

Topic 9 Goal Setting

Objectives

- The session will help adolescent girls to understand the importance of setting goals for a healthy future
- They will understand the meaning of short term and long term goals, and how to set realistic goals while identifying problems and solutions needed to reach these goals.
- The adolescent girls will learn to make choices carefully and become more responsible about their future path.
- The adolescent girls will be able to think and feel positive to find solutions to their problems

Time: 1 hour

Materials: Chart paper, felt pens or color pencils, pencils

Session 1 My dreams- What I want to be

Facilitator notes

- Ask the adolescent girls to close their eyes, help them to meditate.
- Now ask them the following questions:
- Imagine 2-3 years from now, now put yourself into what you want to become
- What are you doing ? are you in the house or somewhere else
- Are you working ? Are you with parents or husband or another city
- Now open your eyes .. take a chart paper and draw your dream.
- At the top of the chart paper you must write – I want to be

At the end of the session:

- Once the drawing is complete brainstorm with the girls what they drew, what they think and what they want to be.
- Discuss the challenges and opportunities
- Ask them to save their dreams – either put up on a wall or in their workbooks



Activity 2: Dreams to Goal setting

Facilitator Notes:

- Setting goals is important otherwise one will lead a purposeless life, moving everywhere without direction like the wind or one can get into trouble a lead a destructive life.
- Setting goals is a skill that comprises of the following steps: Choose the goal
- (Check is it realistic? Will it benefit me?)
- Find out what problem may occur in achieving the goal and the possible solutions to these problems, and
- What are my resources - (Check who will help me? Do I have the money? What skill do I have?)
- Goals can be long term e.g. I need to set up my business

To achieve a long-term goal we need to break them into short-term goals for example:

- I need to have enough money/savings to set up my business
- I need to complete my education to learn to count, write and record
- I need to know what my business is about ? eg. I will make handmade bags, set up a store to sell groceries
- I need to have a place to make a shop, set timings for my shop

Encourage the girls to set up different types of goals - at least two. Some broad headings could be:

- Health goals
- Emotional goals
- Relationship goals
- Education goals

Examples of short-term goals:

Health : I will give up gutka for a day/two days/a week. I will eat green leafy vegetables.

Relationship: I will meet my friend who gets me in trouble only once this week instead of every day because I want to slowly end the relationship.

Emotional: I will control my anger when my brother troubles me, or I will practice my assertive skills once.

Education: I will finish my homework tonight instead of trying to complete in the morning.



- Now ask the participants (individually) to either opt for the long-term goal from the dream they shared or they choose another goal.
- Use the below tables to chart out the list of things that one needs to follow to achieve their goals.

ADVICE !

REMEMBER TO STAPLE THE GOAL CHARTS ON YOUR WALL OR IN YOUR DIARY TO REMIND YOU EVERYDAY ABOUT YOUR GOAL

Setting Life Goals

For each category listed below, write down the things you are doing well, and the areas where you need improvement. then, write a goal or two for each category.

Category	What I'm Doing Well	Where I Need Improvement	My Goals
Family			
Friends			
Work/school			
Spirituality			
Body			
Mental Health			

Goal Planning

Setting Goals

Something I want to accomplish in the next week:

In the next month:

In the next year:

In five years:

Obstacles and Strategies

Obstacles to reaching my goals:

Things I will to do to achive my goals:

What I can begin doing tomorrow to work toward my goals:

Topic 10 Effective Communication

Objectives

- Adolescent girls will be able to understand that people have different positions of power, and this can affect how we communicate.
- Adolescent girls will be able to learn that behaviours that are aggressive or passive can make them vulnerable.
- Adolescent girls will get to know that assertive skills reduce vulnerability; and is essential for communicating in a manner that explains what you want in a clear manner without being aggressive or passive.

Time: 1 hour

Materials: Emotion cards, pens, pencils, chart paper

Session 1 What is communication? Relating our behaviour and communication during adolescence

Facilitator notes

- Ask the participants to sit in a circle and share the line “Chandu ki Chachi ne Chandu ke Chacha ko Chandni Chowk mein Chutney Chatai”.
- Now ask the participants to whisper the line to their neighbor, the last person will stand up and say aloud whatever she heard from her neighbor

The facilitator can reflect on the following:

- o Is it enough just to tell someone something?
- o How do I know the other person has understood my message?
- o How do I know he/she has understood correctly?
- o Who is responsible for making sure the message is understood correctly?

Debrief with participants that this exercise was done to demonstrate the importance of effective communication, and introduce the participants to different characteristics of an effective communicator.

The points may be:

- ✓ Good listening
- ✓ Giving clear information and putting points forward
- ✓ Using a new approach to communicating
- ✓ Asking open ended questions
- ✓ Understanding the point of view of other people (Empathy)
- ✓ Motivating the other to try something new
- ✓ Positive conversations

Information is one-way dissemination while communication is a two-way process of disseminating information/ messages. Communication is now seen as a two-way process of dialogue where information and feedback are exchanged. Communication is not just about expressing oneself verbally, but also includes skills, such as observation, listening and the ability to reflect the content and feelings of what has been communicated, to ensure that the correct message is received and understood.

- The points may be:*
- ✓ Good listening
 - ✓ Giving clear information and putting points forward
 - ✓ Using a new approach to communicating
 - ✓ Asking open ended questions
 - ✓ Understanding the point of view of other people (Empathy)
 - ✓ Motivating the other to try something new
 - ✓ Positive conversations
- Information is one-way dissemination while communication is a two-way process of disseminating information/ messages. Communication is now seen as a two-way process of dialogue where information and feedback are exchanged. Communication is not just about expressing oneself verbally, but also includes skills, such as observation, listening and the ability to reflect the content and feelings of what has been communicated, to ensure that the correct message is received and understood.

