - How did they talk to each other? Respectfully? Aggressively? Was this good/bad?
 - Did they listen to each other? If yes/now, was this good/bad? (15 minutes)
4. Say you will present another scenario, and participants should switch roles and play a new role this time (negotiating part or observer). This time one person will be a young woman running for a farmers' group leadership position and campaigning in the community, and the other will be a man at the campaign event. The third person will be the observer (he/she should be different from the observer last time).

Scenario 2: *“A local farmers’ group is holding elections. Most of the candidates running in the election are men because it is socially accepted that men participate in public life and hold leadership positions. A young woman is running for the election as she knows that the involvement of women and youth in the farmers’ group leadership could bring a diverse perspective to a mostly male-dominated environment. At a campaign event, a male member of the community challenges whether a young woman should hold this position.”*

Task: Carry out a role play where the woman tries to convince a male member of the community of the benefits of having women and youth represented in the farmers’ group (10 minutes).

5. Bring the larger group together and go around the room asking the observer in each group to provide two-minute feedback about how the negotiation went:
 - How did the disagreeing parts try to convince each other? Did they use arguments? Force? Who had the stronger argument and why?
 - How did they talk to each other? Respectfully? Aggressively? Was this good/bad?
 - Did they listen to each other? If yes/now, was this good/bad? (15 minutes)
6. Say you will present a final scenario, and participants should switch roles and play a new role this time (negotiating part or observer) so that everybody has had a chance to be an observer and a chance to play a negotiating part. This time, one person will be a male representative of an agribusiness company engaging with farmers in the area. The other will be a woman smallholder farmer signing a contract with the company. The third person will be the observer (he/she should be different from the observer last time).

Scenario 3: *“A company is offering training for farmers on how to spray pesticides safely in crops. Safety equipment (i.e., boots, overalls, masks, goggles) are also offered. Only men are invited to training, as it is socially accepted that men are responsible for pesticide application. A widowed farmer is worried that she and other women who perform this task on their farms will not be able to get the information. In addition, the equipment offered is available in large size only and is ill-fitting for most women, so they cannot use it properly and safely.*

Task: Carry out a role play where the woman tries to convince the male company representative that the training should be offered/adapted to women and that safety equipment should also be available in different sizes. (10 minutes)

7. Bring the larger group together and go around the room asking the observer in each group to provide two-minute feedback about how the negotiation went:
 - How did the disagreeing parts try to convince each other? Did they use arguments? Force? Who had the stronger argument and why?
 - How did they talk to each other? Respectfully? Aggressively? Was this good/bad?
 - Did they listen to each other? If yes/now, was this good/bad? (15 minutes)
8. In the final plenary, facilitate a discussion about similarities and differences in the three scenarios:
 - Did the two negotiating parts have similar levels of power and influence?
 - What is easier and harder to negotiate in different settings: household, community, institution? (15 minutes).
9. Conclude by stressing that negotiation and bargaining are not bad; it is important to stand up for your beliefs, and disagreements are not necessarily bad – they might lead to better overall decisions that benefit everybody. However, it is important to have clear arguments, listen carefully, and treat each other with respect. Negotiation is not about having it your way but about voicing and listening to opinions to come up with an agreement that works for everybody.

Module 5. Building Our Inner Power: Decision-Making Skills

Module Overview

Overall purpose:	This is the fourth and final in a series of five modules that develop specific skills and competences needed to empower women in their journey as successful entrepreneurs. The module enables participants to understand that entrepreneurship often involves taking risks and making decisions. The module uses stories, group discussions, and participatory exercises to allow participants to understand the costs and consequences involved in taking risks and making decisions.
Duration:	Two hours
Sessions:	Session 1. The Four Elements of Decision-Making Session 2. Risk-Taking

Session 1. The Four Elements of Decision-Making

 Purpose:	Introduce participants to the four elements of decision-making (challenge, choices, consequences, and care) through a story and small group discussions.
 Duration:	60 minutes
 Materials:	Flipchart paper, markers
 Facilitator's Notes:	

To prepare for this session, write the four elements (“four Cs” in English, adapt for other languages) of decision-making in a flipchart paper:

- **Challenge:** What is the problem? Why is a decision needed?
- **Choices:** What are the options available? Every challenge can have multiple options available, even when it looks like there are only two options.
- **Consequences:** What are the consequences?
- **Care:** What do we care about when making a decision? What are our values?

 Step-by-step guide on how to run the session:

1. Explain that we are going to discuss a story and work in small groups to better understand decision-making. Explain the four elements of decision-making using the Facilitator's Notes above. Please note that in English, the four elements all start with the letter “C” but adapt accordingly to the language in which training is delivered.
2. Share the story below:

“Elenesi is a successful farmer who plants maize on her land and also groundnuts that she sells in the local market. The farmers in her community have decided to form a producers’ club or association so they can pull their resources together to provide each other with credit and be stronger when negotiating with investors, buyers, and government actors. Some of Elenesi’s neighbors and friends say she should run for the presidency of the association. Given her experience

as a farmer, she feels she could represent women’s interests and help improve the lives of other women in her community.

She feels good about herself and considers the option until she hears that another man from the community is also running for the position. The man also hears about her plans and is not happy about it. He is older, from a prominent family, and has occupied positions in the community administration before. His friends and other men in the community mock Elenesi, saying these types of positions are not for women. Elenesi is concerned about running against a powerful man.”

3. Split participants into four groups of five people each. Ask each group to decide whether Elenesi should run for the position of President of the producers’ association.
4. Give groups time to discuss using the “four Cs” and reach a decision. (15 minutes)
5. Invite the groups back to the plenary and ask each group to share their decision and the reasoning behind it, using the “four Cs” framework. (5 minutes per group, total 20 minutes)
6. Facilitate a discussion about whether the decisions taken by the groups were similar or different. Did anyone think beyond the two obvious choices (run or not run for President)? For instance, could Elenesi speak with the man and come to an agreement about who should run, or agree that one of them run for President and the other for Vice President so they would receive broad support? (15 minutes)
7. Conclude explaining that there is no right or wrong decision, but it is important to think through the decision and consider different options and their consequences.

