

A HANDBOOK FOR



GOAL CHAMPIONS

Goal is a Project of Standard Chartered Bank Implemented by Youth Empowerment Foundation In Nigeria

A Handbook For Goal Champions

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MY GOAL EXPERIENCE

I joined Goal at JSS1. During the Goal class, I always sat at the back seat because I was very small and shy back then. There was a day the facilitator pointed me out to answer a question which I did correctly. From that day, I became very confident and started to ask/answer questions in each session. In the sporting aspect, I joined the Taekwondo class which helped me to be mentally/physically fit and alert all times. I fully utilized the academic excellence ideals of Goal life skills training scoring 272 marks in JAMB at first attempt and 307 marks in post UTME at the University of Nigeria, Nsukka. Before I gained University admission, I participated in the Goal camping program in different parts of the country; learning different vocations, sports and making new friends. Immediately I graduated from Secondary School, I started working at YEF Lagos office as an intern. At YEF, I learnt about office etiquettes, facilitation, computer basics, data entry and was mentored on the process of securing university admission. It was really a worthwhile experience indeed; I go to school to facilitate Goal classes, write activity reports, staff minutes of meeting, data entry and improve my computer basic skill. These skills have been invaluable in my course work in school as a student of English. Finally, I want to say a very big 'THANK YOU' to Youth Empowerment Foundation and to Standard Chartered Bank. God bless you all.



CHIOMA ATUEYI; *Goal Champion at Itolo Girls Secondary School, Surulere, An undergraduate of University of Nigeria, Nsukka*

I gained so much from YEF and SCB courtesy of Goal project. I am a trained peer facilitator, learnt data collection & entry on sales force software and also improved my computer appreciation skills. Now an undergraduate student of Sociology at Federal University, Otuoke, Bayelsa state. I really lack words to express my gratitude to YEF and SCB. I never knew I could be where I am today despite my poor family background and other challenges that almost ruined my ambition of furthering my education. I lived with my uncle who did not have enough money to sponsor my education. However, I found hope, strength, renewed spirit and future in Goal and in YEF. YEF and Goal have significantly improved my live and has contributed immensely in my Education so far. I am in third year now in University. In future, I will like to touch other girls lives positively just as I have being blessed. I am so proud and I appreciate God for bringing YEF and Goal project into my life.



Blessing Patrick - *Goal Champion at Eric Moore Secondary School, Surulere Lagos, an undergraduate student of Federal University, Otuoke, Bayelsa State*

WORDS OF WISDOM

1. "The hand that gives gathers."
2. "Success is a journey and not a destination."
3. "Failures are divided into two classes: those who thought and never did and those who did and never thought."
4. "The courage to speak must be matched by the wisdom to listen."
5. "No one can make you feel inferior without your permission."
6. "Obstacles are what you see when you take your eyes off your goal."
7. "Always act as though it was impossible to fail."
8. "Do not let what you cannot do interfere with what you can do."
9. "Good is not good where better is expected."
10. "A winner is always part of the answer, while a loser is always part of the problem."
11. "Happiness is not the absence of conflict; it is the ability to cope with conflict."
12. "Luck is what happens when preparation meets opportunity."
13. "The fact that God gave us two ears and one mouth means we should listen more than we talk."
14. "The golden opportunity you are seeking is in yourself! It is not in your environment, it is not in luck or chance, or help from others, it is in yourself alone."

Goal Project Overview

Goal empowers young girls to make informed decisions about life; fulfill their potentials using sports and learn life skills. It is a Corporate Social Responsibility (CSR) initiative of Standard Chartered Bank, launched in 2006 in New Delhi, India. Goal covers key areas of Life Skills, Health and Hygiene, Gender-Based Violence and Financial Literacy. The Goal curriculum was designed by Standard Chartered in collaboration with Population Council, while the Nigeria handbook is an excerpt by Youth Empowerment Foundation from the manual.

Goal is being implemented in about 25 countries globally. In Nigeria, it is implemented by Youth Empowerment Foundation (YEF) in public schools in Lagos, Ibadan and Federal Capital Territory, Abuja using peer education strategy, with Football and Taekwondo as sports. As at December 2019, Goal project had empowered over 590,389 girls globally; while in 10 years in Nigeria, has reached over 100,000 girls in secondary schools.

Celebrating 10 years of Goal in Nigeria in this edition, we are proud of the impact on the girls, their peers, families and communities. An impact evaluation of Goal in Nigeria affirmed that girls, as a result of their participation, have increased self-confidence; better communication skills; higher academic performance and more personal savings. Graduates of Goal, who become Goal champions have better business and employability skills as demonstrated during job placements and vocational training. Over the years, girls who complete the programme and display exceptional leadership qualities have been employed by YEF as 'Interns' or 'Sport Coaches' to deliver Goal in schools.

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MODULE ONE

BE YOURSELF

Adolescence is a period between childhood and adulthood. As an adolescent girl, you are unique and have desires and challenges different from youths and women. Adolescent girls go through a period of great changes in their lives, both mentally and physically. However, as adolescents, it is important we understand ourselves, our values, define our roles in the home and society, as well as feel good about who we are. In this session we are going to be highlighting the knowledge, qualities and skills we need to have to ensure that we grow up to be healthy and responsible adults.

SELF IDENTITY

Identity is how we see ourselves or what we think of ourselves as individuals. It is determined by several factors and is built throughout our life. It is important for us to have an early and positive view of ourselves as this will improve our mental health and increase our confidence.



Our self-identity is built with the influence of:

1. Family
2. Personal values
3. Culture
4. Religion
5. Peers
6. Media, such as television, magazines, social media, and so on.

Tips on Developing Positive Identity

Make a list of answers to the following questions and note each point as you work towards it.

- What do I think about myself and how do I describe myself?
- Am I proud of my character?
- What do I like doing the most?
- What is it that I like to do the least?
- What can I do best?
- What habits of mine can I tell others to imbibe?
- What actions am I always proud of when I do them?

A positive self-identity will enhance the achievement of personal goals.

Try answering the following identity questions to enhance your goal in life:

- Where would I like to be three years from now?
- What would I like to be doing with my life three years from now?
- Will I be studying?
- Would I have acquired some vocational skills?
- Where would I like to see myself about 15 years from now?

Conclusion

—2—

A positive sense of who we are will enable us have better relationships within the society, build our confidence and help us set personal goals.

Labelling

Labelling is the act of calling people names that they do not like as a result of their stature, colour, religion, ethnicity, behavior, and so on. Examples of labels are: Orobo, Lepa, Coconut head, Women witch, Goat girl, and so many others. Labelling is wrong and often times people who label others are not respected. As a leader, earning the respect of others is crucial hence we should NOT label others.

Communication

Communication is the process through which a message is sent from a sender to a receiver through a channel to generate a feedback. It involves the expression of thoughts and ideas or making one's ideas or feelings known to another person or group of persons. Communication is the heart of human interaction because without it people cannot interact or relate with one another. Communication will only be complete when there is a feedback (response) from the receiver.

Essential/elements of good communication:

1. Sender (the person sending the message)
2. Message (the thought or idea to be communicated)
3. Channel (telephone, mouth whistling, letter writing, Facebook message, WhatsApp chat, and so on.)
4. Receiver (the person receiving the message)
5. Feedback (the response to the message, which could be verbal or non-verbal)

Types of Communication

There are two types of communication:

1. Verbal, and
 2. Non-verbal communication
-
- i. Verbal communication: this involves the exchange of ideas through words or sounds. For example, by talking, singing, whistling, and so on.
 - ii. Non-verbal communication: this involves the expression of ideas, thoughts, or feelings without the spoken word. This is generally expressed in the form of body language. Examples include gestures, facial expression, eye contact, foot or toe tapping, drumming, and writing notes.

