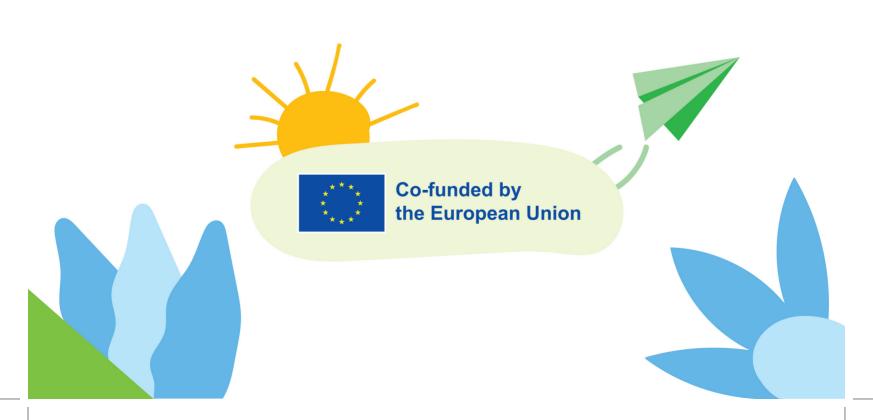




THE AFLATOUN SERIES



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How to use the book

It is simple!

1. The "Table of Contents" summarizes the main features of this book.

2. The book is divided into two broad sections:
Section A: Core Sessions: 9 Sessions
(Mandatory to conduct)
Section B: Bonus Sessions: 3 Sessions
(To be conducted if time and resources are available)

3. The sections are divided into five themes, which are colour coded the following ways:

THEME 18

Personal Understanding and Self-Awareness

THEME 28

My Rights and Respecting other's Rights

THEME 38

Savings and Spendings

THEME 438

Planning and Budgeting

THEME 58

Social and Financial Enterprise

4. Each session is divided into three major parts, they are:



Start Topic name



Learn Topic name



5. Each lesson begins with:



Specific Outcome

Lession Objective



Materials Needed



Methodology





Keywords



6. You may come across the following elements within the sessions:

Tip:

Simple suggestions that can be used by the teacher during an activity. They are useful since they present one or more ideal scenarios for conducting an activity.



Note:

It will help you gain insight into the topic, psychology, inclusion, etc. to achieve better outcomes or to prepare better for the session.

Video Resources:

The links will direct you to the videos that could help the learners visualize the concept or activity being taught. Each link includes a QR code.

Parents Engagement Acitivity:

These activities are to be performed by children post class along with parents/caregivers. These activities will help students and parents be equally involved in the student's learning.

Worksheet:

Worksheets are placed at end of the session and can be used during and after the session based on teacher's discretion.





PARENT ENGAGEMNT ACTIVITY

WORKSHEET

Recommendations for talking to children aged 11-16:

How to start a conversation

- Try to find ways to be present without hovering or intruding.
- Keep your sense of humor. Laughing together is a great ice-breaker.
- Try to respect and not judge or criticize children's feelings.
- Give children responsibilities. Example distributing worksheets, forming groups etc.
- Be specific when asking for feedback. Rather than asking did you enjoy you may ask did you enjoy the discussion activity.

Maintain an open, trusting and loving environment

- Stay approachable! Make it OK for them to come to you and speak with you even when they have made a mistake.
- Invite them while planning the class activities.
 Only make rules that you can enforce without being a COP.
- Graciously accept your mistakes and say 'I am Sorry'.

Remember your time is important for children!

- Hormonal changes cause mood swings marked by tearfulness, heightened sensitivity, sudden flare-ups, an increased need for physical activity and inappropriate laughter and giggling.
- Teenagers may feel all powerful and at the same time that they experience fears of inadequacy and failure.
- Teenagers have a heightened need for privacy that also gives them a new sense of control and autonomy. They need this privacy to test things out for themselves without any input.





THEME 1

Personal Understanding 6 Self Awareness

Introduction to Aflatoun



Lesson Objective

By the end of the lesson, the students will:

- **1.** Be able to recognise Aflatoun and its motto.
- 2. Be excited about learning with Aflatoun, and applying the Aflatoun motto.

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Materials Needed

1. Aflatoun Poster

- 2. Aflatoun's Story
- 3. Mercator's Projection (World Map)
- 4. Peter's Projection (World Map)
- 5. Blackboard/Chalk or Flipchart/Marker (depending on resources)

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Methodology

Start: Aflatoun's StoryLearn: Thinking Differently & Aflatoun MottoReflect: Applying The Aflatoun Motto



Duration

60 minutes



Keywords

Aflatoun Motto, projection, world map



Note For The Teacher

You may adapt this lesson depending on whether or not the students are already familiar with Aflatoun.





1. Show the students the Aflatoun poster, and ask them if they recognise it. If they are not familiar with Aflatoun, read Aflatoun's story to them.

2. Inform/remind the students that Aflatoun encourages and helps its friends all over the world by teaching them how to be resourceful, enterprising, and inventive. It also teaches them to be change-makers. Inform the students that the Aflatoun flame shines inside every person.

3. Explain that, by joining Aflatoun, the students will all be going on an exciting journey of exploring, thinking, investigating, and taking action. By becoming Aflatouns, they are like flames that light other people's ways and serve as an inspiration to adults, children and other youth!





1. Inform the students that they will start their journey by learning how to 'think differently'.

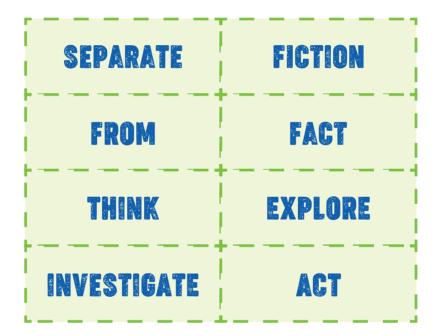
2. Show them the two World Maps, and ask them if they can spot any differences. Some examples of differences include:

- In the Mercator's Projection World Map, India (which covers an area of 3.3 million sq. kms) seems smaller than Scandinavia (which covers an area of 1.1 million sq. kms). In Peter's Projection World Map, India appears three times the size of Scandinavia.
- Europe (which is 9.7 million sq. kms) appears larger than South America (which is 17.8 million sq. kms) in Mercator's Projection World Map, yet in reality (as better represented in Peter's Projection World Map), it is only half the size of South America.
- In Mercator's Projection World Map, Greenland takes as much space on the map as Africa, when in reality (as better represented in Peter's Projection World Map), Africa's area is 14 times greater and Greenland's space is comparable to Algeria's alone.
- Alaska takes as much area on the Mercator's Projection World Map as Brazil, when Brazil's area is actually nearly five times that of Alaska (as better represented in Peter's Projection World Map).
- On the Mercator's Projection World Map, Antarctica appears as the biggest continent, although it is actually the fifth in terms of area (as better represented in Peter's Projection World Map).

3. Explain to the students that all map projections distort the shape of the earth, which is a sphere. They also distort distances, areas, and directions. This is due to the fact that you can't make a completely accurate flat map from a spherical earth.

4. Lead the students into a discussion that highlights how, as individuals, we often accept facts without questioning them. Explain that there are several instances, like the map example, when something that we believe to be a fact, may not actually be so. Also point out that, in many cases, reality is imperfectly represented by people's attempted models of it. In this case, the maps are models of the real world, and because they are on a flat, two-dimensional plane, they do not accurately represent the real world sizes, which have three dimensions.

5. Inform the students that Aflatoun has a motto that helps it and its friends in their adventures. Write the motto on the board/flipchart:







1. Ask the students for the meaning of the Aflatoun motto:

- What can 'separate fiction from fact' mean?
- What can a person who explores, thinks, investigates and acts do and learn?
- How could you apply the Aflatoun Motto when learning at school?

2. Reinforce what the students say, highlighting the importance of exploring new things, thinking about what is said or written in books, and the causes of why things are as they are, investigating more about what we learn, and applying what we have learnt to our personal or concrete situation or reality.



Hi! My name is Aflatoun. I'm a fireball. I come from outer space where there are other fireballs just like me. I love to travel all over the world, and to meet children and learn all about them and how and where they live. I love to explore everything, and I'm very curious about this wonderful place you live in. I'm looking forward to learning all about it with your help.

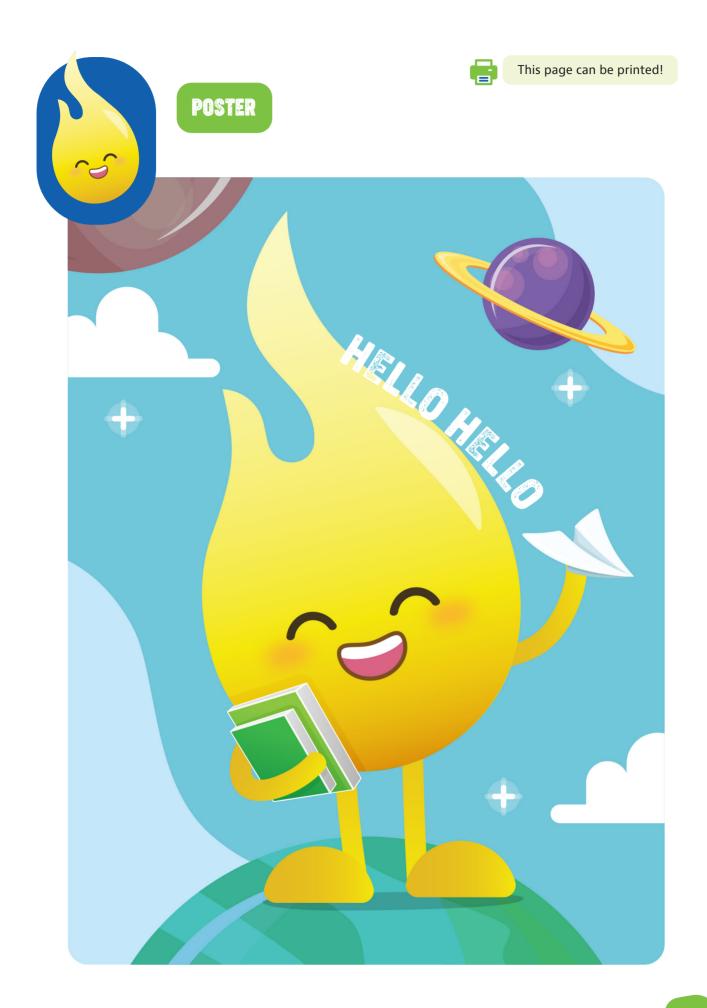
Are you wondering why I'm called Aflatoun? An Aflatoun is someone who really likes to find out new things about people, about just about anything. Since I love to explore and learn new things, my friends from India called me Aflatoun.