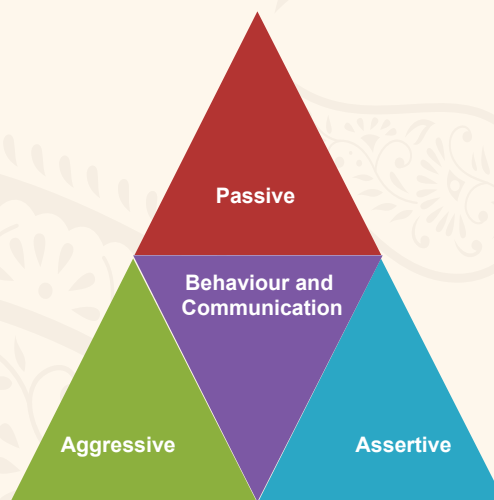
The points may be:

- ✓ Good listening
- ✓ Giving clear information and putting points forward
- ✓ Using a new approach to communicating
- ✓ Asking open ended questions
- ✓ Understanding the point of view of other people (Empathy)
- ✓ Motivating the other to try something new
- ✓ Positive conversations

Information is one-way dissemination while communication is a two-way process of disseminating information/ messages. Communication is now seen as a two-way process of dialogue where information and feedback are exchanged. Communication is not just about expressing oneself verbally, but also includes skills, such as observation, listening and the ability to reflect the content and feelings of what has been communicated, to ensure that the correct message is received and understood.

Types of Communication

Behaviour can be Passive, Aggressive or Assertive, which affects communication; both 'Power' and 'Status' can effect communication.

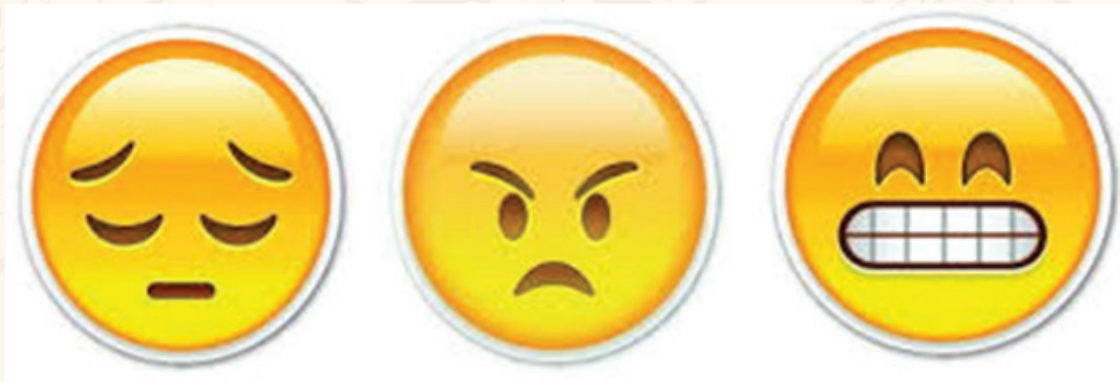


Facilitator notes

- The facilitator asks them to form three groups – with the three images (below); based on the facial expression- asks them to share a scenario/example each from their experience
- While one is presenting the other groups will share their thought what they felt

- Facilitator notes**
- The facilitator asks them to form three groups – with the three images (below); based on the facial expression- asks them to share a scenario/example each from their experience
 - While one is presenting the other groups will share their thought what they felt





Passive

Aggressive

Assertive

The facilitator now shares the following:

Behavior	Communication
Passive	
An individual is trying to avoid conflict and it leads to allowing others to make choices and take advantage of you	An person may giggle, fidget, pretend not to hear, have low tone hesitant voice etc.
Aggressive	
It is the opposite of passive, the person will express his needs and wants freely without giving thoughts to others persons feelings.	The individual resorts to shouting, frowning, speaking ill of someone, complaining about another person, physically showing force etc.
Assertive	
This situation involves neither being passive, nor being aggressive. One is firm to ones needs and wants in a constructive manner and also to allow others to express their own.	The individual stands firm, clear voice, speaking confidently but not rudely, looking up, listening to the other person, replying respectfully but firmly.

Session 2: Situations in adolescence that evoke varied communication and its impact

Time: 1 hour

Materials: Chart paper, pens, pencils

Facilitator notes

Step 1: Invite the participants to sit in a circle. Explain that communication is about using speech, body language, expression, seeing and listening. This exercise through the various role-plays will allow them to practise their communication skills to make them more effective in expressing themselves.

Invite volunteers. Give them the following role-plays to prepare in five minutes and enact.

Role Play 1

Asha and her family are having dinner. She tells her mother and brother that an exciting school field trip to visit a historical fort is coming up next week. She asks for permission and the money.

Mother: What is all this nonsense? I won't have my daughter roaming the countryside! Enough studies in school, what do they think children can learn on a field trip?

Brother: Ma, I know how much 'masti' goes on during these field trips! You never let me go last summer so why should she go?

Asha: This is related to my history project... Maa, why don't you speak to my teacher before deciding? My other classmates are going too. It is only two days, please tell me you will think about it?

Mother: I am not saying yes! Come on, get up and help me clear the kitchen!

Asha is sad and angry at the same time and wants to somehow convince her mother for the trip

Role Play 2

Meeta is stopped by her friends on her way to school.

Friends: Hey, we are going to the fair today. Come with us. You will have fun. Here have some tobacco. (They offer her a packet.)

Meeta: Friends, I would have liked to come but today I have to submit my homework to the teacher.

Friends: We will all submit it tomorrow and you can tell the teacher that you were not well. Come, let's go.

Meeta (a bit nervously): What if we go some other day? I have to go with my mother this afternoon. (Meeta looks away.)