Session 2. Risk-Taking⁴

-  **Purpose:** Enable participants to reflect on their approaches to risk-taking in different scenarios: without being watched, with others watching, and when rewards are made clear. It promotes reflections on gendered aspects of risk-taking and positive or calculated risk-taking.
-  **Duration:** 60 minutes
-  **Materials:** Flipchart paper; markers; one bucket (or basket, large bowl, or container); one ball (or bean bag or similar object to throw; a ball can be improvised with crumpled paper); tape measure (approximate measures are fine); chalk or papers to mark three lines; small candy or fruit (at least 60 pieces)

Facilitator’s Notes:

To prepare for this session, place a bucket (or basket) in the room. About one meter (three feet) away from the bucket, place a chalk mark (or rock or twig) with the number “1”. About two meters (six feet) away, mark the number “2”. At about three meters (nine feet) away, mark the number “3.” Prepare a flipchart with prizes for the third round as below (keep it hidden until the third round of the game):

Distance Line	Cost (candy pieces)	Prize
1	2	2 pieces of candy
2	2	4 pieces of candy

⁴ Adapted from Global Alliance for Clean Cookstoves. 2016. Empowered Entrepreneur Training Handbook. <https://www.cleancookingalliance.org/resources/342.html>

Distance Line	Cost (candy pieces)	Prize
3	2	6 pieces of candy

Risk is the probability that an event will bring either a beneficial or harmful outcome for a person or others they care about. Taking risk is a critical skill for entrepreneurs because taking risks enables innovation and achieving greater rewards.

Risk-taking can be positive and negative. Positive—or calculated—risk-taking can support people and organizations to achieve personal change or growth. Positive risk management does not mean trying to eliminate risk. It means managing risks to maximize people’s choices and control over their lives. Positive risk-taking recognizes that risk-taking can have positive benefits for individuals in addition to potentially negative characteristics.

Steps for positive risk-taking:

- Assess risk: Gather information and analyze the risk and your goals;
- Measure resources and costs: Analyze the resources you have to invest in taking the risk and the potential costs (what do I have to lose?);
- Evaluate the potential positive and negative outcomes;
- Develop emotional intelligence to balance between listening to your intuition and being rational without overthinking unnecessarily;
- Practice taking smaller, controlled risks before moving to bigger risks;
- Prepare yourself mentally and emotionally for failure, becoming more resilient; and
- Learn from past failures, correcting mistakes as needed.



Step-by-step guide on how to run the session:

1. Introduce the exercise to motivate participants as a chance to win prizes and prove their efficiency. However, **do NOT yet mention the game is about risk-taking!** Explain that participants will play a ball toss competition where one can win but also lose prizes. Each person will have a number of chances to throw a ball into the bucket. There will be three rounds.
2. **Round 1 – Playing with no spectators.** Ask all participants to leave the room. Then invite the participants to come into the room one by one to make two attempts. Without the others present in the room, once a participant is finished, she leaves the room. Before the player makes her attempts, she has to indicate the distances from where she will make her attempts. Ask participants to remember their scores and not share them with others. (15 minutes)
3. **Round 2 – Playing with others watching.** Bring all participants back into the room and repeat the game, with every individual making one attempt while the other participants watch. As in the first round, each participant should choose the distance she wants to shoot from. (15 minutes)
4. **Round 3 – Playing for prizes.** Announce that in this final round, the players can win prizes and will have one chance each to play. Give each participant two pieces of candy. To make an attempt, each player must pay first, giving back her two pieces of candy. Or, if the player chooses not to attempt, she may keep her candy. If the player’s throw is unsuccessful, she loses the candy she paid to enter and receives no prize. A successful throw will be rewarded with prizes (more candy than the two initial pieces or a bigger prize, so there is an incentive to take risks). The further away from the bucket, the higher the reward. Show everyone what the

rewards are (display a flipchart with prizes as per Facilitator's Notes above). Invite those who wish to participate to do so, with others observing. Make sure that participants pay before each throw, and don't forget to award them any prizes they win. (15 minutes)

5. Discuss the results using the following guiding questions: (15 minutes)
 - Which round did you like most?
 - Why did you choose a certain distance in rounds one and two? Did you feel influenced by the presence of the others in round two?
 - Why did some participants decide not to participate in round three?
 - What was the difference in round three compared to rounds one and two?
 - Did you feel more comfortable taking risks in round three after practicing in the first two rounds?
 - During round three, was the possible reward worth the risk?
 - If there had been men in the room, would they have taken less or more risk? Why?
6. Conclude by saying that understanding how and why to take risk is especially important to women, who are often risk averse, meaning they tend to avoid risk! Men are probably more likely to take risks, though this does not necessarily mean they will be more successful. Risk-taking needs to be calculated—well planned and well thought out.

Module 6. Financial Literacy: Understanding Your Finances

Module Overview

Overall purpose:	This module enables participants to begin to understand their economic situation so they can have greater control over their livelihoods and finances.
Duration:	Two hours
Sessions:	Session 1. Seasonal Calendar Session 2. Establishing Goals

Session 1. Seasonal Calendar

-  **Purpose:** Explore how seasonal changes affect the availability of resources, economic activities, income, and other factors like the weather and community and cultural activities.
-  **Duration:** One hour
-  **Materials:** Flipchart paper and pens or available resources like sticks and rocks
-  **Facilitator's Notes:**

To prepare for this session, draw on paper or use sticks to draw a grid on the ground with columns showing the 12 months of the year and several lines below. See an example of a completed seasonal calendar below:



Conditions for farmers change from one season to the next. A seasonal calendar allows farmers to visualize these differences and to identify periods when there is little work or when resources are scarce. This allows participants to identify needs and opportunities for engaging in diversified livelihood opportunities. Specifically looking at financial issues, a seasonal calendar provides a helpful overview of the financial situation for the entire year. Looking at seasonality helps farmers plan their

income and their expenses ahead of time. Some key concepts that can be introduced with the seasonal calendar are:

- **Season:** A distinct period of the year characterized by particular conditions of weather, temperature, or events. Typical seasons include harvest, lean, and growing seasons, or rainy and dry seasons, as well as holidays, festivals, and celebrations. Thinking about the specific expenses and income during each season helps farmers to manage their money better.
- **Income:** The money that flows into a household. It is the money earned from selling goods, providing services, or other income-generating activities. Income can fluctuate across seasons.
- **Expenses:** Money spent, including money spent by individuals in the household, money used to manage and run the household, and business expenses. Like income, household expenses fluctuate throughout the year.
- **Savings:** Money put aside for later. When income is higher, families may have a surplus and should put money aside. These savings can be used during the season when expenses may exceed income to cover this gap.
- **Loans:** Money borrowed that must be repaid in the future. Sometimes it is impossible to earn and save enough money to cover all household and business expenses. In these situations, one may need to borrow money to pay for these expenses.