Tips on Non-verbal Communication

Body language, facial expressions and voice intonation often hold more meaning than words. A lot of what we communicate to others is done non-verbally.

Some good ways to communicate include:

1. Look into a person's eyes when talking to him or her
2. Use vocal variety, changes in your pitch, rate, volume and quality to show others you are engaged in conversations with them
3. Make sure your face is expressive and shows the emotions you want to communicate
4. Lean forward when talking to someone because this indicates that you want to talk to them
5. Avoid speaking too quickly or slowly or saying 'uh,' 'ah,' and so on
6. Avoid excessive body movements while speaking, such as hand movement, foot tapping, and so on.

Conclusion

Body language, facial expressions and voice intonations can influence the way people understand our message. It is therefore important that our verbal and non-verbal communication do not conflict. When there is a conflict between our verbal and non-verbal communication, people tend to take the non-verbal one.

Role Play (Secret Whispers)

While girls sit in a circle, a person whispers a sentence ONCE into the ear of the next person. The person receiving the information cannot ask for clarifications and this should continue until it reaches the last member in the circle. The last person is told to repeat the sentence and it should be established if it is the same message given by the first person. Find out where and why the message was changed.

Discussion

What does the Secret Whispers tell you about “hearing things from someone?” Do you think something you hear indirectly could be confused for something else? Note every response generated.

Notes for Goal Champions

Tell your peers that communication is an ever-present activity in our daily life. Verbal communication messages may change due to selective listening or misinterpretation of words. The more people involved in a circle of communication of a particular message, the higher the chances that the message will change.



PEER PRESSURE



Peer pressure is the influence peers have over each other. Peer pressure can be negative, for example when your peers persuade you to do things that are wrong such as stealing, smoking, fighting, lying, and cheating; or positive, for example when your peers persuade you to do things that will help you achieve your goals such as reading, paying attention in class, and so on.

Tips on Handling Peer Pressure

Stop to think and ask yourself these questions:

- 1 Is what I am about to do lawful, could this mean trouble?
- 2 Will my elders (parents and teachers), who mean so much be proud of my actions?
- 3 Will someone be hurt (their body or feelings) as a result of my actions?
- 4 Will I be safe or feel good after doing this?

Before taking any action, assess the situation and determine whether your actions could lead to difficult situations or regrets. Think twice when you are repeatedly told the following statements:

- “Everyone does it.”
- “No one will know” or “Who's going to find out?”
- “You're a chicken”, or “You better wake up”, or “It doesn't mean.”

To make a good choice, think:

1. Do I want to do this? What is my heart telling me?
2. What good things can happen?
3. What bad things can happen?

Take action to avoid trouble. Think quickly.

1. Decide the best strategy to say NO and mean NO.

Note

If you are faced with a situation where you are being bullied or might be in danger, then you have to think about your safety first. This might mean agreeing to think about it and then saying “No” when you are in a safer place.

Story

—6—

Chinwe loves wearing long skirts but her friends Hauwa and Lola said that only nuns and unfashionable girls wear long skirts. Chinwe knows her parents frown at skimpy skirts, but her friends said she can wear a short one under a long one when she leaves home and on her way to school, she can remove the long one. Chinwe respects her parents but does not like to be called unfashionable and does not want to lose her friends as they said her clothing disgraces them. What do you think Chinwe should do?

Conclusion

Remember you don't have to do what your friends do all the time because you are yourself and they are themselves. The best you could be is you and whenever you say NO you have to mean NO.

REFUSAL SKILL

Refusal skill is the ability to say NO and meaning NO in words and action, to peer pressure. Being able to say No is a challenge at every stage of life especially for adolescents.

Refusal skill is important for adolescents because as they grow older, life gets more challenging and confusing. Common

situations for lots of adolescents involves peer pressure to participate in potentially harmful or dangerous activities. However, to prepare for the challenges ahead, adolescents need strong refusal skills. Refusal skills simply involve refusing peer pressure and standing firm on one's personal/family values when tempting situation arises.



Common situations or acts where it is important to say NO:

- a. Stealing
- b. Cheating in an exam
- c. Taking drugs
- d. Giving in to pressure to have sex
- e. Going out with a stranger or an adult you know but do not feel comfortable with
- f. Keeping stolen goods
- g. Pressure to join cult

6 Practical Ways You Can Reply to Peer Pressure

1. **Give a reason why it's a bad idea.** Maybe you can't cheat in the exam because is against the ideals and values of Goal project, self and family values
2. **Make an excuse why you can't.** Always come up with excuse why you can't accept peer pressure: for example; I can't do it, because my parents will kill me or it is against my/family values. Say it and stick to it.
3. **Just say no, plainly and firmly.** In some situations, just saying no without arguing and explaining. Just make sure your "no" is a strong and determined one. For example; I said NO!

4. **Make a joke.** Sometimes humor is the best way to respond to a situation, as it can lighten a serious mood. It can also divert attention away from you and onto something else.
5. **Ignore the suggestion.** Pretend you didn't hear it, and change the topic to something else. Act like you don't think the idea was even worth discussing.
6. **Use verbal threat:** for example; I will tell my parents or the teachers! Always be firm in the use of this strategy.

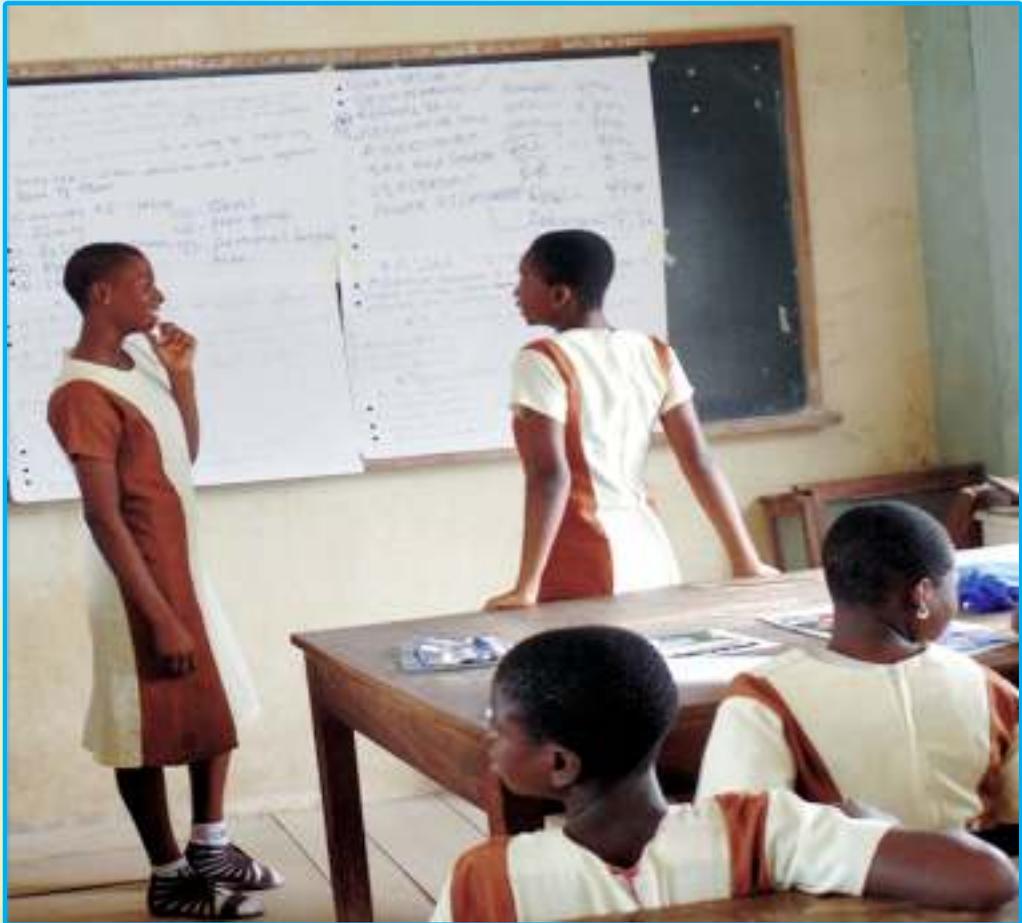
Benefits for Refusal Skills

1. It enhances our self-confidence and esteem which helps to build strong leadership skills
2. It makes us to concentrate in achieving our goals in life
3. It improves our academic excellence and moral standards
4. It improves our decision making skills for a better life in future
5. It enhances our interpersonal relations skills with others

Discussion Questions

- How did you feel saying 'No'? was it comfortable?
- What body language and voice were most effective for getting your message across?
- What stops you from saying 'NO' to people in your daily life?