Friends: Do not worry. We will return by then. If we are late, tell your mother that the teacher gave some work. (A friend holds her hand and pulls her.)

Meeta is confused how to excuse herself from this invitation as she doesn't want to bunk school. She doesn't use tobacco and does not want to try it at all.



Step 2:

Now ask them the following questions (Role Play 1):

- Do you think being aggressive will help Asha convince her mother to allow her to go for the trip? How? (Group 1)
- Do you think by being sad about this will help her get permission for the trip? Can you help think some options? (Group 2)
- Do you think Meeta will be able to convince his friends? Why?

Now emphasize the following:

- All of us like to be accepted by people who are important to us
- Some of us may think that if we agree with everything that our parents, friends and teachers say, we will be liked by them but this may not always be true
- As we start thinking independently, it is not possible to be in complete agreement with everyone on every issue and there is nothing wrong with disagreeing as long as we are willing to hear the other person's view point and try to understand him/her.
- If we strongly believe in something and stand up for it, people are more likely to like and respect us in the long run

There are many ways of communicating our viewpoints and can be broadly categorized into assertive, passive and aggressive styles

- stand up for what is best for you
- express your needs clearly and directly without feeling guilty or intimidated
- openly and honestly express your ideas and feelings
- have a positive attitude most of the times
- respect other people's rights and ideas
- listen to other people
- able to make you own decisions

- do not stand up for what is best for you
- do not let other people know what you need or want
- let other people decide what is best for you
- leave everything to others because you think “they know how to do these things”
- feel controlled by other people
- avoid your problems
- feel little and helpless



You are AGGRESSIVE when you:

- want to win at any cost and are pushy
- put other people down
- don't listen to or respect other people's feelings or ideas
- get very angry
- you talk too loudly or shout in a discussion
- lose control of yourself
- This can lead to violence, embarrassment, emotional pain and injury

Being Assertive – Learning to say NO

It is not easy to say 'No' especially to friends, seniors and elders (including those in the family), as we do not want to hurt them. But at times if friends, seniors or elders are forcing you to do something which you are not comfortable with or you feel is not socially acceptable and may even be harmful to you, you need to say 'No'.

At times, we may not be directly pressurized but the popular behaviour or practices among people of our

age group also create pressure. This is what we call 'peer pressure'. Peer pressure can be positive as well as negative. When peer pressure is conflicting with our own attitudes, values and behaviours we should learn to say 'No'. Every adolescent has the right to take decisions in his/ her own best interest.

The ways to say 'No' can be polite refusal, giving an argument, or being firm and assertive. Being non-assertive or aggressive may increase our vulnerability and hence we should try communicating in an assertive way.

Facilitator sums up:

Tell the girls that a new behaviour always takes time to be learnt and may feel strange. Suggest that they could try their newly learned assertive behaviour in simple, positive situations before trying them out in situations where you have to express unhappy or upset feelings.

Assertive style of communication is the most healthy and positive style of communication

Topic 11 Dealing with emotional stress and conflict

Objectives:

- To help adolescent girls understand that everyone experiences stress; one has to learn to deal with stress with a positive attitude
- To help adolescent girls understand the various scenarios leading to stress and how to resolve it.

Time: 1 hour

Materials: Paper, pencils, bucket, stones

Session 1: How we deal with situations in our daily lives and its impact on our mental health

Ask the participants to share what makes them upset, worried and sad usually.

How do they deal with the situation?

Who do they reach out for support ?

Case study 1

Meeta loves to go to school and enjoy her walk back from school with her friends.

However, her parents often ask her to miss school and take care of her younger siblings. Meeta hates missing her lessons, she wants to grow up and help her parents by earning a livelihood. Her parents only think of getting her married soon.

Discuss the case study based on the following points:

- What do you think is happening to Meeta?
- What should she possibly do now?
- How can she talk to her parents about his/her stress? Who else can help her convince her parents ?

Case study 2

Sejal is 15 year old who lives in a joint family. One of their cousins is getting married next month and she is very excited about all the wedding functions. Sejal had long discussions with their friends about what they should wear for the wedding. Sejal also went to the local market to check out the dresses. When she returned home in the evening, she went straight to her mother to ask for money to buy the dress. Sejal was disappointed when her mother told her that it would not be possible to buy a new dress. She told her to wear the same dress which they wore for her sister's wedding two months back. Sejal is so upset that she refused to have dinner that night.

Discuss the case study based on the following points:

Why do you think Sejal is so upset?

What do you think Sejal should do now?

How can the parents help Sejal in understanding the financial crunch?



Case study 3

Bijal is studying in Class IX, she is one of the brightest in her class. Recently, her aunt came home to share the news that her daughter Kajal who is also studying in the same class as Bijal is getting married right after exams. She advises Bijal's parents to find a suitable match for her too. Bijal has been aspiring to study and become a teacher. Bijal was so upset that she cried through the night and slept without dinner.

Why do you think Bijal is so upset?

What do you think Bijal should do now?

How can she convince her parents that it is important for her to study now?

Case study 3

Bijal is studying in Class IX, she is one of the brightest in her class. Recently, her aunt came home to share the news that her daughter Kajal who is also studying in the same class as Bijal is getting married right after exams. She advises Bijal's parents to find a suitable match for her too. Bijal has been aspiring to study and become a teacher. Bijal was so upset that she cried through the night and slept without dinner.

Why do you think Bijal is so upset?

What do you think Bijal should do now?

How can she convince her parents that it is important for her to study now?

Types of stress

Facilitator notes

Distribute three cards, each with one of the titles "Physical", "Emotional" or "Behavioural" to each young girl. Ask them to identify stressful situation and write responses to the following questions

- What happens to their body when they are stressed (Physical)?
- How do they feel when they are stressed (Emotional)?
- What do they do when they are stressed (Behavioural)?