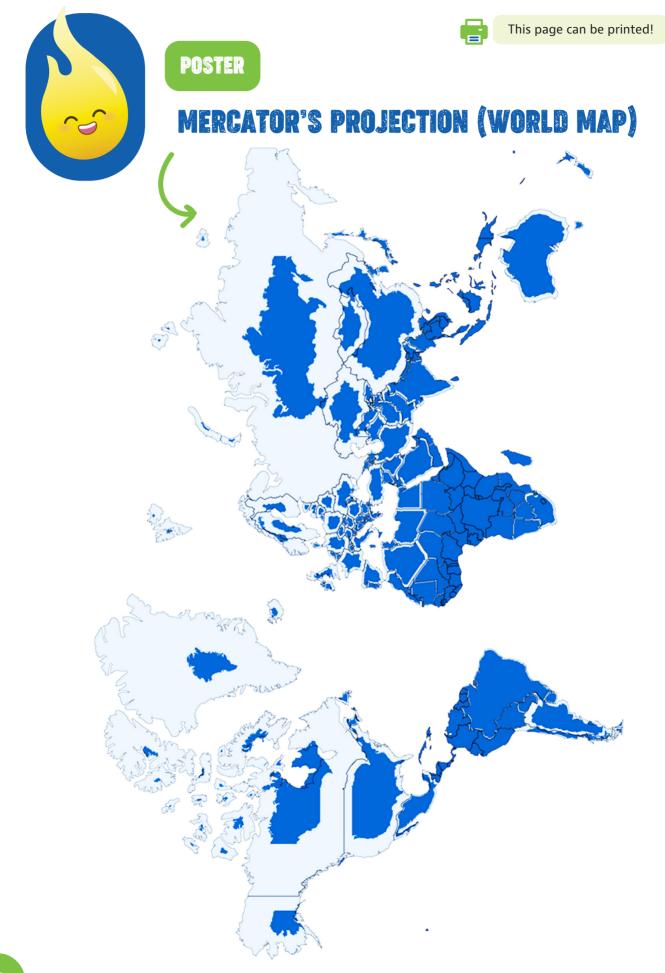
Do you know why I came to planet earth? Well it's an interesting story. For a long time, I stayed in space, and saw everything that happened down here from up there. However, even after observing things down here a long time, there were still a lot of things that I didn't understand. So, I decided to come to earth and explore things for myself.

I asked lots of questions and met all sorts of people. I realised how much there was to learn and how little I knew. I love travelling, and I have friends from Mali and The Philippines, from Uganda and Vietnam, and from Argentina and Serbia. And now here I am to become your friend, and help you become an Aflatoun too!

"

I have lots of Aflatoun friends, and we learn many things together. Would you like to learn with me too?









THEME 1

Personal Understanding & Self Awareness



Ladder of Goals



Specific Outcome

Able to articulate and take action on goals and aspirations.



Lesson Objective

Able to articulate and take action on goals and aspirations.

- 1. Articulate some of their personal goals.
- 2. Understand what steps are required to be taken in order to achieve their goals.



Materials Needed

- 1. Worksheet: Ladder Of Goals (one per student)
- 2. Efren Peñaflorida Jr. News Clipping Handout
- 3. Paper
- 4. Pencils
- 5. Blackboard/Chalk or Flipchart/Marker (depending on resources)



Methodology

Start: Class Activity Learn: Individual Activity & Pair Activity Reflect: Class Discussion



Duration

50 minutes



Keywords

Career, achievements





Note For The Teacher

Feel free to use another youth model as an example if you feel the students know him/her better.

In the Start activity, you may choose whether you wish to give the students a copy of the **Efren Peñaflorida Jr. News Clipping Handout** each, have them read it in groups, or simply read it out to them yourself.

Please be sure you are familiar with the free writing technique so that you may explain it clearly to the students in the Learn activity of necessary.



Start Class Activity



1. Read out the following sentence to the students:

When I'm 25, I would like to be/do...

2. Have the students complete the sentence by asking one student, and then randomly continuing through them all until everyone has answered. Be sure to point out that their answers do not have to be solely about jobs; they could be about anything, (e.g. dreams of travel or other personal matters).

3. Write their responses on the board.

4. Next, give the students a copy of **Efren Peñaflorida Jr. news clipping handout** (please see Note for the Teacher box above).

5. Once they have read the story, ask the students the following questions:

- Who was the story about?
- What has he achieved at his young age?
- How has he achieved this?

📩 TIP

Taking about their future might not be easy for some of the participants, so don't force them to participate. If you think it might be better for your group, turn this into a personal reflection activity by giving each participant a piece of paper and asking them to draw their 25 year old self (including some of their dreams and goals). Once they have done this, ask a few volunteers to share their drawings.

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Learn Individual Activity & Pair Activity



1. Give each student a copy of the **Ladder Of Goals worksheet**, a sheet of paper, and a pencil.

2. Ask them to work on their own to answer the questions below, using the free writing technique:

- Imagine that yourself 10 years from now, what would you like to be doing/what kind of life would you like to have?
- What kind of experiences would you have liked to achieve?
- What steps do you need to take to achieve these goals?

3. After five minutes, have the students pair up and share their answers with each other. Encourage them to ask each other questions, and to be open to each other's goals.

4. After five minutes, ask the students to individually identify goals that will lead them towards their ideal life by the age of 25. For example:

- To be an Engineer: Clear entrance examinations
- To be an Athelete: Participate in State led competitions

5. Give them five minutes to do this, and then have them pair again with the same student and share their answers.

6. After another five minutes, ask as many pairs as time allows to share their discussions with the rest of the class.

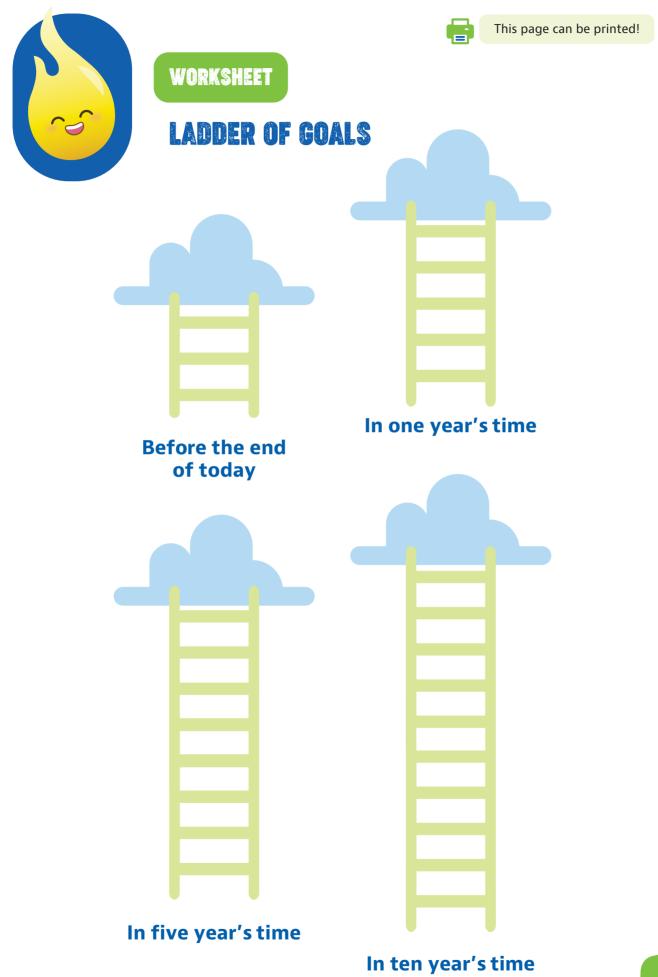




1. Ask the students the following questions:

- Was it easy to write out your goals for when you will be 25 years old? Why/why not?
- Was it easy to write out the steps needed to achieve those goals? Why/ why not?
- What are some of the similar steps that you've identified in your Ladder Of Goals? Are there people who could help you?

2. Emphasize the importance of setting a goal and identifying steps to reach it. Express that its not easy to work towards achieving the goal, and that the goal may even change, but having a goal, and setting their mind to achieve it will increase their chances of realising that dream.





Efren Peñaflorida Jr: Quality Education One Pushcart At A Time

By Nikka Sarthou

Efren Peñaflorida Jr. wears a lot of hats — social worker, teacher, etc — but his most recognisable one is that of a 'CNN Hero of the Year'.

It was an award that he received in 2009 for his Kariton Klasrum advocacy, which he has been doing since 1997, when he established Dynamic Teen Company with his friends, Jefferson Bernal and Reezel Alconcel Fajardo. He was only 16 at the time, but he already knew the value of education, having grown up in an impoverished area, and experiencing the challenges that came with it.

Unknown to many, Peñaflorida Jr. was a victim of bullying when he was young, and it was the main reason why he got into mentoring. Instead of retaliation, he empowered himself and his peers through community activism.



Through youth awareness projects, the group has been providing community service to children who are in need. They organise talent enhancement programmes and self-development activities, and introduce the concept of youth importance, self-understanding, and teen moral values to the kids. "We send school-age kids who dropped out back to school," Peñaflorida Jr. Said.

The Kariton Klasrum project has pushcarts that are stocked with books, writing materials, tables, and chairs, which bring education to poor children. This mobile classroom teaches the kids different topics — from maths to proper hygiene. It also provides basic medical treatment and food.

The project hopes to convert drop-outs and out-of-school youths, and bring them back to mainstream education. The Kariton Klasrum currently services 800 kids — approximately 85 to 90 percent of these have gone back to school and some have also volunteered for the group's projects.

With his positive and winning attitude, Peñaflorida Jr. continues to pursue his advocacies — not only in education, but also in youth, environment, livelihood, culture, peace, and health. He continues to do volunteer work, inspiring people through his deeds.

As a youngster, Peñaflorida Jr. did not choose the easy way out. He could have dropped out of school because of his family's dire financial state and succumb to gang pressure, but he chose a different path. He continues to inspire others with his winning attitude — one pushcart at a time.

KDM/KG, GMA News



THEME 2

My Rights and Respecting Other's Rights



Specific Outcome

Addressing a Children's Rights violation in their community or country.



Lesson Objective

By the end of the lesson, the students will be able to:

- 1. Identify some of the Children's Rights that are not upheld in their community.
- 2. Brainstorm possible ways to address these violations.