CONFLICT AND CONFLICT RESOLUTION



Conflict is a disagreement between two or more persons. While conflict resolution is the act of settling or making peace between two conflicting persons or groups. Sometimes we can get quite angry because we feel that something is unfair, or we are not getting our fair share, or the other person is being unreasonable. So, we end up getting upset and into a fight or conflict with another person and this could lead to an unpleasant situation. However, does this solve the problem? NO!

It is important we understand ourselves, in terms of how we feel about a situation and the persons involved, as this will help us in responding to conflict situations. Understanding ourselves will enable us know when a situation is going into the extreme and we should avoid conflicts.

The Conflict Ladder

Through the brain-storming, you should be able to identify four levels:

4

LEVEL FOUR: VERY ANGRY AND SHOUTING

Very angry, shouting, absolutely no control and can get violent.



3

LEVEL THREE: ANGRY AND ARGUING

Quite angry, arguing and tone is loud. May use sarcastic language.



2

LEVEL TWO: DISAGREE AND TALKING

Disagree, you are able to talk but in an 'upset' tone. Explain what you feel



1

LEVEL ONE: ANGRY BUT QUIET

Angry, you do not say anything but your body language says it.



- Highlight the importance of better self-awareness regarding individual responses to conflict situations
- Discuss the need for positive conflict-resolution methods
- Establish that creative ways of solving conflict lead to a win-win situation

The Conflict Ladder

1. Level One: One is angry and does not say anything, but the body language says it.
2. Level Two: One disagrees and is able to talk, but in an 'upset' tone.
3. Level Three: One is quite angry and is arguing in a loud tone. One may use abusive and insulting words.
4. Level Four: One is very angry, is shouting uncontrollably and could get violent.

Causes of Conflict

1. Competition
2. Labeling
3. Lack of proper delegation
4. Lack of accountability
5. Jealousy

Tips on Conflict Resolution

Understand

Everyone needs to understand what the conflict is all about. This can be achieved by listening to each other's view without interruption. Also, people should try and put themselves in the other person's shoes in order to understand their point of view.

Avoid making things worse

Do not make nasty and mean comments or personal remarks about the person's looks, gender or things they are uncomfortable with

Do not also raise your voice or shout or try to physically hurt the other person

Work together through active listening

Use your active listening skills, maintain good non-verbal communication and body posture

Paraphrase and make reflective statements to be sure each side is understood

Once everyone has listened to each other and seemed to understand what the problem is, then jointly try and find a solution

Find a solution

Brainstorm together about ways in which you could resolve the conflict

VALUE AND VALUE CLARIFICATIONS

Values are things that we hold in high esteem. Value clarification is a skill that enables us understand the things we attach importance to and gives us a clear picture of our pursuits in life. It helps us to think through, identify and have an understanding of what our values are in order to lessen the occurrence of conflicts and confusing issues experienced in decision making.

Sources of Value Formation

1. Family
2. Society.
3. Formal Education
4. Religious Beliefs
5. Peer Group
6. Personal Disposition

Benefits of Having A Clear Value

1. It enables individuals make decisions in line with their beliefs and geared towards attainment of personal goals.
2. It helps them to resist pressure to conform to other people's behaviour or values

Possible Important Values

1. Helping my family
2. Finishing secondary school
3. Preparing for my future
4. Respecting my parents
5. Living by my religion
6. Being artistic or creative
7. Being good in sports
8. Making new friends
9. Staying healthy and alive
10. Remaining a virgin until I get married

GOAL SETTING



A goal is what a person seeks to accomplish and which she directs her efforts towards achieving. Goal setting is a process of deciding what you want to accomplish in the future and making plans to achieve them. Setting goals gives direction to one's life and increases one's self-confidence.

Discussion Question

What do you want to be in the nearest future?

What daily, weekly, monthly and yearly steps do you need to take to achieve this dream?

Types of Goals

Short-term goals: These are goals that are to be achieved very soon, for example, within days, weeks, months, or one year. An example is sourcing for funds to execute programmes in the youth club.

Long-term goals: These are goals meant to be achieved in years to come. For example, one might set a goal to become a doctor.

A good goal must be SMART:

S - Specific

M-Measurable

A -Attainable

R -Realistic

T -Time bound

Tips on Goal Setting

1. Know exactly what you hope to achieve
2. Set goals that are realistic, practical and time bound (all things being equal). Set goals that are achievable given the resources within your disposal
3. Follow-up set goals with adequate planning. Adequate planning helps you to identify what you need to do to achieve your goals
4. Begin action towards set goals immediately. “Procrastination is the thief of time”
5. Always evaluate your goals.
6. Be positive and courageous; do not give up. If you fail, start all over again

Advantages of Goal Setting

1. It provides a framework for decision making
2. It helps to understand ourselves better
3. It gives meaning and direction to our activities

NOTE: Values influence the decisions we take, and the decisions contribute to the achievement of our targets or goals. Our goals are the product of our values.

Assertiveness

Assertive behaviour is a natural style that involves being direct, honest and respectful while interacting with others. It communicates an impression of self-respect and respect for others. A person who is assertive sees her wants, needs and rights as equal with those of others. He/she works towards no-lose outcomes.

There are basically three components of assertive behaviour. These are:

1. Assertive thinking
2. Emotional honesty
3. Positive behavior

Passive or Non-assertive behaviour is passive and indirect and generally communicates a message of inferiority. A person who is not assertive allows the wants, needs and rights of others to be more important than his/her own. Non-assertive behaviour creates lose-win situations. A person who has non-assertive behaviour will lose, while allowing others to win. This pattern of behaviour leads to being a victim, not a winner.

Aggression is often more complex and always communicates an impression of superiority and disrespect. An aggressive person put his wants, needs and rights above those of others. People behaving aggressively may “win” by making others “lose”, but in doing so, set themselves up for retaliation. No one likes a bully.

Differences between assertive, passive and aggressive behaviors

ASSERTIVE BEHAVIOUR	AGGRESSIVE BEHAVIOUR	PASSIVE BEHAVIOUR
Knowing your rights	Stepping on peoples toes	Not knowing your rights
Being honest	Harassment	Indecisive
Hard working	Bullying	Cowardly
Concern for others	Fighting	Takes a back seat

Tips on Developing Assertive Skills

The following steps are needed in decision making. Some of these we do consciously, others we do without taking note of them. But since we take decisions every day, we need to be aware of these steps:

1. Problem definition: What is the issue? Why and how is it a problem?
2. Alternative choices: What are the possible ways of addressing the issue and what are the implications of choosing each alternative?
3. Consider the consequences of each alternative: For each identified option, consider the advantages and the disadvantages especially in terms of how it could affect you, your family, your friends and others around you.
4. Alternative selection: Pick the option with the greatest advantage over disadvantages for you, your family, your friends and others around you.
5. Decision implementation: Act on your chosen decision.

Decision Making

Decision making entails choosing between different options and making up one's mind on what to do. This is strongly related to our sense of self-esteem. Good self-esteem helps anyone to think independently and make wise decisions, while low self-esteem contributes to anyone taking poor decisions.