Step-by-step guide on how to run the session:

1. Invite participants to gather around the grid you previously prepared for the seasonal calendar. Explain that we will create a seasonal calendar that is typical in the community, acknowledging that there might be differences for individual households and circumstances.
2. Go over each category below and ask participants to add lines or symbols (if using a paper calendar) or rocks if using a grid drawn on the ground. Use different quantities of lines or rocks to represent months when there is more of something. As you go, encourage participants to highlight differences between men and women in the categories:
 - Weather patterns (rainy vs. dry season, for instance);
 - Cocoa agriculture work;
 - Non-cocoa agriculture work;
 - Livestock;
 - Food availability and scarcity;
 - Income from cocoa;
 - Income from other sources;
 - Household expenditures (e.g., food, health);
 - Business expenditures;
 - Personal expenditures (e.g., school fees);
 - Savings;
 - Loans (or likelihood to take loans); and
 - Holiday/festive dates.

3. Allow participants to add other categories they deem relevant.
4. Invite participants to look at the completed calendar and facilitate a discussion using the following guiding questions:
 - How does income vary over the year for men and women?
 - How does expenditure vary over the year for men and women?
 - At what time of the year do you face food scarcity?
 - How does water availability for daily household consumption vary over the year?
 - What are the busiest months of the year for men and women?
 - Which season could be the most appropriate for additional activities for men and women?
 - How can you use this information to plan when you need to save and when you can engage in other income-generating activities?

Session 2. Establishing Goals⁵

 **Purpose:** Allow participants to understand the importance of prioritizing how they spend their time, money, and other resources and establishing achievable financial goals.

 **Duration:** 45 minutes

 **Materials:** Flipchart paper and pens or available resources like sticks and rocks

 **Facilitator's Notes:**

The purpose of this exercise is self-reflection rather than group discussion, so facilitate the session accordingly.

Goals help everyone to prioritize how they spend their time and other resources. It is easy to be focused on today's expenses but forget to plan for tomorrow. Achievable goals are set using timeframes. There are three key timeframes linked with goals:

⁵ Adapted from Catholic Relief Services, "Financial Education," Booklet 2. <https://www.crs.org/our-work-overseas/research-publications/financial-education>

1. SHORT-TERM GOALS

Short-term goals are the things we want to achieve over the next 1-2 months. These goals are things that take some planning; however, they can be done with our current level of education and within our current circumstances.



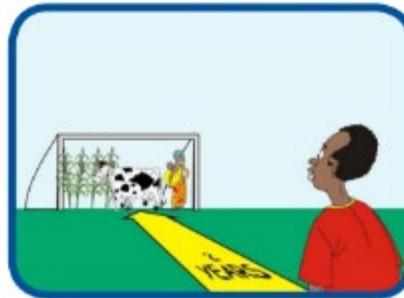
2. MEDIUM-TERM GOALS

Medium-term goals refer to things we want to achieve over the next 1-2 years. These goals could involve a significant change in our lives since there is time to develop a new skill or save for larger sums of money that may be necessary to achieve a medium-term goal.



3. LONG -TERM GOALS

Long-term goals are things that we want to accomplish sometime in the future. They are our dreams that will take more than 2 years to achieve.



Many goals require money to achieve. Financial goals are decisions about how you want to spend your money over a specific period of time. Achievable financial goals have the following five—SMART—characteristics:

- **Specific:** It has a defined monetary value.
- **Measurable:** It has milestones in place to assess your progress toward achieving your goal.
- **Achievable:** The actions to be taken will allow you to reach your goal. For example, you can break the goal into individual tasks or steps that are easier to complete.
- **Realistic:** It can be achieved given your available resources, which include time, money, support from others, and environmental factors. Different goals may have different requirements.
- **Timebound:** It has a specific timeframe or deadline.



Step-by-step guide on how to run the session:

1. Explain that before we continue learning more about financial education, it is helpful to think about our financial goals. Focusing on a specific goal can make applying the financial tools we will learn about in future sessions easier.
2. Ask participants to take a deep breath and imagine how their life will look five years from now. Ask participants to answer a few questions silently to themselves. Allow a pause between each question.
 - Where will you be living?

- Who will be there with you?
 - What will your house look like?
 - Where would you work?
 - What goals will you have achieved?
3. Allow participants to think about their goals for 2–3 minutes as you are repeating the questions.
 4. After a few moments, ask 2–3 volunteers to share their dreams with the group. (10 minutes)
 5. Explain that you will now share two stories about two farmers, Mary and Ellen.

Story 1: *“Mary has a dream to make more money. Mary knows that if she has more money, she can purchase many of the things that she and her family want.”*

Story 2: *“Ellen, too, had a dream to make more money. She made a plan on how she will make more money. She decided to double the yield of her vegetables and make more money by selling more. Ellen has learned that she can increase her yield through the use of fertilizer. She, therefore, plans to buy a bag of fertilizer for 1,000 in time for the planting season, which starts in four months. To buy the fertilizer, Ellen will save 250 every month starting now.”*

6. Ask what participants think is the difference between the two stories. Which one would be easier to achieve and why?

Complement participants’ responses using the guidance below:

- Mary’s goal is very general. It is a positive goal that many people share. But there is no plan for either how she will achieve the goal or what resources she needs to achieve the goal. Ellen has a well-defined goal. It is **specific** (doubling vegetable yield). It has a detailed plan and defines the relevant costs (buying one bag of fertilizer for 1,000). This goal has a target date or a **timeframe** (in four months). This goal is **realistic**. It is something **achievable** based on her current income. This goal has an action plan because Ellen expects to save 250 monthly. Finally, she has a way to **measure** her progress over the next four months. These are called milestones.
- Refer to the Facilitator’s Notes for the characteristics of a good goal (SMART).