Materials Needed

1. Children's Rights Poster



Methodology

Start: Class Activity Learn: Image Theatre Reflect: Class Discussion



Duration

50 minutes



Keywords

Children's Rights, violations



Note For The Teacher

Be prepared to discuss examples of Children's Rights violations that are prominent in your community.

This session might be particularly challenging for participants that have experienced some forms of violence (physical, emotional, sexual, etc). As you

conduct the activity keep checking the group's energy and if possible, have a cotrainer present or on hold, to support the session in case you have to leave the room to provide immediate assistance if a learner feels overwhelmed.

Do not force participation and respect the privacy of the participants. Keep in mind the dos and don'ts of psychological first aid:

Psychological First Aid (PFA) is a technique used to respond to posttraumatic stress disorder. PFA includes:

- Giving practical care and support that does not intrude.

 Assessing needs and concerns.
- Helping people to access basic needs (e.g. food and water, information).
- Comforting people and helping them to feel calm.
- Helping people connect to information, services and social supports.
- Protecting people from further harm.

PFA is not:

- It is not a clinical or psychiatric intervention. It is not a psychological debriefing.
- It is not asking someone to analyse what happened to them or to put time and events in order.
- It is not pressing people to tell you their story.
- It is not asking people details about how they feel or what happened.

📌 TIP

Save the Children Psychological First Aid Training Manual for child practitioners. Visit:

https://resourcecentre.savethechildren.net/document/savechildren-psychological-first-aid-training-manual-childpractitioners/





<mark>Start</mark> Class Activity



1. Have the students form a circle, and to stand facing the outside of the circle.

2. Stand in the middle of the circle. Inform the students that on the count of "three", you will shout out a character (for example: teacher, mother etc).

3. Explain that the students will need to jump round to face the inner circle, and strike an image best represents the character.

4. Repeat this process as many times as time allows, using different characters. Ask why this was their chosen pose.





1. Have the students form groups of five to seven.

2. Inform them that they will need to portray the following three scenarios as a group, using the Image Theatre technique. Remind the students that they can only use their bodies to depict the scenario, and that they cannot use any movement or sound:

- Something that makes them happy.
- Something that makes them scared.
- Something that makes them sad.

3. Give them 7-10 minutes to discuss each scenario and prepare their image, and then ask each group to present each scene, one by one. As they do so, have the other students guess what is being portrayed, and ask some of the following questions:

- What is happening in this situation?
- Who are the different characters?
- What are they doing?
- How do you think they feel?

4. Next, inform the students that, as a group, they will need to identify a Children's Right that they feel is not upheld in their community or country. If children are unaware of Child Rights, you may show or distribute the **Child Right's Poster** or read the rights out aloud. Explain that they will need to portray that violation using the Image Theatre technique again, and that the other groups will need to guess what it is.

5. Give the groups five to ten minutes to discuss and prepare.

6. Once they have prepared, ask each group to present their image one by one. As they do so, have the other students guess what is being portrayed, and ask some of the following questions:

- What is happening in this situation?
- Who are the different characters?
- What are they doing?
- How do you think they feel?
- Is this a problem that you recognise in your community?

7. Once everyone has presented, choose a group who you feel presented a scenario that you feel could encourage further discussion. Have them present their image again, and ask all the students the following questions:

- How could you 'fix' this problem?
- What should the different characters do?
- What can you do as an outsider?

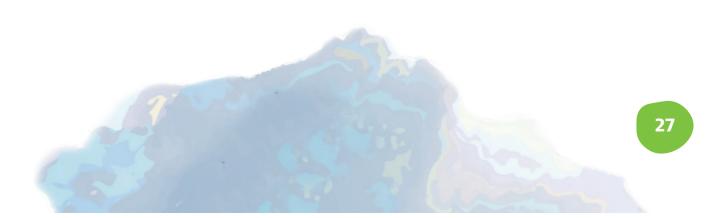




1. Ask the students the following questions:

- How did you feel during the Image Theatre exercise?
- Was it easy or difficult? Why?
- What other Children's Rights issues are there that were not chosen in your Image Theatre but that are important?

2. Ask the students to keep these issues in mind because they will be addressing one of them in the next lesson.



UNITED NATIONS CHILDREN'S RIGHTS CONVENTION





Article 2: The Convention applies to everyone, whatever their race, religion, or abilities; whatever they may think or say; whatever/whichever type of family they come from.

Article 12

You have the right to give your opinion, and for adults to listen and take it seriously.

Article 27

You have the right to food, clothing, a safe place to live and to have your basic needs met. You should not be disadvantaged so that you can't do many of the things other kids can do.



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Article 28:

Children have the right to education. Discipline in schools should respect children's human dignity. Primary education should be free. Wealthy nations should help poor countries achieve this.



Article 29:

Education should develop each child's personality and talents to the full. It should encourage children to respect their parents, and their own and other cultures.



All children have the right to relax and play, and to join in a wide range of activities.

Article 31:

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Article 32:

The Government should protect children from work that is dangerous, or that might harm their health or their education.

Article 33:

The Government should provide ways of protecting children from dangerous drugs.

Article 34:

The Government should protect children from sexual abuse. (Make sure children are aware of this Right but do not have them act out a violation, instead have them act out

No-Go-Tell. Tell the person No, Go away from the situation, and Tell someone they trust.)



Article 35:

The Government should make sure that no child is abducted or sold.

Article 36:

Children should be protected from any activities that could harm their development.

Article 37:

Children who break the law should not be treated cruelly. They should not be put in prison with adults, and should be able to keep in contact with their families.

Article 39:

Children who have been neglected or abused should receive special help to restore their self- respect.

Article 38:

Governments should not allow children under 15 to join the army. Children in war zones should receive special protection.



Article 42 You have the right to

know your rights! Adults should know about these rights and help you learn about them, too.

I KNOW MY <u>RIGHTS</u>

29



THEME 2

My Rights and Respecting Other's Rights

4 Upholding Our Rights



Specific Outcome

Addressing a Children's Rights violation in their community or country.



Lesson Objective

By the end of the lesson, the students will:

- **1.** Understand the causes and effects of a chosen Children's Rights violation.
- 2. Be able to brainstorm possible ways to address this violation.



Materials Needed

- 1. Paper
- 2. Pencils
- 3. Blackboard/Chalk or Flipchart/Marker (depending on resources)



Methodology

Start: Group Activity Learn: Problem Tree Reflect: Class Discussion



Duration

50 minutes



Keywords

Children's Rights, causes, effects, problem





1. Have the students form groups of five to seven.

2. Inform them that you will call out a 'scene' (from the list below), and that as soon as you have called it out, you will count down from ten. Explain that, within that time, the groups have to depict the scene, by forming characters and things that are normally found there:

- Classroom
- Birthday Party
- Funeral
- Graduation ceremony
- Wedding
- Courtroom

3. At the end of each scene, give the students time to look around and see the other group depictions. Clarify any characters/things that may be unclear.

4. Repeat the process with as many scenes as time allows, but ensure that your last scene is:

- A Problem in our Community
- 5. This time, count down from 20 to give the students more time to prepare.



<mark>Learn</mark> Problem Tree



1. Have the students stay in their groups, and ask them to choose a problem in their community that they would like to address. Explain that it could be the last scene from the previous activity, or any of the problems addressed during the previous lesson. Give them a couple of minutes to discuss, and then ask the groups for their chosen problems.

2. Give each group a sheet of paper and a pencil and have them draw a Problem Tree for their chosen issue. Ask them to write the problem in the trunk, the causes of the problem in the roots, and its effects in the branches.



How to create a problem tree https://youtu.be/SsW8cPW7Lvo



3. Give them 15-20 minutes to do so, and then ask each group to present their work to the rest of the class. After each group presents, ask all the students the following question, and also encourage a brief discussion on the particular topic by asking the other students for comments and feedback:

If you were to try to do something about this problem, what could you do?

As learners select the problem to address in their problem tree ensure the voice of all learners is heard. Problems experienced by minority

groups in your club or class, should also be discussed and addressed.

Class Discussion

TIP



1. Ask the students the following questions:

- How did you feel during the Problem Tree exercise?
- Was it easy or difficult? Why?
- What other Children's Rights issues are there that were not chosen for the Problem Trees, but that are also important?

2. Collect the Problem Trees, and keep them in a safe place, as you will be referring to them again.



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THEME 3 Savings and Spendings

What Financial Institutions Offer

Specific Outcome

Learn about the products and services financial institutions offer.



Lesson Objective

By the end of the lesson, the students will be able to: 1. Describe the different products that are offered by financial institutions.



Materials Needed

Bank Products & Services Brochures/Information Material (one per group)
 Blackboard/Chalk or Flipchart/Marker (depending on resources)



Methodology

Start: KWL Chart Learn: Group Activity & Class Discussion Reflect: KWL Chart



Duration

55 minutes



Keywords

Savings Account, Current Account, Personal Loans



Note For The Teacher

Prior to the lesson, please collect as many examples and brochures of banking products/ services from your local banks/financial institutions as possible, as these will be better/ more relevant than using the examples provided here.

You can make your examples as comprehensive or as simple as possible, depending on what is available in your community.

Please ensure that you collect information on the following:

- Savings Accounts
- Current Accounts
- Personal Loans

If you decide to use examples from banks or financial institutions in your community and country make sure they are trustworthy institutions, ensured by European Banking Authority (EBA) and licensed to work in the country.

Please ensure you have enough copies so that each group has one brochure/ materialabout a product. It is more than likely you will have more than three groups, so it is okay that groups will have the same product – but hopefully they will have them from a different bank/financial institution.

Please copy/keep the KWL Chart you have completed, as you will need to refer to it again in the next lesson.





1. Draw the KWL Chart (below) on the board/flipchart.

KNOW	WANT	LEARN
What do we	What do we	What did we
already know	want to learn	learn today

2. Ask the students:

- What do you know about financial institutions and/or banks?
- 3. Write their responses down in the left-hand column, under 'Know'.

4. Next, ask the students what more they want to learn/know about financial institutions and/or banks. Write their questions under the 'Want' column. Remind the students that they will come back to this Chart and fill in the final column at the end of the lesson.

- 5. Use some of the following questions as guiders if necessary:
 - Which financial institutions or banks are you familiar with?
 - Who has accounts in these institutions? How about the adults in your life?
 - What kind of services do these institutions give?