Story

Yemi and Cynthia have been best friends since they were in nursery school. Now they are in Senior Secondary School and are looked up to as big girls. Yemi believes that as a big girl you have to try marijuana once in your life and she is insisting that since Cynthia is her best friend, she must go with her to the "joint" too.

NEGOTIATION

Negotiation is the process through which groups or individuals with different interests work together to agree on how they will jointly meet each other's interests. Negotiation is a way of getting one's needs met without using guilt, anger or intimidation.



Tips on developing Negotiation Skills

The process of negotiation involves using different skills like listening, asking open questions, identifying different positions and interests and identifying alternatives.

1. Negotiation requires give and take from both parties
2. Early negotiation can help to prevent conflicts
3. Effective negotiation requires certain skills such as listening carefully and observing the other party
4. Use of positive body language
5. Putting yourself in the other person's position
6. Identifying and exploring every option in the situation
7. Reaching a natural agreement

Story

Chinwe and Chioma have obtained permissions from their parents to watch movies using the double discount ticket at the cinema this weekend. Chinwe wants to watch 'Trials of Love' while Chioma wants to watch 'Far Apart'. The following conversation took place between them:

Chioma- We should watch Far Apart. I heard the movie is interesting.

Chinwe- No, we should watch 'Trials of Love'. It is more interesting.

Chioma- No, Far Apart is more interesting. Chinwe - Why are we arguing over this, you know we must watch the same movie because our ticket is double.

Chioma- I am sorry, why don't we check all the movies that are slated to be shown this afternoon. We may find one that will interest us both. Chinwe- I am sorry too, that is a good idea.

SEX AND GENDER



Sex refers to the state of being male or female. It also refers to the sum of the biological characteristics which differentiate males from females. For example, males have penis while females have vagina. Also, a woman can breastfeed a baby while a man cannot.

Gender is how we are socialized, that is, how attitudes, behaviors and expectations are formed based on how society defines being a male or being a female. For example, men are expected to be brave, daring and strong, while women are expected to be homely, simple and domesticated (that is, to do housework like sweeping, cooking, washing, and so on).

Common areas where gender affects boys and girls includes:

1. Access to education - boys are often sent to schools more than girls
2. Self-esteem - boys have higher self-esteem than girls
3. Domestic decision making power - men are heads of homes and their instructions are laws
4. Opportunities for advancement - boys have more educational and economic opportunities than girls
5. Sports and recreation- boys have more time for sports since they often do not do housework

GENDER AND WORK



It is important for you as a GOAL CHAMPION to understand that any girl can take up any subjects or course depending on what she is interested in. For example, you will find out that in Nigeria, most pilots and engineers are men, but women can also become pilots and engineers. If you go to big hotels and restaurants you will find male cooks or chefs, even though a lot of men do not cook in their homes.

It is important for both male and female children to share housework and have time for recreation. It is equally important for us to believe in ourselves and have confidence that we can achieve our goals if we work hard towards them. There is need for us to focus attention on girls where appropriate. These suggestions can help the advancement of the girl child:

1. Equal opportunity for adequate education. Girls should be sent to school just like their male counterparts; there should be no discrimination or partiality
2. Equal opportunity for economic and career advancement for both girls and boys
3. Public enlightenment to correct cultural and societal stereotypes (labels)

Story

Bose wants to be an athlete but her mother says nobody will marry her in the future because her body will be like that of a man. She said Bose should become a nurse so that she can have time to cater for her husband and children. What should Bose do?

RELATIONSHIP BUILDING

Relationships are associations between two or more people. It is part of basic human living. Relationships involve feelings and expression of love, intimacy and companionship. Relationship is a social bond or attachment between two or more people.

Types of Relationships

Family or Kinship Relationship: These are relationships that individuals are born into. They usually don't have a choice about the formation of these relationships since it became automatic at birth; such relationships are based on blood and/or adoption. People in this type of relationship include parents, children, siblings, cousins, grandparents, nephews and nieces, and so on.

Marriage or Matrimonial Relationship: These are deliberately formed relationships between two individuals as an expression of their love and commitment to each other. There are various reasons for the formation of marital relationships including the need for procreation and sexual or conjugal relations.

Friendship: This is a deliberately formed relationship between individuals of same or opposite sexes. This type of relationship could be intimate but not sexual. They are formed based on shared goals, values and respect for each other.

Peer Relationship: These are relationships formed by people who have a common feature - this could be age, academics, work or social similarity; usually peers have similarities or things in common which enable them relate. This is the type of relationship that is most common among young people.

Sexual Relationship: These are relationships set up by two or more individuals with no commitment to each other, but simply as a means of relief of sexual tension.

Components of A Good Relationship

- **Mutual Respect:** Each party in the relationship respects the other.
- **Mutual Commitment:** Each party is committed to the relationship.
- **Mutual Responsibility:** Each party is responsible to and for the other.
- **Mutual Understanding:** Each party is understanding the other without fear or doubt.
- **Mutual Support:** Each party works to ensure the relationship succeeds and is there for each other.

Power Relationships

Power means strength and authority; and it is how we use this strength/authority that makes the difference. In every relationship there is power sharing; but when there is an unequal power balance, it comes with serious consequences. However, it is important to remember that power in and of itself is not bad.

In the larger society and in homes, power can be used in various ways. Some of these ways are:

1. **Power over:** implies having control over someone or a situation in a negative way, generally associated with the use of repression, force, abuse, corruption and/or discrimination. This type of power takes something from someone and then uses it to dominate and block others from gaining access to it.

2. **Power with:** this type of power joins the talents and knowledge of various individuals and is based on support, unity and teamwork. In other words, this power is based on combined strength.
3. **Power for:** this refers to having resources, ideas, knowledge, tools, money and the ability to convince oneself and others to do something.
4. **Internal power:** this relates to the ability of knowing oneself. It increases one's self-esteem. It refers to the ability of a person to imagine a better life for him or herself and having hope, the sensation that he/she can change the world, and the feeling that he/she has rights. It involves having self-confidence and the feeling that one is valued.

LEADERSHIP



Leadership is the ability of a person to influence others in a positive direction. A leader is "a person who influences a group of people towards the achievement of a goal". Sometimes leadership can be as a result of a position or appointment.

Qualities of A Good Leader

1. **Visionary** - a good leader must have a picture of where he/she is going to and a plan of how to get there
2. **Integrity** - a good leader must be honest, truthful and upright.
3. **Dedication** - a good leader must be devoted to his/her work

4. **Assertiveness** - a good leader should be able to express his/her opinions without abusing the rights of others
5. **Fairness** - a good leader should not be partial in his/her judgment
6. **Openness** - a good leader should allow the followers know what he/she is doing at every point in time and welcome the opinion of the followers
7. **Creativity** - a good leader should be innovative and resourceful

Qualities of A Bad Leader

- 1 Arrogant - a bad leader feels he/she is more important than others and behaves in a rude manner
- 2 Disrespectful - a bad leader does not respect his/her followers or even the constituted authority
- 3 Authoritative - a bad leader forces people to obey him or her and does not earn their respect
- 4 Corrupt- a bad leader is corrupt. He/she lacks credibility, integrity and honesty.

Tips on Developing Leadership Qualities

- a. What positive qualities do you currently possess?
- b. What positive qualities would you like to develop?
- c. What negative qualities would you like to manage or eliminate?

The response you give will determine who you are and guide you to develop positive leadership qualities.

Conclusion

Remember, leadership is not for males alone; women and girls have occupied leadership positions in times past and present and have contributed positively to the society.

MODULE TWO

BE HEALTHY

INTRODUCTION

This module looks at the physical well-being of a girl as it relates to reproductive health. You will learn about your body and how to form habits that improve your health.