Module 7. Financial Literacy: Budgeting and Record-Keeping

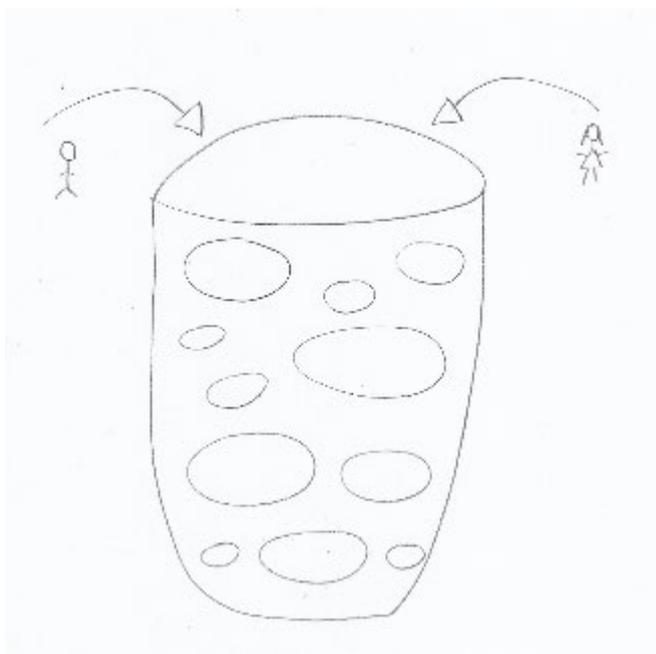
Module Overview

Overall purpose:	This module enables participants to understand the concepts of income and expenditure, inviting them to reflect on gendered contributions to the household. It also introduces participants to the calculation of costs and profit, highlighting the importance of budgeting and record-keeping for good financial management.
Duration:	Two hours
Sessions:	Session 1. Our Grain Bin Session 2. Memory Game Session 3. Cost, Revenue, and Profit

Session 1. Our Grain Bin⁶

-  **Purpose:** Recognize men's and women's contributions to the household income and resources (i.e., in cash, in kind, and in labor) and control over expenditures. Reflect on opportunities for increasing income and reducing expenditures.
-  **Duration:** 45 minutes
-  **Materials:** Paper for each participant, pens/markers for each participant, flipchart paper
-  **Facilitator's Notes:**

To prepare for this session, draw a grain bin on a flipchart paper as an example for participants. Place somewhere visible for all.



⁶ Adapted from UN Women. 2015. Women farmers: Rights and identity. <https://asiapacific.unwomen.org/-/media/field%20office%20eseasia/docs/publications/2017/08/anandi-training-manual.pdf?la=en&vs=4243>



Step-by-step guide on how to run the session:

1. Ask participants if they know what a grain basket is. Most rural participants should know. If not, explain it is a vessel where we put grains that we will consume later; we take grains out to eat as needed. Explain we will work on our family's "grain basket," thinking about the resources the family has to live. Encourage participants to talk specifically about their own grain bin and not about the general situation of the group/community.
2. Hand a sheet of paper and pen to each participant. Showing the example in the flipchart, ask participants to draw their own grain bin in the center of the paper. Reinforce that artistic talent is not important; the important part is to get the general shape of the basket. The basket should have arrows going into it from each side and "holes" from where the grains go out. Ask participants to draw holes of different sizes: big, medium, and small.
3. Ask participants who, in their opinion, is the breadwinner of the household. Usually, the answer is that men are the head and primary breadwinner of the household.
4. Then ask what the primary sources of income in their household are. Ask participants to "fill in" their baskets by adding any source of income, using one side for women's contributions and the other side for men. They can write or use symbols/drawings. Guide participants across different possible sources of income: wage labor (in agriculture or otherwise), seasonal work, income from cash crops, business and small trade, income from livestock or poultry, fishing, etc.
5. Guide participants to think of and add non-monetary contributions as well, such as labor and in-kind contributions. These include unpaid agricultural labor in subsistence crops, unpaid childcare and household work, fetching firewood and water, food for household consumption (e.g., vegetable gardens), and building and repairing dwelling and furniture.
6. If applicable, ask participants to add any external sources of income, such as benefits from the government, that the family is entitled to.
7. Call attention to the fact that men usually have more opportunities to engage in paid work and cash crops than women. It is seen that men contribute more monetarily to the household. Asking participants to look at their bins, stress that most of the work that women do (such as collecting water and firewood or caring for livestock and subsistence crops) may not fetch any monetary income but take up most of women's time and highly contribute to the family's wellbeing. It is important to recognize and value such work and contributions.
8. Ask participants what their expenses are. Guide participants in ensuring they are thinking of all expenditures such as housing, utilities (if applicable), education, food, health, livelihood-related expenditure (e.g., buying input for agriculture or for small trade), clothing, household items (e.g., electronics, furniture, utensils), leisure items (e.g., cigarettes, alcohol, socializing), and repaying loans and debts. Ask women to record these expenses as major, minor, or average expenses, using the different sizes of "holes" accordingly.
9. Facilitate a discussion about expenditures:
 - Women may or may not list alcohol, gambling, and smoking as household expenses. Make a point to ask about these specifically, being mindful that this could lead to discussions about physical, emotional, and sexual violence related to alcohol. Foster collective solidarity with women in situations of violence and respect participants' limits and willingness to share or not.
 - Ask women how they would categorize expenditures done on themselves, such as makeup, clothing, and accessories. There could be a perception that such expenses are unnecessary

and only secondary to the needs of the household. Guide a discussion on whether the amount spent is small and the importance of it for women's self-confidence and dignity.

- There are expenses that do not occur regularly, such as festivals, religious ceremonies, weddings, funerals, and dowry. Ask how families often pay for these. Is it through loans? Who is responsible for taking loans and repaying them?
- Ask who goes to the market to spend money. Conduct a discussion on women's decision-making and control over household incomes and expenditure, as well as physical and social mobility to access markets.
- Income and expenditures often vary seasonally. Ask women when in the year the family's basket is fuller or emptier.
- Ask how participants think they could use this exercise to look at their family's basket (i.e., income and expenditures) and plan for the future and emergencies.

Session 2. Memory Game

 **Purpose:** Energize participants and start reflections about the pitfalls of committing information to memory only.

 **Duration:** 10 minutes

 **Materials:** 5–8 sheets of paper, 5–8 pens

 **Facilitator's Notes:**

The goal of this exercise is to be fun and show participants that committing information to our memories is not a good strategy. This lays the groundwork for the next session on the importance of keeping records as successful farmers and entrepreneurs.