1. Have the students form groups of five to seven, and give each group a brochure/ any material you have (collected) on one of the following products:

- Savings Accounts
- Current Accounts
- Personal Loans

2. Inform the groups that they will need to 'sell' their given product/service to the rest of the class, by preparing a short presentation (of their choice) that is as informative as possible, and enables their classmates to understand the benefits and risks of the product/service they are promoting.

📩 TIP

If you are working with a group of advanced participants, ask them to go online and review the websites of some pre-selected financial institutions to make their presentation. Ensure the websites you share with them are simple and before the session set clear rules about safe internet browsing and the importance of not disclosing any personal information online.

3. Give the groups 10-15 minutes to prepare, and then ask each group to share their presentation with the rest of the class, one by one. After each presentation, invite the other students to provide feedback and ask questions.

4. When all the groups have presented, ask the groups to choose one product/ service. Point out that they cannot choose their own assigned product/service.

5. Next, ask each group to share their choices, and lead the students into a discussion by asking them the following questions:

- Why did you choose this product/service?
- What are the benefits
- What are the risks?





1. Show the students the KWL Chart from the Start activity, and have them review what they listed in the 'Want' column, and to call out what they learnt in today's lesson. Write their answers in the 'Learn' column.

PARENT ENGAGEMENT ACTIVITY

Ask the students to share the financial information and what they learnt in this lesson with their family members. Have them discuss with their family the following questions:

- What kinds of products and services from financial institutions do our family use?
- Why did you choose these options? What did you take into consideration?
- Which products/services do I need for the future?





BROCHURE

A savings account for your children 12 and younger.

Build up their savings and at the same time, enjoy the perks and privileges from selected store affiliates.

SERVICE FEES & CHARGES

Account closure within 30 days Below minimum balance Withholding tax for interest earned

FEATURES

Initial deposit requirement Minimum monthly ADB requirement Minimm balance to earn interest Interest rate per anum

TRUSTED BANK

TRUSTED BANK

Get a passbook and an ATM Debit card hat can be used as a shopping card at selected establishments. Available to teens from the age of 13 to 19!



SERVICE FEES & CHARGES

Account closure within 30 days Below minimum balance Withholding tax for interest earned

FEATURES

Initial deposit requirement Minimum monthly ADB requirement Minimm balance to earn interest Interest rate per anum

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1000

TRUSTED BANK

BROCHURE



Now you can!

Enjoy low interest rates and easy payment terms on your financing needs such as:

- Home renovation/ Upgrades
- Tuition/ Education
- Furniture
- Appliances/ Electronic Gadgets
- Vacation/ Travel/ Debt Collection
- Special Events
- Health and Wellness
- Medical Emergencies

Maximum of \$70,000

Flexible loan amounts Minimum of \$220

Benefits

Fixed monthly payments - pay the same amount every month with any of the following flexible payment terms, with an interest rate of 9%: 6 months 12 months 18 months 24 months 36 months

Convinient Application Submit your application at

any of our Friendly Bank branches worldwide

FRIENDLY BANK PERSONAL LOAN SECURED

Personal Loan is offered to those with Current or Savings account in Friendly Bank. A minimum deposit of \$300 is required.



THEME 4 Planning and Budgeting

How Financial Institutions Work

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6

Specific Outcome

Learn about financial institutions, and how saving and credit services are connected.



Lesson Objective

By the end of the lesson, the students will be able to:

1. Describe how financial institutions work in terms of receiving savings deposits and giving out loans.



Materials Needed

- 1. Soft ball or object that can be thrown around safely
- 2. How Banks Work Handout (one per group)
- 3. Blackboard/Chalk or Flipchart/Marker (depending on resources)



Methodology

Start: Answer the Ball Learn: Group Activity (& Guest Speaker) Reflect: Discussion



Duration

50 minutes (or more, depending on guest speaker)

C	

Keywords

Financial Institutions, Central Bank, Savings, Loans



Note For The Teacher

For this lesson, it would be a good idea to try to arrange for a banker or financial institution employee to come to the class and talk with the students. If this is possible, introduce the guest to the students after the Learn activity exercise, and invite students to ask any questions they may have. Please also ensure you allow for more time for this activity.

Prior to the lesson, copy the questions from the Learn activity onto the board/ flipchart so that the students may refer to them easily during the exercise.



<mark>Start</mark> Answer The Ball



1. Ask learner to stand in a circle, and explain you will say a word, and throw the ball to someone in the circle. The person who catches the ball has to say the first thing that comes to their mind when they hear the word. For example, if you say "blue", and throw the ball, the person that catches it can say "sea" or "sky" or "colour".

2. Next, the person that has the ball repeats the original word and and throws the ball to another person in the circle who then has to provide their own answer before repeating the process with someone new.

- **3.** Ask a volunteer to record the answers.
- 4. Use the following words:
 - Financial Institutions
 - Bank
 - Loan
 - Savings

5. Thank everyone for participating and explain that today they will be learning more about banks and how they work. Before moving to the Learn section share with them the information below:

DEFINITION

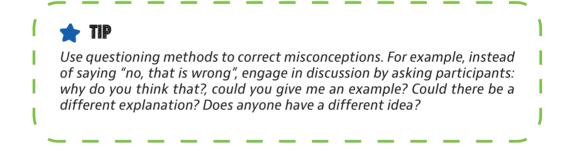
"A bank is a business that borrows and lends money. It borrows money from customers called depositors. It lends money to other customers called borrowers. It pays fees to the depositors and collects fees from the borrowers. The fees are called interest. The bank makes a profit by collecting more interest than it pays out. Modern banks do many other things as well... Today banks use computers for nearly all their business. Customers often use their home computers for banking, too. People can pay bills or transfer money between bank accounts over the Internet." (Encyclopedia Britannica, Bank and banking, https://kids.britannica.com/kids/article/bank-and-banking/352823)





1. Have the students form groups of five to seven, and give each group a copy of the **How Banks Work handout**. If you are working with a low literacy group, consider reading together the handout before working in groups.

2. After everyone has read the text, ask the group to share the key points of the handout. Use this opportunity to verify that everyone is following the activity and correct misconceptions.



3. Handout and to discuss the questions on the board/flipchart (below):

- What have I learnt from this handout?
- What would happen if people stopped saving in banks?
- What would happen if banks lent out more money than they should?
- What is the role of the Central Bank?

4. Give them 15 minutes to do so, and then ask different groups to share their answer to any of the above questions.

5. If you have been able to arrange a guest speaker to come in, introduce him/her to the students, and encourage them to ask questions.

🚖 RESOURCES

If you are working with an advanced group spend some time talking about the European Central Bank and its role. To support the discussion, watch together this video:

Understand the Origin, structure and working of European Central Bank

https://www.britannica.com/video/179451/Overvieweuro-European-Central-Bank-discussion (audio only in english)



Or go over this article by the European Central Bank explaining the role of central banks:

European Central Bank explaining the role of central banks https://www.ecb.europa.eu/ecb/educational/explainers/ tell-me/html/what-is-a-central-bank.en.html







1. To close the activity ask participants to take some minutes to think about today's activity.

- Did they learn something new?
- Was there something you found surprising?
- Is there something that is still not clear?

2. After five minutes ask a few volunteers to share their thoughts.







HOW BANKS WORK

When you deposit your money in the bank, your money goes into a big pool of money along with everyone else's, and your account is credited with the amount of your deposit. When you write cheques or make withdrawals, that amount is deducted from your account balance. Interest you earn on your balance is also added to your account.

Banks create money in the economy by giving loans. The amount of money that banks can lend in the country depends on the reserve requirement set by the Central Bank. The reserve requirement is the amount of money that banks are not allowed to loan out, and that they must keep in their bank vaults. The reserve requirement is usually 2% of a bank's total deposits. This amount can be held either in cash on hand, or in the bank's reserve account.

To see how this affects the economy, think about it like this. When a bank gets a deposit of ≤ 100 , assuming a reserve requirement of 2%, the bank can then lend out ≤ 98 . That ≤ 98 goes back into the economy, purchasing goods or services, and usually ends up deposited in another bank. That bank can then lend out ≤ 96.04 of that ≤ 98 deposit, and

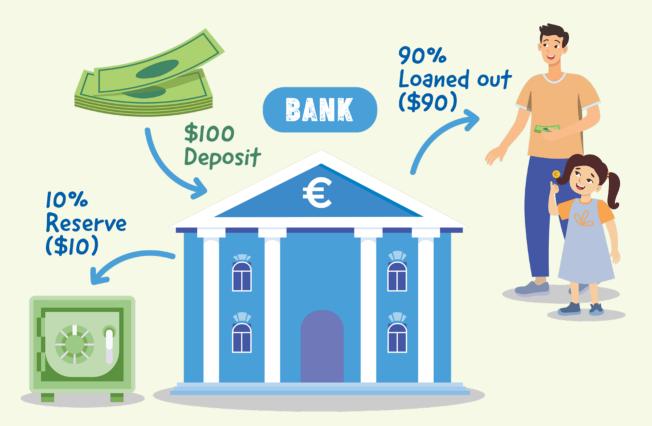
it goes into the economy to purchase goods or services, and is ultimately deposited into another bank that proceeds to lend out a percentage of it.

In this way, money grows and flows throughout the community. That €100 makes a much larger ripple in the economy than you may realise!

When it comes to lending out money, many banks have policies that focus on the environmental and social impacts of their lending. In other words, many banks try to loan money to individuals and firms that will not damage the bank's reputation. They try to avoid loaning money out to firms and individuals involved in illegal activities or activities that seriously damage the environment or communities.

As a general rule, however, banks also want to make as much money as possible, so they want to loan money to profitable individuals and firms – and sometimes these individual's and firm's activities are damaging to the countries in which they are based!

However, some banks loan money to a range of companies selected on positive grounds – for example, companies that have a good health and safety records, strong environmental performance (energy conservation, minimised pollution, focus on recycling, and so on), equal opportunities practices, or strong emphasis on human rights.





THEME 5

Social and Financial Enterprise

Our qwn Social Enterprise

Specific Outcome

Lead, or actively participate in, Social Enterprises in their own community.



Lesson Objective

By the end of the lesson, the students will be able to: 1. Develop and defend an action plan for a Social Enterprise in their community.



Materials Needed

1. Worksheet: Social Enterprise Action Plan (one per group)

- 2. Paper
- 3. Pencils



Methodology

Start: Group Discussion Learn: Group Activity Reflect: Sharing & Class Discussion



Duration

65 minutes



Keywords

Social Enterprise, Action Plan



Note For The Teacher

To enhance the Social Enterprises' defence experience, try to invite other people to come and be the 'judges/coaches'. The judges/coaches are responsible for asking questions, providing feedback for the improvement of the plan, and choosing

who, in their opinion, had the best plan. If you decide to invite external people, plan the activities well in advance, and discuss expectations to ensure everyone feels okey with their role and responsibilities.