Adolescence is a time of great change within the female body and some of these changes include menstruation, having sexual desires, changes in size of the breasts, and so on. Ignorance about these issues can be dangerous, and learning about things such as hygiene is important so that girls can keep healthy and achieve their goals in life.



What is hygiene and why is it important?

Hygiene refers to the things you do to keep yourself and your surroundings clean in order to maintain good health and prevent the spread of diseases. Good personal hygiene is important for both health and social reasons. It entails keeping your hands, head and body clean so as to stop the spread of germs and illness. Your personal hygiene benefits your own health and impacts the lives of those around you, too.

Good Personal Hygiene

Good personal hygiene habits include;

- Washing your hands thoroughly and regularly with soap and water.
- Taking your bath regularly; twice a day is the best (Morning and Night)
- Brushing your teeth at least once a day
- Washing your hair with soap or shampoo at least once a week, and plait your hair neatly
- Changing to new clothes everyday
- Turning away from other people and covering your nose and mouth with a tissue or inner elbow when coughing or sneezing
- Sun drying clothes
- Cutting nails regularly
- Not sharing towels and other personal belongings with other people
- Ensuring adequate ventilation

PREVENTION OF INFECTIOUS DISEASES

Infections are caused by microscopic (tiny) organisms such as bacteria, viruses, fungi, or parasites; if/when it gets into the body, multiplies and interferes with normal functions of the body. These infections can cause illnesses, ranging from common cold (catarrh), flu, cough, to more serious illnesses like respiratory infections, SARS (Severe Acute Respiratory Syndrome), Ebola, COVID-19, and so on.

Prevention of infectious diseases must be taken very seriously because it is the cheapest cure available, like they say “Prevention is better than cure”. We can reduce risks of getting infected or infecting others by doing the following:

- Wash your hands well and often.
- Cover your mouth and nose with a tissue when you sneeze or cough, then dispose of it. If no tissue is handy, cough or sneeze into your elbow rather than into your hands.
- Clean and bandage all cuts (wounds)
- Do not pick at healing wounds or blemishes, or squeeze pimples (if you must squeeze, use tissue). Avoid touching your eyes, nose, and mouth frequently.
- Avoid sharing personal items like toothbrush, towel, cutlery and cup (do not share cutlery while eating), clothes, comb, razor blade and so on.
- Avoid direct contact with napkins, tissues, handkerchiefs, or similar items used by others.
- Rinse all meat, poultry, fish, fruits, and vegetables under running water before cooking or serving them.

- Left-over foods should be covered and refrigerated, then re-heated before eaten.
- Clean surfaces and household items with disinfectants regularly. Occasionally, disinfect the entire house, especially the kitchen, toilet and bathroom.
- **Stay at home if you have signs and symptoms of an infection.** Go to the hospital for proper diagnosis and treatment, avoid self-medication.

Hand Washing Practice

Washing hands is one of the best ways to keep healthy and prevent the spread of respiratory and diarrheal infections from one person to the next. Hand washing throughout the day is important, but more important during an outbreak. The use of hand sanitizer is effective when soap and water are not available.

Clean hands, Healthy Lives



1
Palm to Palm



2
Between Fingers



3
Back of Hands



4
Base of thumbs



5
Back of fingers



6
Fingernails



7
Wrists



8
Rinse and wipe dry

Whooshy washy!
Wet our hands
Under running water

Add some soap and
Rub them hard
Don't miss any part!

Between our fingers
Under the nails
Rid germs without fail

Front and back
And round the wrist
No germs will be missed!

They may hide
But we shall seek
so we will not fall sick!

Splishy! Splashy!!
Bye bye germs
Down the drain they squirm

With clean towels
we dry our hands
Now let's show our friends!

Remember to wash our hands:


After using the toilet


After sneezing or coughing


After playing with pets


After sports or playing outside


Before eating

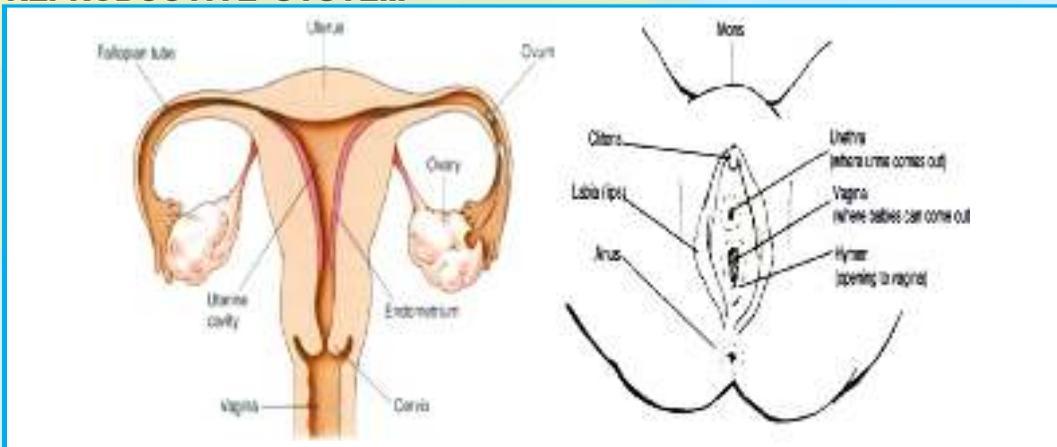
When do I need to wash my hands?

1. **Before, during, and after** preparing food
2. **Before and after** eating any type of food (including snacks)
3. **Before and after** caring for someone who is sick
4. **Before and after** treating a cut or wound
5. **After** using the toilet, changing diapers or cleaning up a child who has used the toilet
6. **After** blowing your nose, coughing, or sneezing
7. **After** touching an animal, animal feed, or animal waste
8. **After** touching garbage

MENSTRUATION

Menstruation is the monthly flow of blood and other tissues from the uterus (womb) through the vagina for 3 to 7 days. Girls have menstrual cycle ranging from 21 – 35 days; menstrual cycle is counted from the first day of one menstruation to the next day of next menstruation. This cycle is controlled by the female sex hormones. The beginning of menstruation is a pointer to the fact that ovulation has occurred. Ovulation is the monthly release of an ovum from one or both of the ovaries mid-way through the menstrual cycle. This means that a girl can get pregnant if she engages in sexual intercourse as a result of fertilization. When fertilization does not take place, menstruation will then occur.

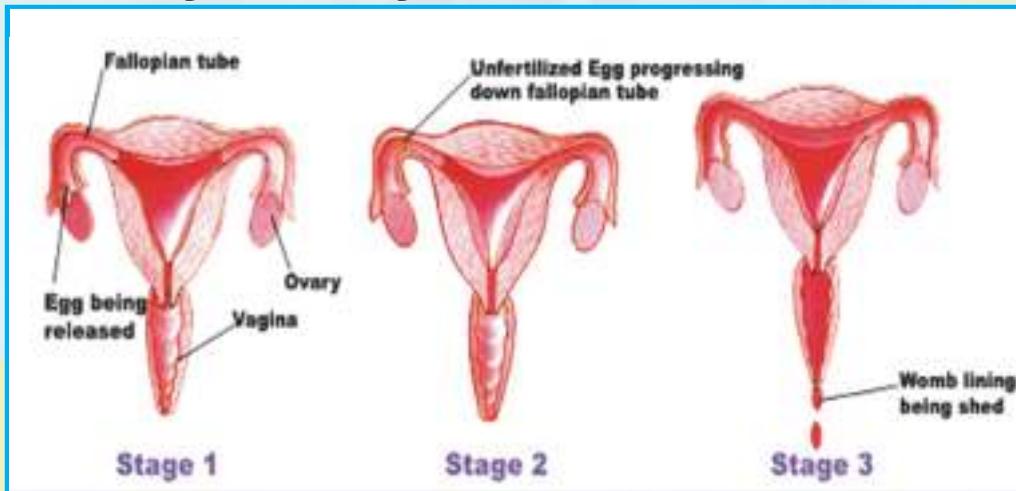
THE INTERNAL AND EXTERNAL VIEW OF THE FEMALE REPRODUCTIVE SYSTEM



Menstrual Hygiene

For adequate hygiene during menstruation;

- Take your bath at least twice a day.
- Change your sanitary towels at least every 8 hours.
- Use mild pain relievers to reduce menstrual pains.
- Sun dry underwear after washing.
- Eat plenty of fruits and take plenty of water.
- Do mild exercise to reduce pain and keep healthy.
- Do not use perfume and/or powder on the vulva as it can cause infection.