Once they finish writing ask each girl to paste the card on the wall or board under each category separately.

Expected responses

- i. Effect on body (Physical) – faster heart beat and breathlessness, not able to sleep, vomiting, trembling etc.
- ii. Effect on feeling (Emotional) – depressed, angry, tired, anxious, irritated etc.
- iii. Effect on behaviour (behavioural) – irritability, over eating, aversion for food, over sleeping, fatigue etc.)

Ask for examples of each level. If girls are unsure of the meaning of each level provide the following input:



Case Study

Asha was a young girl of 14 who lived with her mother, father, one brother and two sisters in a small hut in her village. Her brother was the eldest, and she was the second girl in the family. Her father ran a small teashop.

Every morning she had to get up early to fetch the water from the common tap. One morning she got up a little late. Her mother shouted at her, "You lazy girl! By the time you go, the water supply will stop. Cannot you be more responsible?" Asha got up and quickly washed her face. Her father said, "Have some tea and go, or you will feel tired and won't be able to carry the water." She had some tea and rushed off carrying the water container. A few older women were waiting in the queue. Asha did not like them because they were often rude. One of them said, "Look at her, she is so dark, who will marry her?" Another said, "She thinks she is very clever because she goes to school. She is too proud." But the lady in front of her said, "Do not listen to them. You are an intelligent girl."

Asha rushed back home with the water. She had to finish her household chores before going to school. Seeing her rushing, her elder brother said, "Do not worry, I will help you wake up the younger two and get them dressed for school."

Somehow she managed to reach the school. She had forgotten to bring the homework book. Her teacher yelled at her, "You are punished. Go and stand outside the class. You are careless." Her friend said as she got up, "Do not worry. In the recess, we will have our tiffin together. I will wait for you." As they sat down to eat, two girls sat next to them and started pointing and laughing at Asha. Asha felt very sad. What were they saying about her? Was she ugly? Her clothes were not as clean as theirs. She felt useless and she went home quite sad.

At home she found that her favourite aunt had come to visit. She worked in the nearby office and had studied up to Standard XII. She was happy to see Asha and said, "I have great plans for you. You are an intelligent, hard-working girl. You must finish your school." Asha felt very happy and thought, "Yes! I will pass in all my subjects and I can then be what I want."

Her little sister came up to her and said, "Play with me, I like to play with you." The neighbour came and said, "Please take my girls also to play with you. You are so kind to these little ones." Her mother was happy hearing this and forgot her anger and said, "Yes, you are my special girl."

Questions for Discussion

- At the end of the story, see which bucket is fuller. If the positive bucket is heavier, how does the girl feel? What would a girl with a heavy negative bucket feel? Did Asha also fill her buckets with her thoughts? What sort of a bucket do you carry?
- If the older girls have made their own bucket story, ask the other groups to ask questions and discuss how positive and negative remarks influence our self-esteem.
- It is a good idea to end on a positive note. Ask the girls to recall all the positive qualities in the bucket, or ask them to state one by one which positive quality they liked for themselves.

[The following story is only an illustration. For Younger Girls: Make a simpler story based on the girls' context. For Older Girls: Divide the girls into three groups and ask each group to make their own bucket story to present.]

Topic 12 Gender Based Violence

Objectives:

- To create awareness on the persisting gender inequalities leading to gender based violence
- To create awareness on the various forms of GBV that one is susceptible and how one can cope and seek remedial measures.

Time: 1 hour (suggest 2 sessions)

Materials: Flip book, Paper, pens, pencils

Session 1: Understanding gender inequality and its consequences on adolescent girls

Facilitation Steps:

- Ask the participants what is expected from women and men in the context of the gender role.
- Use the Girl with the bent image
- Ask them what can happen if anyone does not conform into the role: is the attitude of the family, society the same towards both men and women?
- Request the responses and ask is the girl with the bent image – is burdened and pressured for conformity
- Make notes and save it for later on the flip chart
- Inform peers that when a girl does not conform to the gender role expected by the society, most of the times, abuse, violence and power are used against her to outrage her modesty. However, when a boy does not conform to gender expectations, he rarely faces violence or harassment.
- Therefore some forms of violence are termed as gender-based violence as they are committed by those in power against those perceived as powerless or weak (here adolescent girls and women).
- However, boys are also vulnerable to such violence. Generally, child abuse is perpetrated by adults or people much older than a child because the child is perceived as weaker than the adult.

Definition: The term 'gender-based violence' is an umbrella term for any harmful act that is perpetrated against a person's will, and that is based on socially ascribed (gender) differences between males and females.



Facilitator notes

- Prepare slips with the case studies to share with the group
- Divide the group and share the cases
- Ask them to enact the case through a role play.
- Inform the other participants that this is an activity in which all of them have an opportunity to act.
- First they need to identify the problem and the victim.
- The rule is that if anyone feels that the victim is not able to properly safeguard himself/herself, then he/she can say 'STOP' or 'FREEZE' and replace the victim and then demonstrate the way he/she would deal with such a situation.
- This can be continued till some interesting ways of dealing with such situations come from participants.
- Discuss the positives and negative of each suggested way to help the participants identify smart, assertive and safe ways of dealing with risky situations.
- Important: Tell the participants that often such violence can be prevented by acting on time. Adolescents need to learn how to say 'No', communicate their thoughts and feelings assertively and not give in to any kind of pressure or threat. It is always better to share secrets with family and trusted friends than giving in to blackmail by perpetrators.