If you feel the time allocated is not enough, you can also have the students develop the action plan as an assignment, and schedule the whole defence activity for another time.



Start Group Discussion



1. Have the students come together in their groups from the previous lesson.

2. Inform them that they need to make a final decision on the topic or issue that they would like to address in the community. If necessary, you can refer to the previous issues that had been identified in past lessons.

3. Give them a few minutes, and then ask them to share their choices with the rest of the class.





<mark>Learn</mark> Group Activity



1. Inform the students that they will now develop a plan for a Social Enterprise around their chosen topic/ issue. Explain that they have 30 minutes to do so, after which, they will be given five minutes to present and defend their plan to the rest of the class. Let them know that their pitches are to include the basics of what they plan to do, and how they plan to do it, and that they can do it creatively if they like.

2. Give each group some paper, pencils and a copy of the Social Enterprise Action **Plan**, which they canuse as a guide. Read through the Social Enterprise Action Plan, and answer any questions, to ensure the students understand everything fully.

3. While they work, go around and help them with any questions they may have.





1. After 30 minutes, have the groups pitch their plans. Remind them that they only have five minutes in which to give the basics of what they plan to do, and how they plan to do it.

2. After each presentation, invite the other students to give feedback and ask any questions. Before this activity, read the group rules and remind them about the importance of respect and active listening.

3. Explain to the students that the results of this exercise have only produced very basic plans. As a class, you can decide if you'd like to do any of the following:

- Allot time in the next classes to refine the Enterprise Action Plans.
- Choose one enterprise plan for the whole class to work on.
- Choose to continue in separate groups in conducting the Social Enterprises.





Name of Enterprise:

Description:

Timeframe/Dates:

Venue/Place:

Work Plan:

(The work plan below also provides an example for each column.)

Date	Activity / Task	Person Responsible
December 2	Create posters & other campaign materials	Ana & Maria

Budget		Income
		Income
Source o	f Income 1	
Source o	f Income 2	
Total Inc	come	
Expense	•	
Expense	1	
Expense	2	
Expense	3	
Total Ex	penses	
Balance		

Evaluation Method/Measures of Success:

Other Notes/Comments:

Lessons Learned:

E



THEME 5

Social and Financial Enterprise

Our own Financial Enterprise

Specific Outcome

Can create a basic plan for starting a business to fill a market need.



8

Lesson Objective

By the end of the lesson, the students will be able to: **1.** Develop and defend a business plan.



Materials needed

1. Worksheet: Be Good Be Enterprising

- 2. Paper and pencils
- 3. Worksheet: Business Model Template (one per group)
- 4. Blackboard/Chalk or Flipchart/Marker (depending on resources)



Methodology

Start: Class Activity **Learn:** Group Activity **Reflect:** Sharing & Class Discussion



Duration

65 minutes



Keywords

Financial enterprise, entrepreneurship, business



Note For The Teacher

To enhance the Financial Enterprises' defence experience, try to invite other people to come and be the 'judges'. The judges/coaches are responsible for asking

questions, providing feedback for the improvement of the plan, and choosing who, in their opinion, had the best plan.

Some students might feel nervous and you want to make sure they feel safe and appreciated as they present their ideas. Before the presentations, highlight the importance of positive and constructive feedback and provide a few tips:

- Listen carefully to the presentation: the group has worked hard and they deserve your undivided attention.
- Be positive: as you provide feedback make sure you don't only focus on the weaknesses, but also comment on the group's strengths
- Don't make it personal: as you provide feedback focus on the idea and not the individuals. Be respectful and use non-judgmental language.
- Give tips for improvement: if you can, when pointing our challenges or weakness, also provide ideas on how to make it better. Use your own experience to illustrate how to improve the ideas or presentation.

If you feel the time allocated is not enough, you can also have the students develop the action plan as an assignment, and schedule the whole defence activity for another time.





1. Have the students recall different names of **Financial Enterprises**. Ask them which their favourite ones were. Write these down on the board/flipchart, and have the students vote for their top three.

2. Write these three in a row on the board/flipchart. Inform the students that you will ask them some questions, and that they will need to line up in front of the Financial Enterprise that, in their opinion, is the answer to each one.

- Which enterprise seems to be the easiest to do?
- Which enterprise seems to be the most difficult to do?
- Which enterprise might be the most profitable?
- Which enterprise seems to have the product that is most needed in the community?
- Which enterprise seems to be the one that is most led by young people?







1. Have the students come together in their groups from the previous lesson.

2. Inform the students that they will now develop a plan for a Financial Enterprise. Explain that, just like in the previous lesson, they have 30 minutes to do so, after which, they will be given five minutes to present and defend their plan to the rest of the class. Let them know that their pitches are to include the basics of what they plan to do, and how they plan to do it, and that they can do it creatively if they like.

3. Give each group some paper, pencils and a copy of the **Business Model worksheet**, which they can use as a guide.

4. While they work, go around and help them with any questions they may have.





1. After 30 minutes, have the groups pitch their plans. Remind them that they only have five minutes in which to give the basics of what they plan to do, and how they plan to do it.

2. After each presentation, invite the other students to give feedback and ask any questions. Encourage positive and constructive feedback.

3. Explain to the students that the results of this exercise have only produced very basic plans. As a class, you can decide if you'd like to do any of the following:

- Allot time in the next classes to refine the Business Models.
- Choose one business model for the whole class to work on.
- Choose to continue in separate groups in conducting the Financial Enterprises.







BUSINESS MODEL TEMPLATE

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Key Partners	Key Activities	Valu Proposi		Customer Relationships Channels	Customer Segments For whom are we creating value? Who are our most important customers? Mass Market Niche Market Segmented Diversified Multi-sided Platform
Cost Structure			Reve	nue Streams	





ADDITIONAL WORKSHEET

BE GOOD, BE ENTERPRISING

1. Read the story about this group of friends planning to start their own business project selling organic eggs and answer the questions.

The organic eggs project

A group of 4 friends decide to start a small business selling organic eggs. This is their first business and they don't know much about raising chicken or running a business. To start, they conducted a market study to know if their business could be profitable. The results of their research showed that:

1. Most people in the community buy their eggs in the supermarket for 3.20 euros

2. People in the community are willing to pay 0.10 cents more if they know the eggs are organic

3. People in the community are not willing to walk far to get their eggs

Based on this information, what are some of the possible challenges the group might face as they start building their business?

What advice would you give them to help them ensure their business is successful?



2. As you start your own enterprise you will have to decide if you want to work alone or in a group. To help you make this, and other decisions, it is useful to create a pros and cons list. Use the space bellow to write the pros (or advantages) and cons (or disadvantages) of working alone or in a group.

Working alone

Pros	Cons

Working in a group

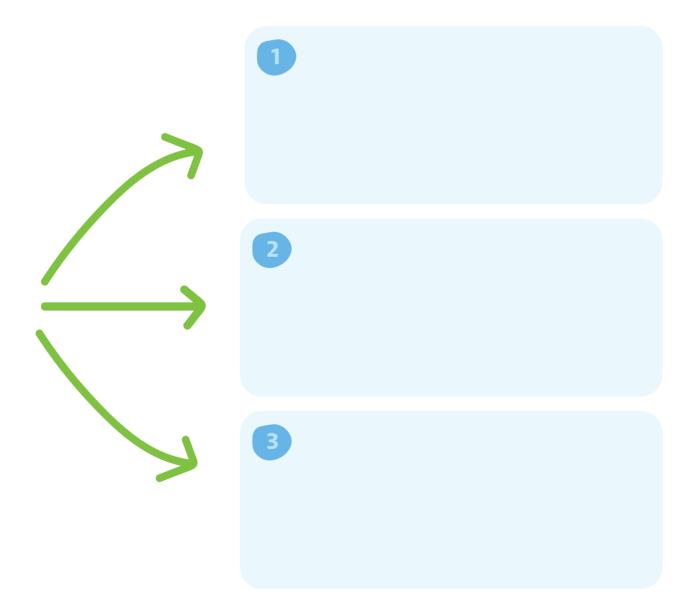


3. Deciding what to do in the future is not an easy task. At your age, having different and multiple ideas on what your future should look like, is normal.

Use the road map below to write about the three paths you could follow in the future. Try to make these paths considerably different, but equally exciting and fulfilling for you. Include information such as:

- Where do you live?
- What do you do in your free time?
- What kind of job do you have?
- Who do you live with?

Remember, we can't control our future, but we can plan and set ourselves goals to achieve our dreams.





All about AFLATOUN DAY!

Aflatoun Day celebrated worldwide on March 17. It is an opportunity for the students to celebrate all the work that has been done during the year, to reflect on personal development, to display their achievements to their school, parents/guardians and community, and to feel connected with other Aflatoun children. In schools and Aflatoun Clubs around the world, children celebrate Aflatoun Day in different ways.

On this day, Aflatoun International organizes video calls with partners across regions and children and partners across regions meet, greet, chat and learn. It is an interactive event; you and your organization are encouraged to participate.

📌 TIP

If **March 17** is not convenient considering the school year in your country, you can always hold an Aflatoun Day any other time, sharing the work and learning with parents/ guardians and/or students from other classes.

SIGNIFICANCE THAT EVENTS LIKE AFLATOUN DAY HAS FOR EVERYONE ASSOCIATED WITH IT:

- 1. Allows students to display their hidden potential.
- **2.** Opportunity for students to bond with fellows and teachers.
- 3. Let parents understand co-curricular interest of their children.
- 4. Interesting way to let children plan, organize and do some physical activity.

PREPARATIONS FOR AFLATOUN DAY

1. As per the time and resource availability, you along with students can start preparation for Aflatoun day.

2. Encourage children to create decorative from trash, prepare skits, recite poems etc.

3. You can ask children to create Aflatoun corner where they display their worksheets, saving box or even Aflatoun poster.

4. Involve the school/community and parents if possible.

5. Invite! Inform and invite the school principal, colleagues, students from other classes, and parents/guardians to the celebration, if possible.

6. Spread the word! Send photos to, or write an article for, your local newspaper about the day.

7. Prepare a small thank you card and/or gift for your guest(s).

8. Identify a student/ students who will facilitate the entire the event along with you.

ORGANISING COMMITTEE

Make sure the students understand that when they are going to organize an Aflatoun Day celebration, they are going to need to have a democratically chosen organizing committee. The organizing committee will help oversee the planning of the day.