 **Step-by-step guide on how to run the session:**

1. Explain that we will play a memory game. Invite 5–8 volunteers to stand in a small circle.
2. Each volunteer will say the name of a fruit or vegetable. The second person has to repeat that name and add another fruit or vegetable. Then, the third person has to add her own word after mentioning the first two names. Maintaining the order that things were said is very important here. For instance: “Banana”; “Banana, mango”; “Banana, mango, tomato”; “Banana, mango, tomato, corn”; etc.
3. Go around as many times as needed. When someone cannot remember or miss the sequence, they will be out of the game. Continue until there is only one person left.
4. Give each volunteer a sheet of paper and a pen. Explain we will play the same game, but they will be allowed to write (or draw if illiterate) as they go.
5. Note that this time the success rate was much higher. Ask what they learned from this round and how it differed from the first round.

Session 3. Cost, Revenue, and Profit

 **Purpose:** Learn about the importance of keeping good records for their farming and any other enterprise. To become successful entrepreneurs, women must be able to keep accurate records and use those records to determine when and to what extent their economic enterprises are successful and profitable.

 **Duration:** One hour

 **Materials:** Flipchart paper, pens

 **Facilitator's Notes:**

To prepare for this session, write on a flipchart (or use symbols/drawings for illiterate groups) three columns: "Cost," "Revenue," and "Profit." Place the flipchart where all can see.

 **Step-by-step guide on how to run the session:**

1. Ask participants to sit in a semi-circle around the flipchart. Explain that we will talk about Silvia's farming enterprise and help her understand her profit.

"Silvia is a small farmer. She produces maize as a cash crop. For this season, she got five kilograms (kg) of seedlings for 100 cedis total on credit. She also bought fertilizer and pesticides for 30 cedis. She took care of planting and caring for the crop but had to hire a neighbor to help with the harvest for 50 cedis."

2. Pause and ask participants what the information provided so far relates to: costs, revenue, or profit. As they mention each cost, write them in the appropriate column. The total **cost** should be 180 cedis.
3. Emphasize that it is important to record every cost, big or small, including the ones taken on credit and labor costs. Ask what other costs a farmer could have that Silvia did not have this season (e.g., replace/fix tools, equipment).

"She found a buyer for the maize who agreed to pay 30 cedis for each kilogram of maize. Silvia produced 12 kg of corn. After harvest, 2 kg did not meet the standards set by the buyer (e.g., too small, bruised). She will use these for family consumption and/or animal feed."

4. Pause and ask participants what the information provided so far relates to: costs, revenue, or profit. The total **revenue** should be 300 cedis (10 kg bought by the company x 30 cedis/kg). Emphasize the importance of only considering the 10 kg for revenue, discounting the 2 kg of rejected maize.
5. Ask participants how they think profit should be calculated. Facilitate a discussion to reach $\text{revenue} - \text{costs} = \text{profit}$. In Silvia's case, her profit was 120 cedis (300 revenue – 180 cost).
6. Explain that knowing and recording all costs, no matter how small, is crucial for any business.
7. Referring to the previous exercise (Memory Game), explain the importance of recording information. Refer back to Silvia's case. For instance, ask participants what they think could have happened if Silvia did not keep records of all her costs and did not write down that she took some costs on credit. Could she have expected a larger profit and then be surprised to receive less from the company? How would this affect her business and the plans she may have made for the income?
8. Explain that record-keeping for farmers and entrepreneurs includes not only finances, like cost and revenue, but also more information that is important for the present and future of the enterprise:
 - Cost, revenue, and profit;
 - Gross and net yield;
 - Rate of rejection and reasons for rejection;
 - Key dates (e.g., date of sowing, dates fertilizer was used, dates organic and inorganic manure was used, dates pesticide/fungicide was applied, date of harvest);

- Quantity of agrochemicals (i.e., fertilizer, pesticide) used and how they were stored and disposed of.; and
 - Setbacks such as pest infestation and weather variations.
9. Explain how record-keeping is important not only for farming businesses but also for any commercial or economic enterprise we undertake. Explain that having a record of this information helps a farmer and entrepreneur from year to year, so she knows what factors affected her business positively or negatively. She can look at these records and learn from them to become a better farmer and entrepreneur, producing more and earning more.

Module 8. Financial Literacy: Saving and Borrowing

Module Overview

Overall purpose:	Having explained the concepts of income and expenditure, including their seasonality, as well as the importance of financial goals, this final module introduces participants to the concepts of saving and borrowing, focusing on the importance of understanding one's financial situation to come up with a saving plan and to be able to assess loan opportunities with responsibility.
Duration:	Two hours
Sessions:	Session 1. Creating a Savings Plan Session 2. My Money vs. Someone Else's Money Session 3. Final Reflections

Session 1. Creating a Savings Plan⁷

 Purpose:	Allow participants to develop the skills to create savings and to identify strategies to overcome challenges to saving and successful ways to save.
 Duration:	40 minutes
 Materials:	Flipchart paper, markers
 Facilitator's Notes:	

Farmers and small entrepreneurs have variable income, so developing a culture of saving and the skills necessary to save is crucial. Creating a savings plan is easier when a person understands their seasonal calendar, income, and expenditures and has clear financial goals. Therefore, this session builds upon the concepts learned in the previous modules, so make sure to refer back to them as needed.

A savings plan has three parts:

- **Goal:** What are you saving for? A savings goal could be a new pair of shoes, a goat, your children's education, or being ready for an emergency.
- **Cost:** How much does your goal cost? Determine the exact amount of money you will need for each goal.
- **Time:** How long do you have to save? Sometimes there is a fixed deadline. For example, school fees are due at a specific time each year, and agricultural inputs are needed before the planting season. Other times you enjoy flexibility and can determine the deadline yourself. If you want to buy a new pair of shoes, you can decide when you will buy them.

Saving money can be challenging. There will always be many competing demands on your money. Sometimes family members and neighbors may make demands on your savings. Some people choose not to tell others they are saving or how much they have saved. Saving money in a place that requires planning for withdrawals, such as a microfinance institution or savings group, can help. Saving money is hard work. It takes discipline to do it well. If you save consistently, you can

⁷ Adapted from Catholic Relief Services, "Financial Education", Booklet 3. <https://www.crs.org/our-work-overseas/research-publications/financial-education>

accumulate money to achieve your savings goals. Successful savings practices come from setting aside a small amount of your income every time you earn something and from spending less than you earn.