Case study 1

Rehana's Story: Rehana is a bright 15-year-old girl studying in Class 9 who loves going to school. She is friendly with everyone in her class. One day one of the boys of her class approaches Rehana and tells her that he likes her. She ignores it and does not respond. He continues to approach her in different ways like stalking her on her way home, passing comments on her, leaving notes in her notebook, writing her name on the blackboard with love messages and sending messages through her friends. One day a teacher finds a chit lying on the floor, reads the message and scolds Rehana in front of the class and tells her to bring her parents to school the next morning. Rehana is very scared to tell her parents and take them to school with her. She has stopped going to school and is thinking of discontinuing her studies.

Case study 2

Radha's Story: Radha, 18 years old, is married to Dharmendra. She has left school because of marriage on the assurance that she can continue her studies from her in-laws' place. But when Radha requests permission for school admission, they refuse on the grounds that her mother-in-law is not well and they need someone to take care of the household work.

Radha tries her best to keep her husband and in-laws happy, but she never gets any appreciation for her hard work. In fact she is made to work from morning till late in the evening. She eats only after everyone has finished eating. She is also beaten up for some reason or the other by Dharmendra and her in-laws do not protect her. Last evening, Dharmendra came late and because Radha took some time to open the door, Dharmendra thrashed her with a cane. She has bruises all over her body and is crying and cursing her fate.

Case study 3

Lily and Vishal's Story: Lily and Vishal are in love. All boys of her college know that. One day when she is having her lunch, two boys come to her and throw a chit saying, "We will wait for you". Lily is scared and opens the chit in which she is asked to meet the boys after school or else they will tell her family about her affair with Vishal. What should Lily do?

Case study 4

Sofia and Shishir's Story: Sofia is a very beautiful girl whom all boys want to befriend. Shishir is Sofia's classmate. One day the boys planned to tease Sofia after tuition classes. Shishir opposes this but is made fun of saying that he is not a 'man'. He sees Sofia coming and his friends moving towards her. What should Shishir do? What should Sofia do?

Case study 4

Ragini and Lalit's Story: Ragini and Lalit are siblings. A few months ago a distant uncle visited their house and stayed for some days. Ragini and Lalit don't like this uncle as he tries to touch their bodies in a way that makes them uncomfortable. The siblings had shared their dislike for this uncle with each other. One day their father informs them that the uncle will be visiting them again as he has some work in town. Ragini and Lalit do not want the uncle to come home but don't know how to convey their feelings to their father.



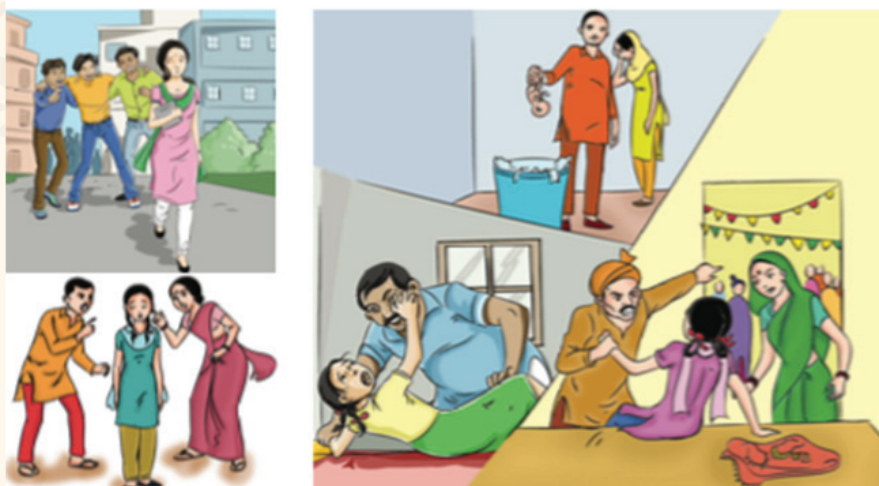
The stories of Rehana and others are not uncommon in our society. GBV has serious repercussions on a girl's life and future. Many times girls are forced to discontinue their education, forced into early marriages and are treated unfairly by all – parents, husband and in-laws.

Rehana knew that if her parents or other people in the community come to know about the incident they will also be judgemental towards her and will doubt her character. Similar is the case with the victims in the other stories who fear being stigmatized if they complain against the perpetrator.

Radha too is suffering unnecessarily. Violence by husband and in-laws is called 'domestic violence'. The Protection of Women from Domestic Violence Act, 2005 protects women against such violence but there are very few women who ever complain against their husbands or in-laws. They are further victimized due to associated stigma and discrimination which is wrong and unfair.

Tell the participants that violence is so much rooted in our tradition and culture that people refrain from reporting it to police. Also, sometimes the police or those who need to protect us do not treat it as violence and the complainant is further victimized. However, not reporting violence is extremely dangerous for the victim and will only increase the violence and will cause long-lasting harm to the victim.

Remember if we raise alarm against domestic or other violence against women, we are contributing towards a fair and just society. Men as fathers, brothers, husbands and friends have an important role in ensuring fair and just environment for their female relatives and friends.



Facilitator concludes the session

- GBV is a serious violation of women's human rights.
- Keeping the violence and the abuse a secret does not protect anyone from being abused, it only makes it more likely that the abuse will continue. **BREAK THE SILENCE AGAINST VIOLENCE AGAINST WOMEN.**
- GBV is not a sign of discipline and love; it is a sign of domination and control.
- Balancing power does not mean losing power because power does not come in limited supply. It is not a quantity, it is a feeling!
- Victims of GBV need to be immediately taken to the nearest medical/health centre for first aid, treatment and counselling support.
- Most of the health centres have good referral contacts to ensure legal aid, care and support to the victim/survivor.
- Boys and men in the community need to change their attitude towards women.
- Resource Book for Peer Educators
- A victim of GBV should not be stigmatized, she should be provided support. Remember, **IT IS NOT HER FAULT.**
- When a girl says 'No' it always means 'No'.

When a girl says
'No'
it always means 'No'.