The roles will include:

- Chairperson: this is the person who is responsible for overseeing the plans and ensures that everyone is participating, fulfilling their roles and enjoying the activity.
- Treasurer: This person is responsible for managing the money involved in running the event.
- Secretary: this person is responsible for taking notes during the meetings and makes sure that everyone knows their roles and tasks.
- Team leaders: a team leader represents a task group. They are responsible for reporting to the whole class on their team's progress and duties.

The suggested task groups are as follows:

- Purchasing Task Group: responsible for purchasing any food or decorations required for the event.
- Food Preparation Task Group: responsible for cooking and preparing the food.
- Decoration Task Group: responsible for arranging and decorating the classroom.

GUIDELINES FOR GUEST SPEAKER, IF ANY:

A guest speaker is a person to give a speech in a gathering.

1. Try also to invite people living with disabilities who are working. They can also be parents, gardener, sweeper, vegetable vendor, salesperson, manager etc.

2. Finalize and invite the guest speaker at least a week before. Give a courtesy reminder to the speaker a day before the event.

3. Inform the speaker about date, time, venue and audience.

4. You can also give a brief to them about what is expected from them on the Aflatoun Day.

5. You may also share if any dress code is needed (optional)

6. You can invite different people and repeat this session several times, or you can extend the session timing





THEME 5

Social and Financial Enterprise

Aflatoun Day!



Specific Outcome

Reflect, discuss and demonstrate the learnings from the Aflatoun sessions and celebrate successful completion of the workshop.



Lesson Objective

By the end of the lesson, the students will be able to:

- 1. Reflect on factors that influence career choice.
- 2. Pre-plan and organize an event.
- 3. Demonstrate their learnings.

Materials Needed

1. Thank You Card and/or Gift for the guest(s) (prepared by the students)

- 2. Board
- 3. Paper (Blue, if possible), pencil, colors
- 4. Worksheet: My Future Me
- 5. Aflatoun Certificates

Methodology



Start: Discussion **Learn:** Group Activity **Reflect:** Individual Activity



Duration

60 minutes - 120 minutes

Keywords

Career, Annual Event, celebration, learning



Note For The Teacher

Students should lead this session. Try involving them in activities such as class/ space decoration or thanking the guest speaker. Students should try out of the box activities as someone can try reciting poem, performing a dance etc. You have successfully delivered the planned sessions, **KUDOS**. It is time for you as teacher to also to **CELEBRATE so do not HESITATE**.

Pre-Class Preparation: Decoration Time



1. Decorate! Make sure your classroom displays as much of the students' Aflatoun work as possible. You may also display student worksheets and Aflatoun books (optional).

2. Invite! Inform and invite the school principal, colleagues, students from other classes, and parents/guardians to the celebration, if possible.

3. Snap! Take as many photos and as much video footage as possible during the day. Don't forget to request parental/guardian permission.

4. Do a dry run with your co-facilitator students to ensure you as a team are well-prepared.



Start Discussion



1. Let the students welcome the guests, parents and school staff etc.

2. Now the student facilitator: leads the students into a discussion, by asking them the following questions:

- Which careers inspire you?
- Which career you wish to pursue?

3. Once several students have shared their responses you may point at acronym WIFI on the flipchart which means:

- W- Watch your interest (identify the careers you admire or wish to pursue)
- I- Identify relevant Subjects or paths (Based on career chosen, identify the relevant subjects and paths to pursue the career)
- F- Face your dream (Let students imagine themselves in their career roles)
- I- Incorporate you plans (taking small and relevant steps to reach the identified career goal)

4. Ask the students to complete the **WIFI** template individually.



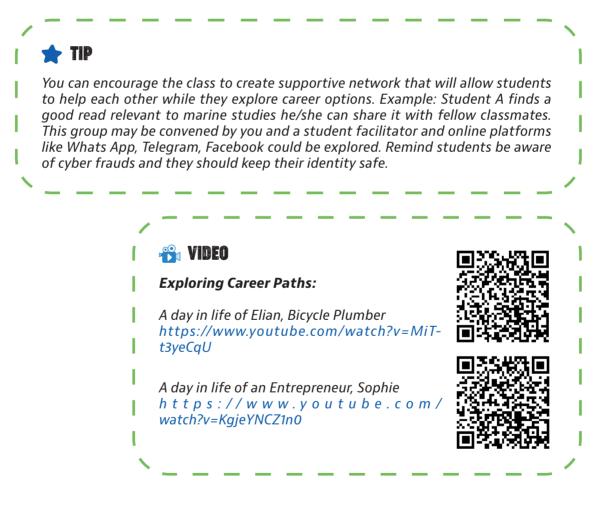
1. Once the students have identified their careers you along with co-facilitator may divide the class into small groups based on their career interests. Example: Business, medicine, marine, vocational studies, IT.

2. Encourage the groups to identify the commonalities between the careers chosen. Example: Students in IT stream will work on digital equipment like computer, students in business group would need to develop understanding of the market.



20

3. You can encourage the staff/ guest speaker and parents to join the groups and work along with students to motivate them.







1. Prepare a short speech where you share your feelings and learnings with students. You can also include tips for parents. Example, how they can promote saving habits among children, how they can let children express their emotions etc.

2. You may also invite guest speaker/staff/volunteer parent to share their career journey. They can include about their educations, skills they gained, challenges they faced and decisions they made.

3. Distribute **My Future Me worksheet** and ask them to draw their future self. Read out loud the following prompts that can be used while they imagine their future self:

- What do you wear to work
- Where is your office located? In city or town.
- How do you commute to your office?
- You work alone or in team?

4. Encourage students to put their ideas on paper no matter how far-fetched or wild they may seem.

5. Bring back the class together and invite a few students to share their worksheets and lesson learnt during previous Aflatoun Sessions. They may present image theatre, skit or recite a poem.

6. Lastly, invite guest speaker/parents to distribute the certificates amongst children.

Congratulations! We completed the workshop!



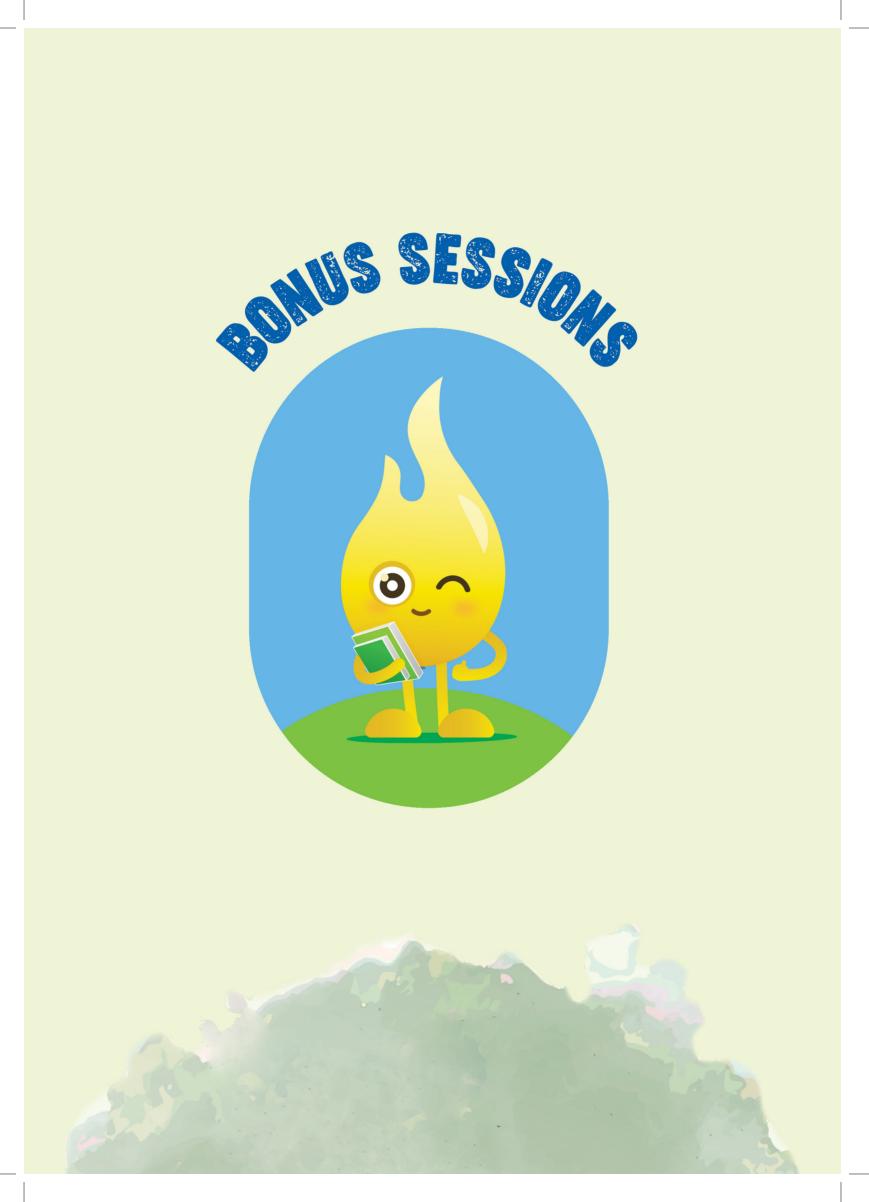


I wish to pursue a career in field of...

My future designation is...

Image of future me...







THEME 2

My Rights and Respecting other's Rights



Gender Gap



Specific Outcome

Understand why gender equality is key to economic development.



Lesson Objective

At the end of the lesson, the students will be able to:

1. Understand the gender gap between men and women and the importance of Women's rights.



Materials Needed

- 1. 'Agree' Sign
- 2. 'Disagree' Sign
- 3. Human Rights of Women Handout (one per group)

4. Worksheet: Learning To Live Together (one per student)

- 5. Poster Paper
- 6. Pencils



Methodology

Start: Vote With Your Feet Learn: Group Activity Reflect: Sharing & Class Discussion



Duration

65 minutes



Keywords

Gender, sex, gender inequality gap

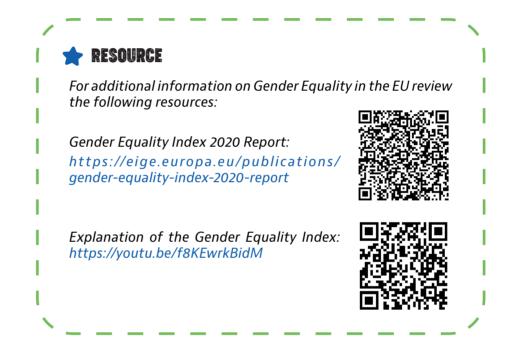


Note For The Teacher

1. Please visit the following website and access the gender gap data in order to be able to provide information specific to your country: https://www3.weforum. org/docs/WEF_GGGR_2021.pdf

2. Prior to the lesson, place the 'Agree' and 'Disagree' signs up on opposite sides of the classroom. Also, please photocopy and cut the Category Definitions handout so that each group has a copy of their assigned category.