Key points for a successful saving strategy:

- Spend less than you earn!
- Save a portion—no matter how little—every time you have money coming in!
- Find a safe place and way to save.



Step-by-step guide on how to run the session:

1. Invite participants to sit comfortably in a circle. Explain that today we will discuss two key financial concepts: saving and borrowing money, starting with saving. We have talked a lot about seasonality and how your financial situation can change from season to season or even day to day. There will be moments when you are earning more than you spend and other moments when you need to spend more than you have coming in. These reasons are precisely why it is so important to put some money aside. Another way of saying “putting money aside” is saving, and the best way to save is to have a savings plan.
2. Explain that you will read two short stories for discussion:

Story 1: *“Louisa constantly struggles to pay for all of her family’s needs each month. There is never any money left over, and many times Louisa needs to borrow money to pay for school fees, some needs for the family’s farm, or food for the family.”*

During the harvest, Louisa and her family buy many things they have wanted throughout the year and never have much money remaining.

Louisa puts money aside in her home when she can, although her son, Luke, knows where the money is hidden and will use that money to buy things from time to time. This year, Louisa was unable to find the money for the children’s school fees when they came due.”

Facilitate a discussion using the questions below:

- Why was Louisa unable to pay for her children’s school fees?
 - Possible answers: The family spent all their money when they had money. Since they always spend all their money, they always borrow money for any needs that come up.
- What helped Mariana save money?
 - Possible answers: She had a plan beforehand but used her surplus to buy goats to avoid the temptation to spend the surplus.
- Why is saving important?
 - Possible answers:

Story 2: *“Mariana struggles to pay for all of her family’s needs. She and her family have some goals they would like to reach in the future. During the harvest, Mariana generally earns a surplus. She knows that if she does not have a plan or a way to decide what’s most important to spend money on, she and her family would quickly spend the surplus earned during the harvest on wants that are good to have but are not as important as some of their goals.*

To prevent the family from spending their surplus and to make it easier to tell other family members that she does not have money to give them, Mariana buys animals, such as goats, with the surplus. When the school fees came due, Mariana sold one of the goats to make the payment. This way, it was a bit easier to make it through the lean season.”

3. Facilitate a discussion using the questions below:
 - Why was Mariana able to pay for her children’s school fees?
 - Possible answers: The family spent all their money when they had money. Since they always spend all of their money, they always borrow money for any needs that come up.
 - Why is saving money important?
 - Possible answer: Being able to meet future needs, withstand lean seasons, have funds for emergencies like funerals and medical needs, or avoid borrowing money with interest.

Drawing on participants’ responses, complement that saving money can be challenging. There will always be many competing demands on your money. Sometimes family members and neighbors may make demands on your savings. Some people choose not to tell many others they are saving or how much they have saved. Saving money in a place that requires planning for withdrawals, such as a microfinance institution or savings group, can help. Saving money is hard work. It takes discipline to do it well. If you save consistently, you can accumulate money to achieve your savings goals. Successful savings practices come from setting aside a small amount of your income every time you earn something and from spending less than you earn.

5. Using a flipchart, write or draw the information as you advance through the example below:

“Jacob and Sarah are farmers who have limited resources. They can save 5 cedis per week. They have an immediate and important savings goal: to pay for their children’s school fees that cost 40 cedis and are due in five weeks.”

Goal	Amount Needed	Number of Weeks	Savings per Week
School Fees	40	5	8

“Jacob and Sarah needed to save 8 cedis per week for five weeks to fully pay for their children’s school fees. Even though they could only save 5 cedis per week, they were not discouraged! They saved 5 cedis per week, and by the time the school fees were due, they had accumulated 25 of the required 40 cedis. Thanks to these savings, they only had to borrow 15 cedis. As we will discuss in the next session, most loans require interest payments. Borrowing 15 instead of 40 will reduce the interest costs and payments on the loan. For now, it is important to remember that as an incentive to save money, it is cheaper to borrow less money.”

6. Using the information from the Facilitator’s Notes above, refer to the example to explain the three key elements of saving (**goal, cost, and time**). Let participants ask questions and ensure they understand the concepts.

Session 2. My Money vs. Someone Else’s Money⁸

-  **Purpose:** Explain basic concepts related to borrowing money and the costs of borrowing money, and allow participants to understand principles of responsible borrowing and how to decide whether to take on a loan and for which amount.
-  **Duration:** 40 minutes
-  **Materials:** Flipchart paper, markers
-  **Facilitator’s Notes:**

⁸ Adapted from Catholic Relief Services, “Financial Education”, Booklet 4. <https://www.crs.org/our-work-overseas/research-publications/financial-education>

At some point in their lives, most people will borrow money. Borrowing is a way to do something today for which you do not currently have the money. It can help you to expand your business. Borrowing can help you to access critical resources during an emergency. If used wisely, borrowing can be a very effective tool to develop your livelihood activities. It carries risks. Borrowing too much money or borrowing money for unnecessary items could lead to problems with debt.

People borrow money for three primary reasons:

1. To invest in their future earning, for instance, to buy land or to buy seeds and other input or to start a business;
2. To respond to an emergency; and
3. To consume.

There are several key terms related to borrowing money:

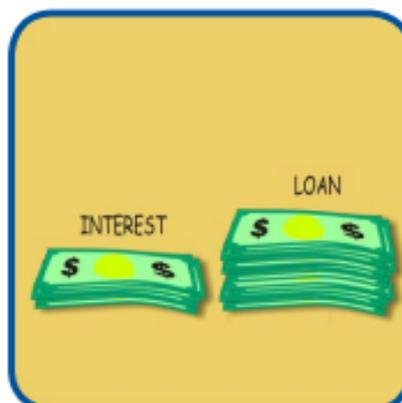
A **loan** is something that you borrow for temporary use and promise to repay within a certain timeframe. It can be cash or goods. Farmers borrow goods, such as seeds, fertilizer and other inputs. If a person borrows cash, usually that loan must be repaid as cash. If seeds are borrowed that loan can be repaid in seeds, cash, or something of similar value. The loan principal is the original amount of the loan. It does not include interest.