- There are many situations in life where we have to work in a group with others
- The group can achieve its target working together if there is a plan, optimum utilization of given resources, work delegation, everyone is aware and sensitive to their job/role, everyone's involvement is respected and utilised
- There is usually some resistance in every group for example individual greed, not wanting to work with a partner, not being supportive of realistic demands etc.

Objectives:

- To understand how one's own beliefs, values and attitudes can affect interactions with others, both positively and negatively
- To be aware of one's own beliefs, values and attitudes and avoid imposing them on others or having them become barriers to communication.

Materials required:

- Prepare a set of few belief statements to read out
- Prepare 2 large pieces of paper with the belief statements written on them under the heading on AGREE and DISAGREE;



Statements (Agree/Disagree)

Facilitator notes

- Bring the group to the middle to give instructions (10 mins)

Explain that you will read some statements to them, and will ask them to judge the statement with their own beliefs, values and attitudes. Explain that there are no “right or wrong answers”.

- Read the statements (15 mins)

Read each statement, one at a time.

Ask the participants to come to the center table and tick the alternative either AGREE or DISAGREE against the statements.

[No discussions about the statement or choice are allowed. They should ignore what other people are doing. They must decide based on their own beliefs.]

Statements

- Girls should help their mothers with household work and should not go out to school.
- Girls should only take care of the house and not go out to do a job to earn money
- Boys in the house should eat more as they do rigorous activities Husband can hit the wife if she does not cook proper food.
- Husband can hit the wife if she does not agree with him
- A girl is a burden on the parents and should be married at an early age (less than 18 years).
- A girl should get pregnant immediately after her marriage.
- Men are the decision makers in the family and women should not interfere with their decisions
- No matter what the situation may be, boys shouldn't cry.

3) Discussion (20 mins)

After making their decision about each statement, ask the group to return to their seats.

Follow up with the questions below:

- Was it easy or difficult to decide which side to go to?
- Which statements had the most different beliefs? Why was that? What happens if adolescents hold differing beliefs about health issues?
- Why is it important, for the leader to be aware of his/her own values, beliefs and attitudes?
- What can we as leader do when their beliefs make it hard discussing certain topics with peers?

Facilitator concludes the session:

- When discussing socio-culturally sensitive topics, avoid reacting your personal values
- Do not reject or ridicule any point of view expressed by peer members, even though it may not be acceptable to you or other members or may be against the social norms. It is also important for the peer members to try to understand and discuss the reason behind their choice.
- Provide accurate and correct information, and let the peer members make their own decisions based on facts provided by you
- Do not modify or manipulate scientific facts for gaining an immediate acceptability of the peer group.
- Inform all the peer group members that no idea or opinion is absurd or unwarranted and every issue must be discussed in view of the scientific facts.

Game: Knotty Problem

Facilitator notes

1. Ask the adolescent girls to stand together.
2. Ask for a volunteer from the group and take her out of the room.
3. Ask the group (in the classroom) to stand in a single file and hold hands.
4. Instruct them now to form a knot by holding hands, and to make it as complicated as possible. Ask them not to talk while making the knot.
5. Ask the volunteer to come in and try to untangle this knot within 2 minutes. To do so, she can give only verbal instructions to the people making the knot. Also she has to keep her hands crossed behind.
6. At the end of 2 minutes, ask her to join the larger group.
7. Ask this group to make another knot and this time open it without any outside help.

Note: It will be seen that the 'outsider' has a tougher time opening the knot (or does not succeed) because she is not perceived to be a part of the group that made the knot.

Self Audit Facilitator notes

- Ask the adolescent girls to think of a few conflicts in their personal lives (big or small) and reflect on how they have typically responded to or dealt with them.
- Ask them to write down their reflections on a piece of paper as they will need to refer to them while discussion.

- Those who tend to take a lead role in decision making process and dominate the group
- Those who only give opinion when the 'leaders' are quiet and
- Those who are good observers and good listeners.

- i. accommodation – very accommodating but unassertive
- ii. avoidance – avoid the conflict by not acknowledging it
- iii. compromising – they are less assertive, willing to work solutions that pleases other persons but also expects others to relinquish something
- iv. competitive – take assertive stance, knows what they want and does not care for others
- v. collaborative – they are very assertive yet very respectful to others needs. They find best solutions with everyone's interest in mind.

- i. autocratic – where leader takes decision irrespective of group consensus
- ii. democratic – leader takes decision with group consensus
- iii. laissez faire – where leader does not take decision and let the group function the way it wants.

Objectives:

- Time : 1 hour**

Facilitator notes:

a) What is income?

Based on the response, facilitator shares the definition:

- Income is the earning through an employment or an enterprise/business of a person within a specified time frame, which is generally expressed in monetary terms
- Income is the sum of all the wages, salaries, profits, interest payments, rent and other forms of earnings received in a given period of time

a) Who earns income in their house

b) Who manages the finances at home eg. grocery, buying vegetables, buys clothes etc

Discuss with the students and understand the pattern of breadwinners in the families and any supplemental source of income. Now tell them that they will listen to a story.

Case Study - 1

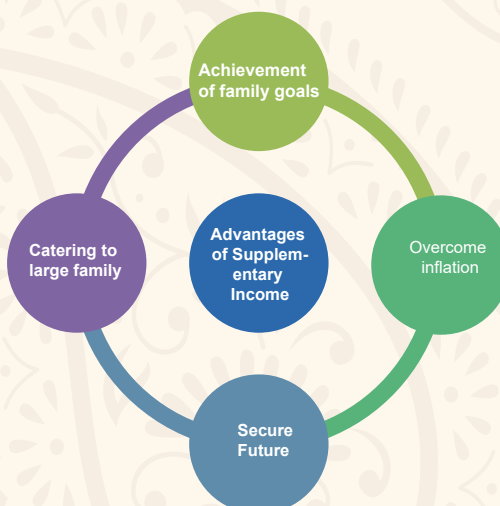
Meeta's father Ram owns a land. He roughly earns Rs. 25,000 annually and lives in a rented house. Shalu, Ram's wife, looks after household jobs. In her free time, she maintains a kitchen garden. He works as a security guard at the factory during the night supplements his income with an additional 5000 per month.