3. If you do not have enough space to carry out the **Vote With Your Feet** activity, you could have the students give a thumbs up if they agree, cross their arms if they disagree, and do a salute if they are undecided, in response to each statement.





Start Vote With Your Feet



1. Have the students stand in the centre of the classroom. Show them the 'Agree' and 'Disagree' signs.

2. Inform the students that you will read out some statements, and that they will need to show what they think about each statement, using the **Vote With Your Feet method**. Explain that if they agree with the statement, they are to move to the 'Agree' sign; if they disagree with the statement, they are to stand by the 'Disagree' sign; and if they are unsure, they are to stay in the middle of the classroom. Be sure to emphasise that there are no right or wrong answers, and that they are all simply a matter of opinion:

- 3. When they are ready, read out the following statements:
 - It is easy for women to become senior managers in companies and organisations.
 - Women and men should be paid the same salary for a job that is similar.
 - Gender equality only concerns women and girls.
 - Men make better leaders, which is why more of them are government leaders.
 - Men are not affected by gender roles (if necessary explain: gender roles are the expectations a community or society has about how people should behave and interact based on their sex and gender. e.g., how girls are expected to dress, sit/walk or talk)

4. After each statement, ask some of the students why they made that particular decision.





1. Explain that during the previous Aflatoun sessions we have talked about the rights you have as children. Today we will talk more about the rights of women and girls. While things have improved in the last decades, and the gender gap has closed in some countries, gender equality is still not a reality.

2. Ask the group:

- Have you heard about women rights before? What are they?
- Do you think women and men across the world have the same access to health, education, safe work, political participation and leisure time?
- What about men and women in your community?
- **3.** If you have internet connection, watch one of these videos with your group:



4. Have the students form groups of five to seven. Give each group a copy of the **Human Rights of Women Handout**, poster paper and pencils.

5. Ask them to go over the infographic slowly, since it includes a lot of new information.

6. Once they have read the handout a few times, go over it as a group. Highlighting the key parts of each section and clarify terms that might be new for the group:

- Gender: refers to the social relationships between women, men, girls and boys that vary from one society to another and at different points in history.9 Gender more often refers to cultural and social differences and sometimes encompasses a broader range of identities than the binary of male and female
- Gender equality: the state of being equal in status, rights and opportunities, without limitations set by stereotypes, gender norms or prejudices.
- Discrimination: any distinction, exclusion or restriction made on the basis of a person's sex, gender identity, religion, nationality, ethnicity (culture), race or other personal traits, which has the effect or purpose of harming or invalidating the recognition, enjoyment or exercise of human rights and fundamental freedom.
- Sexual orientation: refers to a person's physical, romantic and/ oremotional attraction towards other people. Most people have a sexual orientation, which is part of their identity.
- Gender identity: each person's deeply felt internal and individual experience of gender, which may or may not correspond with the sex assigned at birth, including the personal sense of the body and other gender expressions, which among other things may includedress, speech and mannerisms.
- Family planning: controlling and planning the number of children one has, the spacing between them and the timing of their births.

7. Then, ask the groups to work together to come up with a creative project to advocate for women's rights. They can create a poster, a short skit, a dance performance, TV commercial, radio advertisement, etc., to advocate for women's rights in their community. The project must include:

- At least one fact from the infographic (if they have internet access, they can also find additional facts on gender equality)
- Highlight why women rights are important
 Provide one tip on how to ensure women rights are respected

📌 TIP

If you are working with an advanced group and have internet connection, allow each group to do their own research on gender equality instead of using the infographic. Each group can focus on what aspect: economic participation and opportunities, education access and attainment, health and survival, and political empowerment and participation.

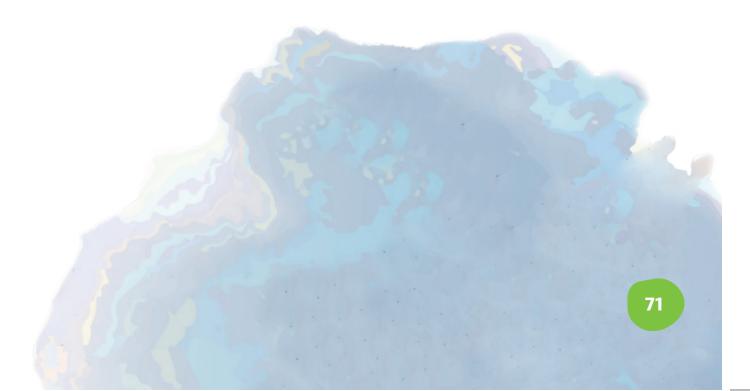




1. Ask the different groups to present their creative projects.

2. Inform the students that it is important for gender equality to be achieved as a matter of social justice – as women and girls deserve the same opportunities and treatment as men – but also a good economic investment. Explain that research has shown that empowering women has positive effects for the family and the community.

- 3. Close by asking participants to share:
 - 1 thing they already knew about women's rights or gender equality
 - 2 things they learnt during the session
 - 3 words to describe today's session







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WOMEN'S RIGHTS

HANDOUT

Women's rights movements focus on ending discrimination of women.









LEARNING TO LIVE TOGETHER

1. Human Rights Quiz: Tick the right answer.

- 1. Who has human rights?
 - a. Heads of state (president, prime minister, premier, etc.)
 - b. Criminals
 - c. Educated members of the community
 - d. Unemployed individuals
 - e. All of the above
- 2. Do children have rights?

a. Yes, children have some rights, which are determined by their parents, teachers or caretakers

b. No, children do not have responsibility so they do not have rights

c. No, children are too young to have rights. Their parents, teachers and/or care takers should look out for their safety, wellbeing and protection

d. Yes, children have human rights, as well as their own special rights defined in the United Nation Convention on the Rights of the Child.

3. Article 26 of the Universal Declaration of Human Rights: RIGHT TO EDUCATION states that:

- a. Everyone should be able to go to school
- b. Children below the age of 18 should pay for education
- c. Children can only access education if their parents can afford it
- d. Boys should be able to go to school; girls can go if there are enough resources
- e. Options c and d

4. The UN _______ states that women and men have the same rights. Women, like men, should be able to exercise and enjoy all fundamental freedoms - political, economic, social, cultural, civic, etc. - without any exclusion or restriction made on the basis of sex.

a. Convention on the Elimination of All forms of Discrimination Against Women (CEDAW)

- b. Convention for Equality and Protection (CEP)
- c. Convention on the Elimination of Discrimination Against Men (CEDAM)
- d. None of the above



2. Use the template below to create the profile of a woman you admire. It can be someone you know personally or someone famous.

Name:			
Year of birth:	P	Place of birth:	
Hobbies:			
Profession/Educa	tion:		
Achievements:			

Draw her

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Best qualities:

Why do you admire her?



2. Our own experiences, knowledge and skills make us unique and special. Because we are all different, we can all benefit from living in a society that celebrates our differences and promotes tolerance.

Use the space below to name some of the qualities that make you unique and valuable to your community, school, club and family.

My qualities:

1.		
2.		
З.		
4.		

Now write a few sentences explaining the benefits of living in a community that is diverse.



THEME 2

My Rights and Respecting Other's Rights



The Cotton Trail



Specific Outcome

Practice, and advocate for, responsible consumerism.



Lesson Objective

By the end of the lesson, the students will be able to:

1. Understand the concept of a value chain, and how they are consumers within it.



Materials Needed

- 1. A Cotton T-shirt (or picture of one)
- 2. World Map
- 3. Photos A, B, C & D
- 4. Paper and pencils
- 5. Worksheet: Money and Resources
- 6. Blackboard/Chalk or Flipchart/Marker (depending on resources)



Methodology

Start: Class Discussion **Learn:** Group Activity & Class Discussion **Reflect:** Class Discussion



Duration

50 minutes



Keywords

Value chain, Consumerism



Note For The Teacher

Prior to the lesson, please make sure you are familiar with the countries where cotton is grown/made:

United States; Australia; Brazil; Greece; Mali; Syria; Egypt; Ivory Coast; Sudan; Cameroon; Kazakhstan; Turkmenistan; Zimbabwe; Togo; Chad; Paraguay; Turkey; Zambia; China.

Place the photos on the walls around the classroom prior to the lesson so that the students can look at them easily during the Learn activity. Please label the photos A, B, C & D, and cover the captions with some paper so that the students cannot read them until the appropriate moment.

Copy out the questions listed in the Learn activity out onto the board/flipchart so that the students may refer to them easily whilst carrying out the group exercise.





1. To start the session help participants make the connection between the previous sessions on financial services and today's session on consumerism. Explain that saving and using responsibly our resource is not only about money, but is also about non-monetary resource. Explain that there are different kind of resources:

- Financial resources, like money;
- Non-financial resources, like time, water, food, good deeds or natural resources;

2. Tell them that today you will talk about non-financial resources and how the way you think about these resources will influence how you use your money. Being a responsible consumer is about knowing the process behind the products you are using or buying and thinking critically about when, how and if you should use your money to buy them.

3. Show the students the cotton t-shirt, and ask them the following questions:

- What am I holding?
- What is this made of?
- What other things are made of cotton?
- Do you know in which countries cotton is manufactured?

4. As the students call out the countries, point them out on the World Map, and show the students other countries that have not been mentioned (please see Note for the Teacher box above).

5. Inform the students that many of the materials that are used to produce everyday items come from other countries. Explain that exporting products makes up a substantial part of a country's income. Ask the students if they know of other products or materials that come from other countries (e.g. oil, rice, mineral).

6. Lead the students into a discussion, using the following questions as a guide:

- What does this map tell you about trade?
- How do you think these products get to us?
- What would happen if countries didn't trade?
- How would your life be impacted if there were no trade between countries?