A **lender** is the person or institution that gives the loan. A **borrower** is the person or institution that receives the loan. When the lender gives the cash or other inputs to the borrower that is called a **loan disbursement**.



The interest is considered a **cost** of borrowing. Jacob borrowed 10,000 with an interest rate of 5% per month. He has to pay 500 every month in interest as the cost for the loan. The **outstanding loan principal** is the amount or balance of a loan that remains to be paid. If Jacob has repaid 4,000 of his 10,000 loan (excluding interest charges), then his outstanding loan principal is 6,000. Loans must be repaid within a certain period of time, called the **loan period or term**.



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When a lender makes a loan to an individual, group or business, the lender takes a risk. The lender wants to be sure that the borrower will repay the loan. **Collateral** is a form of security or **guarantee** that the borrower provides to the lender. If the borrower does not repay the loan, the lender will take the collateral as repayment for the loan.



 *Step-by-step guide on how to run the session:*

1. Demonstrate the exercise by asking three participants to say whatever comes into their minds when you say a common, familiar word (e.g., school, water). When you say the word water, participants should say things such as wet, rain, cool, refreshing to drink, and makes plants grow.
2. When everyone understands the exercise, say: “Now let’s try the same thing again. Tell me what comes into your mind when I say the word **loan**.”
3. If working with a literate group, write down participants’ responses on flipchart paper. Review their answers and ask: “Based on these ideas, what is the definition of a loan?”
4. Allow 3–4 volunteers to answer, then explain the definition of a **loan** and related concepts of **lender**, **interest**, **cost**, and **collateral** (use the Facilitator’s Notes above).
5. Explain that you will read a short story for the group to reflect on and discuss. As you read, use the flipchart paper:

“Mercy sells goat meat in the market. Every morning, Mercy buys meat from Trader Tom to sell for the day. Trader Tom allows Mercy to buy the meat on credit that she must repay at the end of the day with an interest rate of 10 percent. If she doesn’t repay Trader Tom at the end of the day, Mercy must pay an additional 10 percent of interest on the principal the next day. Mercy usually buys the meat for 50 cedis and sells it for 60. She sells in the market six days a week.

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	TOTAL
Income							
Goat meat sale	60	60	60	60	60	60	360

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	TOTAL
Costs							
Goat meat cost	50	50	50	50	50	50	300
Interest	5	5	5	5	5	5	30
Total costs	55	55	55	55	55	55	330
Income – Costs	5	5	5	5	5	5	30

- Explain the calculations slowly so all understand, pausing to answer questions and reinforce. Show participants that Mercy has a profit of 15 cedis weekly after paying the daily loan. Emphasize that if something went wrong and she was not able to repay the loan at the end of the day, she would have to pay an additional 10 percent the next day or another 5 cedis. This would eat into her profit.
- Say you will continue the story, showing two different scenarios for Mercy:

Scenario 1: “Tired of paying daily interest and always feeling worried about the possibility of not being able to repay and getting additional interest, Mercy approached a local moneylender (loan shark) to get a loan. The moneylender offers her a loan of 50 cedis with a 60 percent interest rate and a one-week payment timeframe. If she does not repay the loan in one week, another 20 percent interest rate is added daily. She takes a loan of 50 cedis, enough to buy the meat upfront on Monday. She uses Monday’s income to buy the meat on Tuesday, and so on.”

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Total
Income							
Goat meat sale	60	60	60	60	60	60	360
Costs							
Goat meat cost	50	50	50	50	50	50	300
Bank loan interest	0	0	0	0	0	30	2.5
Total costs	50	50	50	50	50	80	325
Income – Costs	10	10	10	10	10	-20	30

- Explain the calculations slowly so all understand, pausing to answer questions and reinforce. Show participants that the interest rate charged by the bank was quite high. Mercy ended up no better than taking the meat on credit daily. Although the longer timeframe gave her some breathing room, as it is a high-interest loan, she could get into debt easily if anything unplanned happened.

Scenario 2: Mercy joins a village savings and loan association (VSLA) with other women in the market. The group will have its share out soon, and Mercy is trying to decide what to do with her money. One of her savings group members suggested that Mercy could use a loan to stop buying her goat meat on credit to earn more money. The VSLA loan has a 20% interest rate and must be repaid in one week instead of daily. She takes a loan of 50 cedis, enough to buy the meat upfront on Monday. She uses Monday’s income to buy the meat on Tuesday and so on.

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	TOTAL
Income							
Goat meat sale	60	60	60	60	60	60	360

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	TOTAL
Costs							
Goat meat cost	50	50	50	50	50	50	300
VSLA loan interest	0	0	0	0	0	10	10
Total costs	50	50	50	50	50	60	310
Income – Costs	10	10	10	10	10	0	50

10. Explain the calculations slowly so all understand, pausing to answer questions and reinforce. Show participants that without having to buy meat on credit from Trader Tom, Mercy's weekly profit changes. She has more wriggling room in case something happens, e.g., meat sales don't go so well one day of the week. She is able to repay the VSLA loan as the terms were better: lower interest time and longer repayment timeframe.
11. Facilitate a brief discussion based on the following questions:
- How many of you have borrowed money?
 - What did you like or dislike about the experience?
 - How did you repay the loan?
 - What would you do differently next time you borrow money?
12. Drawing from participants' responses, explain that having access to a loan or buying things on credit can be a great opportunity to expand your business and earn more income. But it is also a risk. Before taking a loan or getting anything on credit, evaluating the benefits compared to the costs and risks of taking the loan is important. Generally, a good loan helps the borrower invest in a business, respond to a family emergency, and improve their living conditions sooner than without the loan. It is something that the borrower can repay. A **bad loan** costs more money than what the borrower will earn from the business investment, forces the borrower to go deeper into debt, or is difficult for the borrower to repay. Timing to get a loan is also important. If a loan is disbursed too soon before you need the funds, you may use the money on other purchases. If the loan is disbursed too late, you may no longer need the money because the investment opportunity has passed. Before taking a loan, it is very important to understand the loan terms well and your ability to repay it.