Now ask from the participants

- What is Ram's income?
- What are the sources of income of the family?
- Why we need to supplement income?
- What did Ram and Shalu do to supplement their income?

Ask from participants, what are the benefits of supplementing income. After discussion put down the points

Flip Chart 1



Flip Chart 2



In order to keep a check and balances of finances it is important to undertake a budgeting exercise followed by record keeping of expenses.

Budgeting

Budgeting is an exercise undertaken to properly plan for all forthcoming expenses and revenues usually a monthly or annual exercise. It is a plan for expenditure, spending and saving.

There are three types of household records:

- Daily accounts
- Weekly and monthly accounts
- Annual accounts

Advantages of Keeping Record

- Keeps a check on spending behaviour
- Helps in reduction of wasteful expenditure
- Helps in achievement of family goals
- It determines the amount of money that can be spent on various commodities

**These accounts can be simply made in any register or notebook.
The sample is given below:**

Date	Particulars	Quantity	Amount Spent	Recurring expense (if any)
Total Spent				
Total Income				
Balance				

Similarly, a weekly and monthly record can be maintained

Facilitator notes

Ask members to maintain a record of their expense in their work-book – weekly to understand their expenses and how they can save any income they earn.
They should also suggest to their parents and help in managing the expenses at home.

Facilitator poses a question to the group and discusses the answers:

What is savings?

What is investment ?

What are the advantages of both ?

Does your family plan their income to save and invest

Give any examples of savings or investment ?

Saving is the simple process of putting aside a part of your earnings usually in the form of cash in hand or putting it in a savings account or post office or in any other form, which is safe such as governmental bonds.

Advantages of Savings

- Helps in fulfilling needs of the family like preparing for child's education
- Meeting emergencies
- Secured old age
- Maintain good standard of living

Investment is the sum of money that one has paid to an agency for safe keeping and earning interest e.g. bank. Investment can be made in the form of material goods i.e. purchasing land, tractor or even gold. Investments can be made for security reason as well.

- driving licence,
- Permanent Account Number (PAN) Card,
- Voter's Identity Card issued by Election Commission of India,
- job card issued by NREGA duly signed by an officer of the State Government,
- letter issued by the Unique Identification Authority of India containing details of name, address and Aadhaar number, or
- any other document as notified by the Central Government

ii) Opening of savings account at the Post office

iii) Fixed deposits/recurring deposit

iv) Life Insurance Policy

The most common form of insurance is a life insurance policy that is a contract with an insurance company. In exchange for premium payments (monthly or annually), the insurance company provides a lump-sum payment, known as a death benefit, to beneficiaries upon the insured's death. Typically, life insurance is chosen based on the needs and the ability of the insurer to pay the premium. Insurance is available for various items- cars, property, health, jewellery etc.



a) Varishtha Pension Bima Yojana

b) Pradhan Mantri Suraksha Bima Yojana (PMSBY)

c) Pradhan Mantri Jeevan Jyoti Bima Yojana(PMJJB)

d) Pradhan Mantri Fasal Bima Yojana (PMFBY): PMFBY provides a comprehensive insurance cover against failure of the crop thus helping in stabilising the income of the farmers. The Scheme covers all Food & Oilseeds crops and Annual Commercial/Horticultural Crops for which past yield data is available and for which requisite number of Crop Cutting Experiments (CCEs) are conducted being under General Crop Estimation Survey (GCES). The scheme is implemented by empanelled general insurance companies. Selection of Implementing Agency (IA) is done by the concerned State Government through bidding. The scheme is compulsory for loanee farmers availing Crop Loan /KCC account for notified crops and voluntary for other others. The scheme is being administered by Ministry of Agriculture.



A self-help group (SHG) is a village-based financial intermediary committee usually composed of 10–200 local women or men. A mixed group is generally not preferred. Members also make small regular savings contributions over a few months until there is enough money in the group to begin lending. Funds may then be lent back to the members or to others in the village for any purpose. In India, many SHGs are 'linked' to banks for the delivery of micro-credit. SHGs function on the foundations of co-operative principles and enable a forum for members to extend support all within the SHGs. It is considered as a method of empowerment. SHGs organise people from low income backgrounds into groups who do not have access to financial system in the organised sector.

- To inculcate the process of savings and banking habits among the members.
- To empower members financially, economically and socially.
- To enable obtaining of loan for productive purposes.
- To ensure economic prosperity through loan/credit disbursement.
- To gain from the collective wisdom involved in the organisation and management of own finances and distributing the various benefits among themselves.
- To enhance the confidence along with capabilities of women.
- To develop collective saving decisions among women.
- To encourage savings habit among women and make easy the accumulation of their own capital.
- To inspire women taking up various social responsibilities mainly related to women's all round development.
- It also acts as the forum for members to render space and support to one another.

a) Women SHGs Development Fund (herein after referred to as fund) would be used to address issues related to imbalances and State wise disparities in the SHG Bank Linkage programme with particular focus on women SHGs in backward regions identified in consultation with the Ministry of Rural Development where the progress of SHG Bank Linkage is slow. The fund shall be utilised for providing refinance to banks against the first time loans given to women SHGs developmental activities, financing micro enterprises set up by Women SHGs and supporting the promotion of Women SHGs in the Project Area.

b) Stand Up India Scheme: Government of India launched the Stand Up India scheme on 5th April, 2016. The Scheme facilitates bank loans between Rs.10 lakh and Rs.1 crore to at least one Scheduled Caste/ Scheduled Tribe borrower and at least one Woman borrower per bank branch for setting up greenfield enterprises. This enterprise



Stand Up India scheme caters to promoting entrepreneurship amongst women, SC & ST category i.e those sections of the population facing significant hurdles due to lack of advice/mentorship as well as inadequate and delayed credit. The scheme intends to leverage the institutional credit structure to reach out to these underserved sectors of the population in starting greenfield enterprises. It caters to both ready and trainee borrowers.