QUIZ

1. *Once a girl has had her first period, she can become pregnant.*

True. When a girl starts having her menstrual periods, it means that her reproductive organs have begun working and that she can become pregnant. It does not mean, however, that her physical and mental conditions are necessarily prepared for the birth of a child.

2. *Before a girl has had her first period, she can become pregnant.*

True. Because a woman's ovaries release an egg before the beginning of her menstrual period, it is possible to get pregnant even before her first period.

3. *It is unhealthy for a girl to bathe or swim during her period.*

False. There is no reason that a woman should not participate in a specific activity because of her period, unless she has cramps or any discomfort. She must maintain hygiene.

4. *A girl can play with boys after her period starts?*

True. She can play with boys, after her period starts. She can engage in sporting activities, debates and quizzes.

5. *Menstruation is unclean. Is the menses blood impure? Are you impure for those days when you are menstruating?*

False. Menstruation is related to the cycle of life. The uterus prepares itself for growth of the foetus, if and when conception takes place. When this does not occur, the soft, temporary lining of the uterus sheds which results in menstruation. Thus you are not impure during menstruation

6. *A girl can get pregnant if she has sex while she has her period.*

True. Sometimes the other ovary releases an egg mid-cycle, so it is possible for an egg to be fertilized even during menstruation, but it is very rare

7. *Girls who see their periods are being punished.*

False. Menstruation is related to the cycle of life. The uterus prepares itself for growth of the foetus, if and when conception takes place. When this does not occur, the soft, temporary lining of the uterus sheds which results in menstruation.

8. *Menstrual Fluid contains only blood*

False. The menstrual fluid contains other fluids and cells as well as blood. This mixed content is not obvious since the blood stains everything red.

9. *What is the average length of a period?*

An average period lasts from three to five days.

10. *What is the name for the time in the menstrual cycle when the egg is released?*

Ovulation. During ovulation the follicle and the ovarian surface opens over the egg, allowing it to be released into the uterus.

11. *Which of the following can cause your period to be late?*

Pregnancy, Change in diet, Travel, Stress and Excessive exercise. All of the above

Story

Faith is in JSS1 and the school bell rang for break time. She quickly stood up because her friends Ebere and Ngozi will be waiting for her, but then as she stood up, her classmates said her clothes were stained with blood. She was confused because she did not know what was happening to her. What do you think happened to Faith?

Sexually Transmitted Infections (STIs)

Sexually transmitted infections (or STIs) are infections that can be contracted or passed on when you have unprotected sex, or close sexual contact, with another person who already has an STI. The following are examples of STIs: Chancroid, Chlamydia, Syphilis, Gonorrhoea, Trichomoniasis, HIV infection and Hepatitis.

Signs and Symptoms

Signs and symptoms of STIs in men differ from those of the women. Signs are things we can see and symptoms are things we feel.

- STIs signs and symptoms in men: Pain or burning feeling when passing urine. Pain and swelling of the testicles. A wound, sore, ulcer, rash or blisters on and around the penis.
- STIs signs and symptoms in women: Itchy, thick or foul smelling discharge from the vagina. Pain in lower abdomen. Abnormal, irregular bleeding from the vagina. Pain during sexual intercourse. Abnormal swelling or growth on the genital.

Consequences of STIs.

D - Death

E - Emotional problems (such as shame and guilt)

A - Affects new born of infected mothers for example heart disease, damage to brain and blindness in babies of infected mothers

T - Tubal pregnancy (Fatal to embryo and causes danger to life of the mother)

H - Infertility due to damage to reproductive organs

Prevention

P - Practice Abstinence (No sex, No drugs)

R - Responsible Sexual Behavior

E - Education

V - Voluntary Testing

E - Exercise

N - No cheating on partner

T - Treatment of partner

I - Identify and Reduce Risk

O - Observations of Self and partner

N - Neglect is dangerous to Health

HIV & AIDS

HIV is a virus and an acronym for Human Immunodeficiency Virus. It lives in the cells of an infected person. It is a silent infection because an infected person can look healthy and strong and easily infect others unknowingly. It destroys the immune system in the body. The immune system consists of the antibodies that are also known as the soldiers of the body that defend the body against infections.

AIDS is an acronym for Acquired Immune Deficiency Syndrome. A person is said to have AIDS when the immune system becomes weak and can no longer fight off infections because of the presence of HIV.

Modes of Transmission of HIV

- Having unprotected sex with an infected person.
- Infected Mother to child transmission.
- Sharing of unsterilized sharp objects
- Transfusion of unscreened blood and blood products

You **CANNOT** get HIV through the following ways

- Mosquitoes bites
- Hugging
- Using the same toilets and bathrooms
- Sharing of cups and cutlery

Relationship Between HIV And Other STIs

1. HIV is an STI
2. STIs increase the risks of contracting HIV. This is because most STIs cause wounds which aid the transmission of HIV.

Method of Prevention

A - abstinence

B - be faithful to one mutual faithful partner

C - consistent and correct use of the condom

D - desist from sharing sharp objects

E - encourage Voluntary Counselling and Testing for HIV

Prevention of mother to child transmission

Screening of blood and blood products before use

DIFFERENCES BETWEEN HIV AND AIDS	
AIDS	HIV
It is a disease condition	It is a virus
It cannot be transmitted	It can be transmitted
A person who has AIDS looks sick	A person who has HIV may look healthy
A person cannot have AIDS without having HIV	A person can have HIV without having AIDS

Story

Joy, Victoria, Esther and Debbie were going home from school when Victoria said that their classmate Pamela was HIV positive. Joy, who is Pamela seatmate, said she will never seat with her again, while Esther said she will never play with her. Debbie said HIV cannot be contracted by playing with Pamela or sitting with her. But others disagreed. Who was right and who was wrong?

Conclusion:

HIV is real and like the popular saying “e no de show for face”. People living with HIV need our support, love and care. We must not stigmatize them.

ABSTINENCE



Abstinence is choosing not to do certain things that give us pleasure, e.g. abstinence from food, sex or alcohol. Sexual abstinence means that a person chooses not to engage in any form of sexual activities until s/he is emotional and psychological ready. Abstinence includes delaying first sexual intercourse to remain a virgin, as well as deciding to abstain from sex temporarily or permanently after a person has already had sexual intercourse – this is known as secondary virginity.

Benefits of Abstinence

- It is 100 percent safe
- Offers 100 percent protection from unplanned pregnancy
- Offers 100 percent protection from Sexually Transmitted Infections including HIV
- Free of side effects.
- Allows you to wait until you are physically and emotionally ready to have a baby.
- Makes you strong-willed, because you are able to say no to sexual advances.
- Prevents feelings of guilt or shame
- Builds your self-esteem and confidence
- Gives an opportunity to develop a deeper friendship and love with someone.
- Gives you time to prepare to have sex within marriage, if you choose to marry

Strategies For Abstinence

- Think about why you want to wait and make a list of them.
- Make a plan to avoid situations that will not support your choice
- Give yourself credit for making such a good decision.
- Note the pressures and avoid them.
- Get support by associating with friends who will support and respect your decision.
- Use effective communication skills like refusal and assertiveness when you are pressured to change your decision.