Session 3. Final Reflections

-  **Purpose:** Conclude the training and allow each person to have a final reflection on the overall process and administer the post-training assessment. The reflection allows each participant to recap the key learning and takeaways, reflect on the key skills and competencies covered, and recommit and make a difference in their roles.
-  **Duration:** 40 minutes
-  **Materials:** Flipchart paper, markers or pens, and Post-It notes

 **Facilitator's Notes:**

The closing ritual is performed in this session. Give all participants a chance to have a final 'say.' The session also uses the “Head—Heart—Feet” model (see illustration) to draw what participants learned, how they feel about the training and what they learned, and how they plan to implement learning.

It is important that the tone for the concluding session is exciting and encouraging. For example, you can comment that the future is bright with what you have seen in them during the training. Chances are that having been together this far, everyone is comfortable and confident about being a leader. Throughout the training, they have gotten to know each other more, gained trust in their own abilities, and set on a journey to achieve their aspirations.

 **Step-by-step guide on how to run the session:**

1. Thank participants for their commitment to this process, to each other, and above all, to themselves and their own empowerment. Express your appreciation for them to take time from their multiple responsibilities to attend.
2. Invite participants to stand in a circle. Ask each participant to say one word or sentence about how they feel or what they learned. The reflections can be kept short by asking participants to just say one final word or sentence. A final word for everyone can be that which summarizes how they feel about the training. Examples of final words are “happy,” “excited,” “tired,” “hopeful,” etc. Stress that there is no right or wrong answer. Go around the circle and allow each participant to share their remarks. (10 minutes)
3. Invite participants to reflect on the whole training program. Draw a large stick figure on flipchart paper, showing their head, heart, and feet. Distribute post-it notes and pens to all participants.
4. Ask each participant to share one or a couple of things from their head, heart, and feet about the training and stick them on the drawn stick figure, representing the following:
 - **Head:** What they *learned* from the sessions. Make corrections to core concepts if needed.
 - **Heart:** How they *feel* about all that has been discussed and how they feel about what they have learned.
 - **Feet:** What concrete *steps or actions* they will take after this training.
5. As the facilitator, you may also share your own head, heart, and feet with the group. Allow time for everyone to fill in their Post-It notes and stick them. (10 minutes)
6. Make a final conclusion by commenting on the drawing after it is filled with their reflections. (5 minutes)
7. Proceed to administer the post-training assessment, encouraging participants to be as open as possible in providing feedback, which is useful for future training. Inform them that it is anonymous, and they don't have to fill in their names. (10 minutes)

Thank participants for staying on throughout the training, encourage them to embark on the entrepreneurship

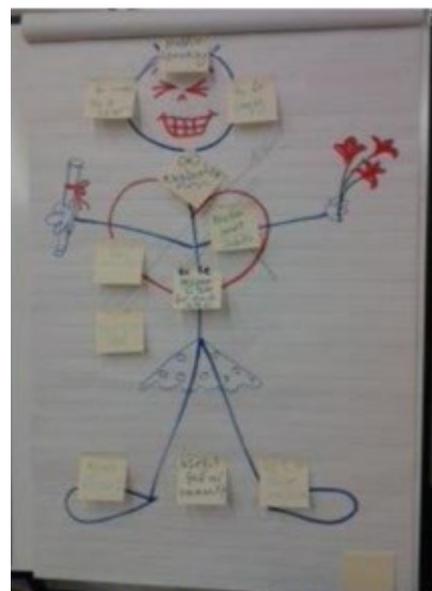


Photo credit: Gillian Kranias, Unison Health and Community Services

journey with the skills acquired, and emphasize that learning is a lifelong experience. By practicing and consulting one another, they can keep growing and becoming better entrepreneurs.

ANNEX I: LIST OF REFERENCE MATERIALS

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ANNEX II: TRAINING MATERIALS

	Item	Quantity for 20 participants
1.	Flip chart stand	1
2.	Flip chart roll	3
3.	Flip chart markers (assorted colors and types)	70
4.	Post-It notes (assorted colors)	12
5.	A4 ream of paper	1
6.	Pens (blue and Black)	25 each
7.	Masking tape	2 rolls
8.	Blue tack	1
9.	Paper scissors	1
10.	Stapler with a box of staples	1
11.	Tape measure or ruler	1
12.	Pieces of chalk	3
13.	Soft ball (1 medium and 1 large size)	1 of each
14.	Plastic 20-liter bucket or 1 large size Dengu (wicker basket)	1
15.	Pieces of individually wrapped candy (prizes for Module 5)	60
16.	Extension Cable	1
17.	Attendance sign-up sheets (2 per day)	1
18.	Pre- and post-training surveys	22 of each
19.	Disposable face masks	50
20.	Bottles of sanitizer (500 milliliters [ml])	3

ANNEX III: Recommended Icebreakers and Energizers

Walks

- Swapping places⁹

In this game, people who have something in common with each other will need to swap places with one another. You will call out a description. Everyone who fits the description quickly goes through the middle of the circle to find another place (e.g., “All people wearing the color blue (or whatever color some of your participants are wearing) swap places.” If you are in a circle, everyone with blue (or any other chosen color) in their clothes should go to the middle of the circle, then move to an empty place in the circle that is different from the one they came from. Other examples include all people who have two children, all people who like dancing, or all people who are firstborn.. Continue the game for about five minutes.

- Animal walk—15 minutes

Ask people to stand in a circle and think of their favorite animal.

Ask participants, one by one, to come into the middle of the circle walking, hopping in a funny way to imitate the animal they like. Let the rest identify the animal and shout it out loud. If they fail, let them try again until someone guesses right. Be the first in order to demonstrate how it is done.

Clapping Games

- Clap, Stomp

Participants pair up and stand facing each other. They do a rhythm together, clap their hands and stomp feet to the right, then left, and repeat, increasing the pace. The pair is not trying to mirror the partner but are moving together at the same time. They keep increasing and decreasing the pace until one of them can't cope. They are leading each other in the game. Allow all participants a chance to play the game.

Song and Dance

Song and dance are very popular among women participants, and the facilitator can add the common and popular play songs in the area (often sung in children's play). Allowing participants a chance to come up with energizing songs works effectively.

⁹ Adapted from Helen Keller International. n.d. Nurturing Connections: Adopted for homestead food production and nutrition. https://www.fsnnetwork.org/sites/default/files/TOPS_Nurturing%20Connections_English_FINAL_P.pdf

U.S. Agency for International Development
1300 Pennsylvania Avenue, NW
Washington, DC 20523
Tel: (202) 712-0000
www.usaid.gov