Schemes for Women/Girls

Kanyashree Prakalpa: Under the Kanyashree Prakalpa, conditional cash transfers are provided to girls to promote their education, reduce incidence of child marriage and enable their financial inclusion. The scheme also works to enhance the social power and self-esteem of girls through adolescent-friendly approaches like events, competitions and Kanyashree clubs, and the endorsement of strong women figures as role models. The scheme has two cash transfer components:

The term 'education' encompasses secondary and higher secondary education, as well as the various vocational, technical and sports courses available for this age group.



Sukanya Samriddhi Yojana : Under the Sukanya Samriddhi Yojana, small affordable deposits can be made in the bank accounts of girls. It provides one of the highest rates of interest – 8.6% in 2016-17.

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA): In order to enhance livelihood security in rural areas, MGNREGA provides at least 100 days of wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. 33% of the beneficiaries in MGNREGA are mandated to be women. Employment is to be provided within 5 km of an applicant's residence, and minimum wages are to be paid. If work is not provided within 15 days of applying, applicants are entitled to an unemployment allowance.

The Indira Gandhi National Widow Pension Scheme (IGNWPS): IGNWPS under the National Social Assistance Programme provides pension of Rs. 300 per month to widowed women in BPL category and above 40 years of age. After attaining the age of 80 years, the woman is eligible to receive Rs. 500 per month.

Objective:

- Time:** 1 hour

Can only be in accordance with the Supreme Court of the United States

- To enforce a fundamental right you can file a petition in the Supreme Court or in the High Court.



- Any person can make a complaint to Judicial Magistrate/District Magistrate of the First Class (or a Metropolitan Magistrate, in case of metropolises) for stopping a child marriage from taking place. State Governments have appointed Child Marriage Prevention Officers for this purpose and they can also be approached.

- Employment of a child below 14 years of age is banned in 13 occupations and 57 processes and any person employing a child in the banned occupations/processes is punishable by law with imprisonment for between three months to a year and/or with fine between Rs 10,000 to Rs 20,000.

Important

- Action can be taken on the basis of a complaint filed with the court of Judicial Magistrate First Class (or, the Metropolitan Magistrate, in case of metropolises) by any person, or by the police, or by a labour inspector.

Immoral Traffic (Prevention) Act

- Any person can inform the District Magistrate (also called District Collector or Deputy Commissioner), a Sub-Divisional Magistrate (also called Sub-Divisional Officer) or a Judicial Magistrate of the First Class (a Metropolitan Magistrate in case of metropolises) about person who is being made to carry on prostitution in a brothel. The magistrate has the power to direct a police officer to enter such brothel, and to remove such person and produce her before him, after which the magistrate can give orders for her safe custody.

This law is for protecting and giving relief to women who are victims of domestic violence. Any such woman can file a complaint in the court of a Judicial Magistrate of the First Class (or a Metropolitan Magistrate, in case of metropolises). The law offers



(a) threat of harm or actual harm, injury or danger to her health, safety, life, limb, mental or physical well-being, including protection against physical, sexual verbal, emotional or economic abuse, and

The above gives her protection against humiliation, name-calling and insults or ridicule, especially for not giving birth to a child or a male child. It also includes protection against threats to cause pain to any person in whom she is interested. It further includes protection against taking away or giving away or preventing use of necessary resources, including household necessities, stree-dhan, property, payment of house rent and maintenance.

(a) protecting the complainant from the person complained against,
(b) ensuring her continued stay at home or other similar place as residence,
(c) payment to her of money for the maintenance of herself and her children, medical expenses, loss of income, compensation for property lost or damaged, etc., and
(d) giving her temporary custody of children.

Dowry Prohibition Act

- Giving and taking dowry is punishable under law.
- Asking for or helping giving/taking dowry is also punishable under law.
- Punishment can be up to five years of jail and / or fine up to Rs. 15,000/-.
- A demand for dowry can be reported to the police even if marriage has not taken place.

- Determining the sex of the unborn child is punishable under law with imprisonment up to three years and / or fine up to Rs. 10,000.

- Sub-section 4 in Section 46 of the Code of Criminal Procedure, 1973:

Law on arrest, under the Code of Criminal Procedure:

Lodging an FIR

They are authorized to start investigation into a cognizable case on their own and do not require orders from the court to do so. On the other hand, in a non- cognizable offence, the Police has no authority to arrest without warrant. The Police cannot investigate such an offence without the Court's permission).

- It is generally lodged with the Police by the victim of a cognizable offence or by someone on his/her behalf. It can be reported either orally or in writing to the police. Even a telephonic message can be treated as FIR.
- FIR is an important document as it sets the process of criminal justice in motion. It is only after the FIR is registered in the Police station that the Police takes up investigation of the case.

- One is the person against whom the offence has been committed.
- One has seen the offence being committed.

Witnesses, if any.

[illegible]

officers like Deputy Inspector General of Police and Inspector General of Police and bring one's complaint to their notice, one can also send the complaint in writing and by post to the Superintendent of Police concerned.

Remember:

- One should never file a false complaint or give wrong information to the police; one can be prosecuted under law for giving wrong information or for misleading the police.
- Never make vague or unclear statements and never exaggerate or distort facts.