Story

Otega was discussing with her friends by the school workshop shed. Oghene said Otega is a “slacker” because she refused to have sex with her boyfriend, after all everyone is doing it. Ekaete told Otega “you better become compliant.” Otega is confused because she recalls her sister telling her that abstinence is a thing of pride. What should she do?

MODULE THREE

BE EMPOWERED



WHAT IS EMPOWERMENT?

Empowerment means freedom and power to control your life, to know and claim your rights, to have the power to make your own choices, to become self-determined and responsible to be able to take charge of your own life.

This module will help you know your rights and teach you how to exercise them.

Child Rights

A child is a person under the age of 18. Child rights are human rights specifically created for children. Children have the right to survive, develop, be protected and participate in decisions that impact their lives.

Rights are not about benefits alone, rights come with responsibilities. There are four general principles that describe how every child should be treated:

- Rights do not discriminate - all children have the same right to develop their potential in all situations and at all times. For example, every child should have equal access to education regardless of the child's gender, race, ethnicity, nationality, religion, disability, parentage, sexual orientation or other status.

- The best interests of the child must be considered every time in all actions and decisions concerning a child, and must be used to resolve conflicts between different rights. For example, when making national budgetary decisions affecting children, Government must consider how cuts will impact on the best interests of the child
- The right to survival and development stresses the vital importance of ensuring access to basic services and to equality of opportunity for children to achieve their full development. For example, a child with a disability should have effective access to education and health care to achieve their full potential
- The views of the child mean that the voice of the child must be heard and respected in all matters concerning his or her rights. For example, those in power should consult with children before making decisions that will affect them.

Some of your rights as a child are:

- The right to life.
- The right to birth registration.
- The right to a name, nationality and family relations.
- The right not to be separated from his or her parents against the child's will.
- The right to maintain contact with both parents if they separate.
- The right to be heard in any judicial and administrative proceedings. (Court of Law)
- The right to freedom of expression.
- The right to freedom of thought.
- The right to information from national and international mass media.
- The right to social security insurance and benefits.
- The right to a standard of living adequate for the child's physical, mental, spiritual, moral and social development.
- The right to education.
- The right of belonging to ethnic or linguistic minority groups.
- The right to rest, leisure and recreational activities.
- The right to be protected from economic exploitation.

Rights and responsibilities go hand in hand. In addition to rights, children also have responsibilities. This means that with every right there is something you must do, a child must consider the rights of other children and adults when exercising his/her rights.

For example, a child has the right to education, but at the same time his/her duty is to attend school. A child has a right to health protection, but he/she has an obligation to take care of his/her health.

A child has a right to free speech but by exercising one's right to free speech, the child must respect the rights of other children and adults, above all the right to protect one's honor and dignity.



VIOLENCE AGAINST WOMEN AND GIRLS

Violence against women and girls is any act of gender-based violence that results in or is likely to result in physical, sexual or psychological harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty occurring in private or public life.

Forms of Violence

There are three types of violence namely:

- Sexual violence is defined as a sexual act committed against someone without that person's freely given consent. There are many types of sexual violence, some are

- Incest: refers to sexual relationships between blood-related persons such as father and daughter, mother and son, brother and sister and so on.
- Rape: the use of physical force or threat to have sex.
- Sexual abuse: refers to any type of unwanted sexual contact between an adult and a child or between two adults
- Sexual exploitation: involving children or adolescents in sexual satisfaction of adults.
- Sexual harassment: refers to the use of indecent proposals, offensive words and pressure to have sex with an unwilling party
- Emotional violence is manifested through insults, threats, lack of affection and results in low self-esteem and emotional insecurity.
- Physical violence is violence expressed through punching, kicking, shoving and other acts which can provoke injury, endangering the health of the victim.

Sexual violence can have psychological, emotional, and physical effects on a survivor. These effects are not always easy to deal with, but they can be managed with the right help and support. The following should be done when a girl or woman has been sexually violated within 24-72 hours:

- Do not change clothing or take a bath. This is to ensure that medical and physical evidences are not tampered with.
- Go and report at the police station.
- Go to the hospital for comprehensive medical care and routine checkup
- Go for counseling.

The following places can be visited and hotline numbers can be called for all cases of violence against girls and women:

- **Office of the Public defender**
Iyun Street /Funsho Williams Way, Barracks Bus Stop
Western Avenue, Surulere
Lagos (08102678442, 08102678442, 07080601080, 08085754226, 08102678443)
- **Youth Empowerment Foundation (Lagos Office)**
52, Bode Thomas Street, Surulere, Lagos
08029192780 (toll free from airtel)
08091111485

- **Youth Empowerment Foundation (Ibadan Office)**
Suite 4, 1st Floor, Ajoke Plaza,
Bola Ige Bus/Stop, Liberty Road, Oke-Ado, Ibadan.
08091111486
- **Youth Empowerment Foundation (Abuja Office)**
Suite 2004, Anbeez Plaza, Zone 5, Wuse Abuja
08027192780(toll free from airtel)
08091111487
- **Mirabel Centre**
Lagos State University Teaching Hospital (LASUTH), Ikeja General
Hospital Road, Ikeja
Hours: Monday – Thursday: 9am – 5pm, Saturday – Sunday: 10am – 4pm
0817 627 5695

Role Play

Betty heard Shelia crying and she went to console her.

Betty: why are you crying?

Shelia: my sister's husband raped me and now I am pregnant

Betty: have you told your sister?

Shelia: Yes, and she beat me saying it is my fault and she has sent me packing. What do I do now?

Do you think it is Shelia's fault? What can Shelia do?

Time Management

Learning to manage time is an important part of growing up. We need to develop time management skills, not only to cope with the increasing academic rigors of school, but also to prepare for the greater challenges of tertiary education and a career. The earlier we develop those skills the easier it will be to make to our transition to independence.



Tips for Managing Time

Have a “To-Do List. Starting with the most important”. A to-do list is not only a basic list of tasks; it is a set of instructions and priorities that we need to learn to write.

- Start by writing down all the tasks you need to accomplish on a given day
- Break them into sections in terms of importance; either by assigning each task a number or by putting them into categories such as “crucial,” “important” and “less important.”
- Divide each task into component parts and attach an achievable time frame.
- Start with the most important tasks, and work through until you have completed everything or until only less important tasks remain.
- Keep company of friends who will help you achieve your goals in life
- Keep your goal before you always.
- Plan your daily activities in line with your goal and aspirations in life

Conclusion:

Remember that where you are today is the result of what you did with your time yesterday, so make judicious use of your time today. Time management is a skill every girl needs to acquire so as to fulfill your potentials.

ACADEMIC EXCELLENCE

Academic excellence is the demonstrated ability to perform, achieve, and excel in school activities. It has been identified and often measured with achieving high grades and superior performance.



Academic excellence is, however, more than just making good grades. It involves moral and character building. Although academic excellence is not strictly a major requirement of overall happiness and quality of life of a person, being successful in school can be seen to be a kind of foundation for a person's future. When one is successful in school, he or she will have a better direction and focus in life.

Tips for Achieving Academic Excellence

- Strive to have high moral standards. Education is not only about intelligence; it has a great character component
- Select friends who are dedicated students and are serious about their grades. Success will only be available to those who are open to success.
- Do not miss classes.
- Do all your homework promptly
- Learn to manage your time well
- Avoid distractions when reading
- Make notes while reading
- Participate in extra-curricular and enrichment programs

Benefits of Achieving Academic Excellence

- Making a meaningful contribution to society throughout your life.
- Academic scholarships.
- Selection for membership in professional societies.
- Tertiary education
- National recognition.
- Being competitive in the job market.
- Selection for competitive academic programs
- Being in a position to influence others positively

Conclusion:

Achieving academic excellence is a process of both formal and informal education. Indeed, education is a limitless and unending process to be enjoyed for a lifetime.