Learn Group Activity & Class Discussion



1. Point the photos out to the students, and ask them to walk around and have a look at them.

2. Give them a few minutes to do so, and then ask them to explain what they think is happening in the photos.

3. Next, have the students form groups of five to seven, give each group a sheet of paper and a pencil, and ask them to discuss the questions on the board/ flipchart (below):

- Arrange the photos in order of where they come in the cotton production process.
- What other activities are there in this process that aren't shown in the photos? (For example, before the cotton is picked, it must be planted.)
- How long do you think it takes from the moment the cotton is planted to when you wear it as a new t-shirt?
- How many people do you think are involved in the process? How many hours of labour are involved in the entire process?
- What countries are depicted in the pictures, do you think?
- What kind of life or standard of living do people who work in the cotton production process have?
- Did anything surprise you?

4. Give the groups appropriate time to complete the activity, and then go through the questions and ask different groups for their answers.

5. Inform the students that this was an exercise in understanding the value chain of cotton. Explain that **'value chain'** is the chain of activities needed to produce a valuable service or product.

6. Next, ask the groups to come up with a catchy caption for each photo. Give them the following guiding questions to help them:

- What do you think the photo is depicting?
- Could it be depicting something else?
- Can a caption be used to inform or mislead the public?

7. Ask each group to share their captions. Once they have done so, ask for four volunteers to take off the paper covering the original captions on the photos, and to read them out to the rest of the class.

8. Finally, inform the students that sometimes, companies have good labour standards and the people working in the cotton industry benefit a lot from the jobs the cotton industry provides. However, sometimes, there are companies that have unfair labour standards. Ask the students:

 What are some examples of unfair labour standards? (Wages that are below the minimum wage requirement; Unreasonable or dangerous working conditions; etc).





1. Remind the students that our role in the value chain is that of consumer. Explain that what we choose to buy provides support to different companies and the activities that they do. Ask the students to think about what the difference would be if they were to buy clothes from a large retail brand or from a local clothing shop.

2. Finally, ask some of the students to finish the following sentence:

If I buy a cotton t-shirt from a certain company, I contribute to...

3. If the students have a difficult time forming a sentence, you can give them some of these examples:

- ...supporting rural communities where many people are employed by the cotton industry.
- ...supporting bad labour practices if the company treats the workers unfairly.





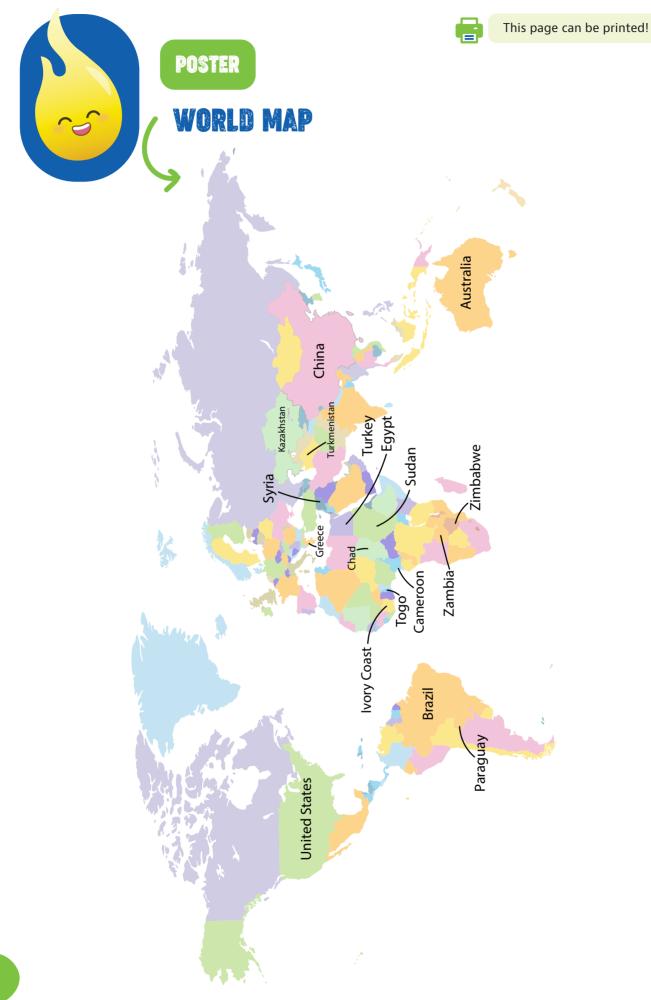




Image Source: https://www.thecreativecurator.com/how-is-cotton-made-into-fabric/



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MONEY AND RESOURCES

Complete the worksheet.

WORKSHEET

1. Draw a blue circle around the images of resources people can save and a green one around the images of resources people can waste.

Remember there are different kind of resources:

Financial resources, like money

Non-financial resources, like time, water, food, good deeds or natural resources



How many of these resources do you save or use responsibly?

How many of these resources do you waste?

1. Read the article and write a few lines to answer the following questions.

Spotlight

Most products and services that we buy and use are natural resources that have been extracted from the environment and manufactured into a different product for consumers. For example, the minerals and metals extracted from the soil are used to create steel, aluminium and copper (which we use to create buildings, cars or electronic devices such as smart phones). Similarly, cola, gas and oil and other resources that are extracted from the environment to generate energy to power factories, vehicles, machinery, etc. Even services that don't use natural resources directly, such as the finance, education or healthcare systems, they still need infrastructure, technology and energy that is built and powered using natural resources.

The indiscriminate exploitation and consumption of natural resources and material has created an environmental crisis resulting in climate change, biodiversity loss and pollution.



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Learn more about Natural Resource use and Environmental Impacts here:

Natural Resources and Environmental Impacts https://www.oneplanetnetwork.org/SDG-12/ natural-resource-use-environmental-impacts



Why is important to save and use responsibly our financial resources?

Why is important to save and use responsibly our non-financial resources?



THEME 1

Personal Understanding 6 Self Awareness



I am a Leader



Specific Outcome

Develop and employ effective leadership and teamwork skills.



Lesson Objective

By the end of the lesson, the students will be able to:

- **1.** Identify different characteristics of a leader.
- 2. Identify leaders in their country, community and/or school.



Materials needed

1. Mind Map Template

- 2. Paper
- 3. Pencils

4. Blackboard/Chalk or Flipchart/Marker (depending on resources)



Methodology

Start: Group Activity Learn: Mind Mapping Reflect: Individual Activity & Pair/Trio Activity



Duration

60 minutes



Keywords

Leader, talents, knowledge, skills, attitudes





Note For The Teacher

Please emphasise to the students that everyone can have leadership qualities, and that everyone has the potential to develop these qualities even more.

Point out that in different group activities, you can have both leaders and followers, and that both roles are important. People can switch around these roles based on the situation.



<mark>Start</mark> Group Activity



- 1. Ask the students:
- 2. What words come to mind when you hear the word 'Leader'?
- 3. Try to elicit different kinds of answers, including characteristics, examples, etc.

4. Have the students form groups of five to seven, and give each group a sheet of paper and pencil.

5. Ask the groups to list down what they think are important characteristics of a leader. Ask them to write as many as they can.

6. While they are doing so, write the following questions on the board/flipchart:

- What kind of things should a leader know?
- What kind of attitude should a leader exhibit?
- What kind of skills should a leader have?

7. Show the students the list on the board (above), and ask the groups to group their characteristics together into these clusters.

Try this!

1. If you are working with a low literacy group and have intern connection, watch the video.

- 2. Then ask:
 - What happened in these short videos?
 - Could you identify the leaders?
 - What is the role of a good leader?
 - What skills do you think a good leader should have?







1. Have the groups share their lists with the rest of the class, one by one. To save on time, ask the groups to only mention what the other groups have not yet stated.

- 2. As the groups do so, write their answers on the board/flipchart in a Mind Map.
- 3. Once you have done this, ask the students the following questions:
 - Do you agree or disagree with how we have described a leader?
 - Do leaders need to exhibit leadership skills all the time?
 - Can you name a leader? What does she/he do? (Try to elicit many examples by asking them about possible situations in school, at home, and in the community.)
 - Do you think you and your classmates have some of these leadership traits?

🔺 TIP

Makes sure the discussion in this section does not revolve around pointing out the class leaders; instead focus on the skills a leader should have and share examples of great leaders in your community or country. Always include examples of leaders of different ages, gender, socio-economic group, and background.





1. Give each student a sheet of paper and a pencil. Ask them to work on their own to answer the questions:

- Am I a leader?
- How can I be a better leader?

2. After five minutes, have the students form pairs or trios, and to share, discuss and summarise their answers with each other.

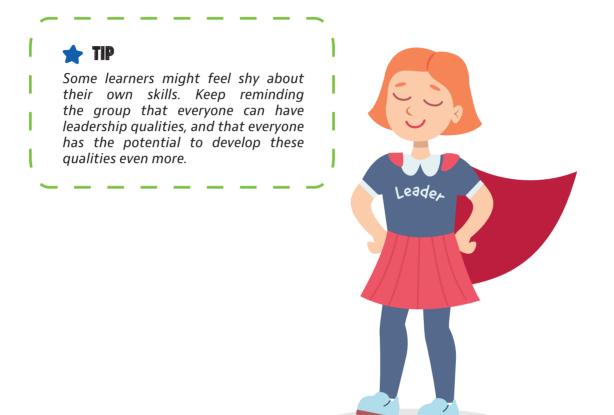
3. After 5 minutes, ask a few of the groups to share some of their observations or summaries.

4. If you still have time, lead the students into a brief discussion by asking them the following questions:

- Can everyone be a leader?
- Does everyone have to be the leader all the time?
- Is it also important to be a follower? Why or why not?

PARENT ENGAGEMENT ACTIVITY

Have the students share their answers from the **Reflect activity** with their parents/guardians and/or other family members, explaining that they can briefly report back what their family's reactions were in the next class.

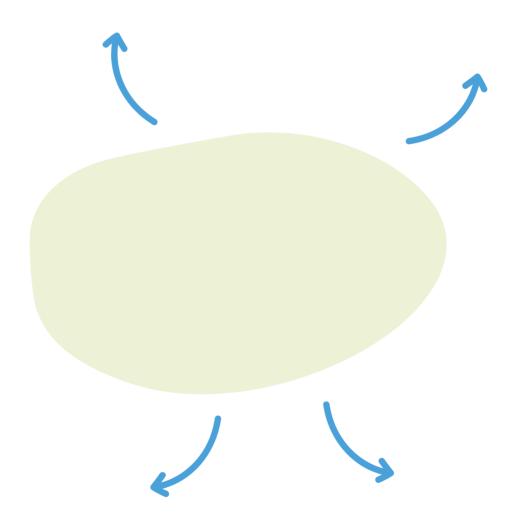








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