MODULE FOUR

BE MONEY SAVVY

Financial education is essential for financial freedom. This module seeks to empower you with knowledge and skills that will make you effectively manage your finances. This is important because:

1. Most people don't have enough money to buy everything they want
2. People must make choices about what to buy and what not to buy
3. You may want to make a big purchase that you need to save for
4. You want to figure out how to make your money stretch to cover necessary expenses

INTRODUCTION TO MONEY

Money is a very important part of everyone's life. We need to learn how to earn money, save money, spend money wisely, and how to manage money. Money is primarily a means of exchange. It is a way for a person to trade what he has for what he wants. Ideal money has three critical characteristics:

1. It acts as a medium of exchange,
2. It is an economic good, and
3. It is a means of economic calculation



HISTORY OF MONEY

Right from the start of the human race, people need to obtain necessary items - food, basic clothing, and so on. They did this by **bartering**, that is, a way of trading.

Bartering is simply exchanging something that you have for something which you want from someone else. For example, if I were a farmer, I may give some corn to my friend who is a butcher in return for some meat. This sounds all very fair, but what would happen if my friend the butcher already had enough corn? Then she wouldn't want to give me any meat.

This makes things a little awkward, so you can see that there were problems with the system of bartering. Something was needed that could be used by all people all of the time to exchange for goods. The first form of money, from as early as 9000 BC, were animals like cattle, sheep and camels. As people began to grow their own produce, grain and vegetables became the precious commodities. Around the Pacific and Indian Oceans in China and parts of Africa, cowrie shells were used from 1200 BC. In some parts of the world, the valuable item was beads or sharks' teeth or animal skins.

The Chinese were the first to use metal in their money. They made imitations of cowries out of bronze and copper, and used "tool" money, for example spades, knives and hoes.

In modern times notes and coins with different denominations are used as money. Each country has its own medium of exchange. For example, in Nigeria we use naira and kobo, Americans use dollar and cents, the British use pounds and shillings, while in Ghana the cedi is used.

Needs And Wants

Everybody wants many things, but everybody needs certain things. This section educates you on needs and wants from an economic perspective. There is a difference between what we need and what we want. A need is a basic necessity that you cannot do without. Examples are food, clothing, and shelter. A want is something that is not needed for everyday survival. Examples are visits to the cinema, an iPod, a camera, and so on. It is important that we spend our money on our needs, not only on our wants.

1. What is the difference between needs and wants?

NEEDS	WANTS
Items required for surviving and Developing	Items people would like to have to improve their living conditions and status
Must be satisfied (“must have”)	May be satisfied or not (nice to have)
If not satisfied, there is certain negative impact on an individual’s physical and mental health and wellbeing	If not satisfied, there is no direct impact on an individual’s physical and mental health and wellbeing
Exists objectively. Examples: food, water, shelter, air, clothing.	Can be created (e.g. by advertisement or peer pressure)

Savings

The time to repair the roof is when the sun is shining - John F. Kennedy

No matter how big or small the money you earn, it is important to put part of your income aside for the future and not to spend all at once. This will help you to be prepared for emergency situations or to make an investment.

Story

Amaka is 11 years old and goes to Victory Memorial Secondary School in Obalende. Amaka's mummy gives her 150Naira to take to school every day. One day, Amaka was coming back from school and she saw a beautiful wristwatch that was 400Naira. Amaka knows that a wristwatch will help her to keep to time and to get to school very early everyday so she can read her textbook before the teacher gets to class. Amaka has decided to save N50 out of her pocket money everyday inside the Kolo that she keeps in her room.

Amaka made sure she saved the money every day, and after a few days, Amaka was able to buy her wristwatch.

Discussion Question

What are your personal reasons for saving money?

Do you have any plan on how to save your money?

Action Point

Save some money every day

Challenges To Saving Money

Sometimes, even when we want to save money, we find it very difficult. This may be for many reasons: maybe we only have very little money and if we save we won't have any money to spend. For some other people, the reason is because they don't know where to keep their money so that it is safe.

But you must learn how to be disciplined. If you save only very little of your money, someday it will become a lot and you can use it for good things. In addition, you must try to save some money in a safe place so that nobody can steal your money.

Story

Samuel, aged 17, has saved N5, 000 from his job in the market. He is saving so that he can buy some exercise books that he needs in school. One day Samuel's mother wanted to have a birthday party for Samuel's baby brother but she didn't have any money so she forced Samuel to give her the money.

Discussion Question

What do you think about Samuel's situation?
How should Samuel solve this problem?

Action Point

Make wise decisions about how you save and spend money.

Budgeting

A budget is a plan or estimate of how much money you expect to come in and how you will spend over a period of time. The plan could be daily, weekly, monthly or yearly. A budget is made up of two parts - income and expenses. Income means money you received, while expenditure means money you have spent.

Why Should We Make Budgets?

1. It helps us to check our rate of expenditure so that we don't overspend
2. It helps us to manage our money effectively
3. It helps us make wise spending decisions

HOW TO DRAW A BUDGET

1. Write the amount of money you have
2. Decide and write down what you want to buy with your money
3. Attach prices to each of the items you want to buy
4. Calculate the total amount of what you want to buy
5. Compare the total amount you have and what you have in your budget
6. If the money you have is less than what is in the budget, prioritize the items on your list
7. Remember to save some money always

PERSONAL BUDGET SHEET

BUDGET LINE ITEM	WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5
Income					
Total income					
Expenditure					
Necessary					
Food					
Transport					
Pad					
Discretionary					
Visit to cinema					
Eating at an eatery					
Savings					
Total Expenses					
Total Surplus/Deficit					

Story

Titi is 13 years old. Titi's father gives her 800 naira for pocket money every Sunday. Titi's dad does not tell her how to spend this money, but he expects that Titi will use it for all her needs for the week. Titi also helps her mother in the market every Wednesday. Her mother gives her 700 naira every week. Titi gets a total income of 1,500 naira every week from her parents.

See Titi's Budget for the week: Income: Pocket money (800 naira), Work allowance (700 naira), Total Income (1,500 naira); Expenses: Food (300 naira), Transport (200 naira), visit to Silverbird Galleria with friends (500 naira). Total expenses (1,000). The money coming in for Titi is 1,500 naira, while the money going out is 1000 naira. Titi will still be able to save some money. She will be able to save 500 Naira.

Ways of Making Money

As young girls growing up, we need to begin to think of how we can empower ourselves economically, especially with the economic situation around us. We often get money through the following avenues:

- 1 From parents (allowance)
- 2 From gifts
- 3 From working

Listed below are ways we can work to make money. However, we must ensure that when we engage in these activities, it does not hinder our academic performance.

1. Helping people do their domestic chores in a safe place
2. Writing poems and stories which can be published
3. Teaching younger children as a lesson teacher
4. Teaching people how to dance
5. Starting your own library
6. Making hair
7. Trading during weekends and holidays
8. Taking care of younger children
9. Making beads, hats, snacks, and so on.

PEERS LIST

School: _____

Name of the Peer Leader: _____

S/No	Name of Peers	Class
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		

GOAL (PEER LEADER) MONTHLY ACTIVITY REPORTING FORM

Name of GOAL Girl: _____

Name of School: _____

Month/Year: _____

S/No	Name of Peers	TOPIC(S) COVERED				
		Week 1	Week 2	Week 3	Week 4	Week 5
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						

GOAL (PEER LEADER) MONTHLY ACTIVITY REPORTING FORM

Name of GOAL Girl: _____

Name of School: _____

Month/Year: _____

S/No	Name of Peers	TOPIC(S) COVERED				
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Name of GOAL Girl: _____

Name of School: _____

Month/Year: _____

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Name of GOAL Girl: _____

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